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## COMPARATIVE ASSESSMENT OF RURAL DEVELOPMENT PROGRAMS OF SELECTED NGOs IN PLATEAU STATE, NORTH-CENTRAL, NIGERIA

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#### ABSTRACT

The study examined the extent to which the rural development programs of Evangelical Church of West Africa-People Oriented Development (ECWA-POD) and Country Women Association of Nigeria (COWAN) contribute to the development of rural communities in Plateau State. A comparison of the Non-Governmental Organizations (NGOs) was done to examine the factors that explain variation in the organizations. A total of 150 respondents made up of community members and staff of the organizations randomly selected from four Local Government Areas responded to the structured questionnaire. The data were analyzed using descriptive and inferential statistics. The study revealed that the major rural development programs of the NGOs were agricultural programs, health programs, human resource development, community development and industrial and trade promotion programs. Analysis carried out showed a significant relationship ( $\chi^2$ =0.023;  $\rho$ <0.05) in the program orientation of the two organizations. Majority (57.8% for ECWA-POD and 75.6% for COWAN) of the respondents considered the programs of the organizations as beneficial and benefitted more concerning potable water and community sanitation facilities. Participation of the community members at various stages of the program and type of participation was also identified. The perceived level of goal attainment of the organization was higher (t=2.72; p≤0.05) in COWAN than ECWA-POD. It was recommended that government should collaborate with NGOs through the Agricultural Transformation Agenda (ATA) concerning project identification, design and implementation of rural development programs.

Rural development plays an important role in the Nigerian economic development both at the micro and macro levels. There is an overwhelming need to accord rural development the highest priority attention by government at different levels if the rural communities must contribute meaningfully to the social, cultural and economic development of Nigeria and if the Agricultural Transformation Agenda of the Federal Government is to be fully realized (Ogidefa 2015). The rural areas of Nigeria serve as the base for the production of food and

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fiber. Oil exploration and agricultural activities are carried out in the rural areas and both serve as a source of revenue for the nation. Interestingly, current estimates show that more than 80% of the entire population of more than 140 million people live in rural areas with agricultural production remaining their main source of livelihood and providing a source of employment for them as well as contributing about 40% of the country's Gross Domestic Product (GDP) (Olayiwola and Adeleye 2005; Umebali and Akuibilo 2006; Umebali 2006; Uche 2012).

Commenting on the current state of our rural communities in Nigeria, Achegbulu and Ujah (2006) observed that the most dominant and common features of Nigeria's rural communities are poverty, illiteracy, unemployment and inequality in the standards of living and in some cases decay and stagnation. According to them, the transformation of these obstacles at the base holds the key to any meaningful program of social justice that is clearly stated in both the development plans and the constitution of the country. Rural transformation, therefore, demands that government should maintain and develop the grassroots through a socially relevant policy. It was suggested by Achegbulu and Ujah (2006) that any program aimed at improving rural communities should include the people from the beginning, to elicit their cooperation, support and more important, participation in development efforts. The concept of planning from above without the participation or even consultation of the rural poor has led to the type of ostentatious or gigantic projects littering urban centers that only appeal to casual observers but leave the rural areas virtually neglected.

Matthews-Njoku, Odii, and Odirin (2002) revealed that an appreciable amount of resources has been committed by successive administrations in Nigeria toward the transformation of the rural sector. Yet the rural dwellers are dissatisfied with the government's efforts and therefore, yearn for more attention. This situation has encouraged good spirited individuals and organizations to come together to attempt changing the livelihoods of rural dwellers for the better. This approach is a right step toward rural transformation. Bhasker and Geethakutty (2001) also noted that NGOs with their advantage of non-rigid, locality-specific, felt need based, beneficiary oriented and committed nature of service have established many conditions that can improve rural development.

Farinde and Adisa (2005) observed that over the years, NGO activities and programs in rural development have increased in Nigeria and this offers an interesting opportunity for studying these new participants in the development sector. Typical examples of NGOs involved in rural development programs in Nigeria are the Shell Petroleum Development Company (SPDC), Evangelical Church of West Africa-People Oriented Development Program (ECWA-POD), Country Women Association of Nigeria (COWAN), Nigeria Participatory Rural

Appraisal Network (NIPRANET), Farmers Development Union (FADU) among others.

It has been confirmed that NGOs often play roles in transferring innovations to rural communities. They have contributed immensely to farm production through the promotion of technology for rural dwellers in three main areas: in the development of new technologies, improvement of input delivery systems, and development of social ownership of technical facilities. Comparing NGO initiatives with government projects suggests that they are cheaper and more effective for village level ventures (Farinde and Adisa 2005).

Bierschenk and Hoffmann (2006) observed that NGOs have played a traditional role of being active in areas where the government / State failed to reach-especially in relief and welfare functions. According to them NGOs play a vital role in demonstrating interventions toward improving the quality of life of rural communities. Through awareness generation and capacity development processes, they attempt to break the cycle of deprivation and poverty to enable rural poor to assert their rights and lead a dignified quality of life that can be captured by indicators of qualitative and quantitative improvement in employment opportunities and income levels; access to schooling and higher education; access to health services and hygienic living conditions; good housing, piped water supply; electricity and better communication facilities. They further stressed that NGOs are considered to have comparative advantages in implementing projects because they are closer to the beneficiaries, work with greater flexibility, have greater motivation and cultural sensitivity and work more cost effectively. Moreover, several donors see them as important elements of civil society that are worth supporting to promote democracy.

This study seeks to comparatively assess the perceived effect of the rural development programs and activities of ECWA-POD and COWAN on the benefitting communities in Plateau State, North-central zone of Nigeria. The two organizations were purposively selected based on their strong presence and intensity of their rural development activities in Plateau State, Nigeria. The specific objectives of the study were to:

- 1. examine the nature and activities of ECWA-POD and COWAN as development agencies.
- 2. identify the nature and extent of benefits derived by the Communities from the organizations activities.
- 3. determine the level and type of community participation in the development of their programs.
- 4. compare the levels of goal attainment of ECWA-POD and COWAN organizations.

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#### HYPOTHESIS TESTING

There is a significant difference between the types of rural development programs and activities delivered by ECWA-POD and COWAN organizations in Plateau State, Nigeria.

The study centered on the rural development programs and activities of ECWA-POD and COWAN in Plateau State, North-central Nigeria. Benefitting Communities which forms the operational areas of the organizations were the major focus of the study. The following includes a brief description of the nature and activities of the organizations as development agencies.

#### ECWA – PEOPLE ORIENTED DEVELOPMENT

ECWA Rural Development Program (ERD) started in 1976 to help farmers who make up about 70% of the Nigerian population. The program originally did this with a combination of teaching improved agricultural techniques and providing a means for farmers to take advantage of this knowledge by providing improved agricultural inputs. Agriculturists stationed in various areas of the country did the teaching and gave seminars in two or more District Church Council (DCCs) of ECWA (2005). The second part was the setting up of a farm at Bukuru, Jos, Plateau State to produce good quality feeds and day old chicks. Other farm inputs such as agrochemicals and animal medicines obtained from wholesalers and companies were sold to farmers in towns and villages where they live. These items were sold on a normal profit basis so as not to undermine legitimate business and to make the program self-sustaining. The department was incorporated into an ECWA owned company in 1987. The company now reaches out through her accredited distributors/ owned outlets nationwide. The company also works in close partnership with research institutes and other relevant professional bodies.

However, according to Ehret and Kidd (2006), the end of the oil boom years in Nigeria and the devaluation of the currency under the Structural Adjustment Program made agricultural inputs inaccessible to most of the farmers. The rural development program of ECWA found it had virtually no impact; in addition, the program came to realize that the numerous needs of farming families involve more than just agricultural inputs. They see these two arguments to be the driving force for a decision to merge the extension section of ECWA rural development and the preventive health care Unit (Community Health Programme) of ECWA to form the People Oriented Development (POD) (Ehret and Kidd 2006).

The mission of the POD is to promote sustainable holistic development activities through effective animation and capacity building.

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#### Goals and Objective of ECWA POD

- 1. To ensure the attainment of sustainable holistic development of Nigerian communities.
- 2. Community development rather than development of individuals
- 3. Generating options with villagers rather than providing solutions for them
- 4. Minimizing external factors rather than creating dependency on inputs.

#### Activities of POD Program

Creating awareness

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- Sustainable water supply
- Community-based healthcare/ HIV/AIDs Awareness
- Sustainable Agriculture
- Economic empowerment
- Peace building
- · Organizational Strengthening and networking
- Construction of rural roads, bridges, literacy classes, water filters etc. (POD of ECWA 2005; Ehret and Kidd 2006).

#### COUNTRY WOMEN ASSOCIATION OF NIGERIA (COWAN)

According to Ogunleye (1999), COWAN that stands for Country Women Association of Nigeria was first established in Ondo State of Nigeria in 1982. It is an apex of rural women NGOs for the recognition and advancement of women in agriculture, food processing, craft, marketing and other rural development activities.

The mission of COWAN (2005) is to:

- 1. Assist the rural and urban poor woman to overcome the huge problems stacked against her becoming who God made her to be. These problems included: cultural barriers, illiteracy, poverty and old methods of farming and hygiene.
- 2. Assist rural and the urban poor woman to participate fully in the economic and political development of the state and nation based on the philosophy of 'self-help' and 'bottom-up' approach.
- Assist rural and urban poor woman to participate meaningfully in the fields of food production, processing and packaging to help them gain maximum benefits from their endeavor.

#### The Objectives of COWAN are to:

1. Mobilize and organize rural women into cooperative groups nationwide.

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- 2. Build the self-esteem and to raise the understanding of the rural and urban poor woman and youth about their inherent potentials and get them to believe in themselves and their ability to improve their standard of living.
- 3. Build their capacity to undertake and execute successfully income-generating activities for themselves for sustained self-reliance.
- 4. Introduce and promote new and sustainable agricultural practices to improve food production and its processing in the rural areas.
- 5. Motivate and equip women for higher productivity in all areas of their lives.
- 6. Source and mobilize needed resources to be channeled toward women's self-sufficiency activities.
- 7. Provide avenues for collaborative activities with other NGOs and donor agencies to the benefit of our women.
- 8. Provide good and modern water, sanitation and hygiene methods in rural areas.
- 9. Ensure economic, social and political empowerment of women.

To achieve these noble objectives, COWAN (1997, 2005) runs seven cardinal programs that aim at achieving the meaningful life for the rural and urban poor and youths. The program includes:

- 1. women and agricultural production and processing
- 2. women and technology development and acquisition
- savings and credit
- 4. integrated health and family planning education and services.
- 5. women cooperative leadership training
- 6. water, sanitation and hygiene promotion
- 7. option life plan for youth (Youth development and skill acquisition)

#### **METHODOLOGY**

The Study Area

The area of this study is Plateau State, Nigeria. It has an area of about 26,899 square kilometers with an estimated population of about 3.5 million people (National Population Census 2006). It is located between latitude 80° 24' N and longitude 80° 32' and 100° 38' E. The altitude ranges from around 1,200 meters (about 4000 feet) to a peak of 1,829 meters above sea level. The mean annual rainfall varies form 131.75 cm in the Southern part to 146 cm on the Plateau. Though in the tropical zone, a higher altitude means that Plateau State has a near temperate climate with an average temperature of between 18 and 22°C. The highest rainfall is recorded during the wet-season months of July and August. Plateau State is known for both agricultural and manufacturing activities. Agricultural products produced include potatoes, groundnut, vegetables of varied sorts, fruits, yams and

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many others items. Plateau State started in 1976 with fourteen (14) Local Government Areas (LGAs). New ones were created in 1989, 1991 and 1996, amounting to seventeen (17) LGAs namely; Barikin Ladi, Bassa, Bokkos, Jos-East, Jos-North, Jos-South, Kanam, Kanke, Langtan-North, Langtang-South, Mangu, Mikang, Pankshin, Qua'an Pan, Riyom, Shendam, Wase (Trade Investment in Nigeria 2008; Plateau State Government 2016).

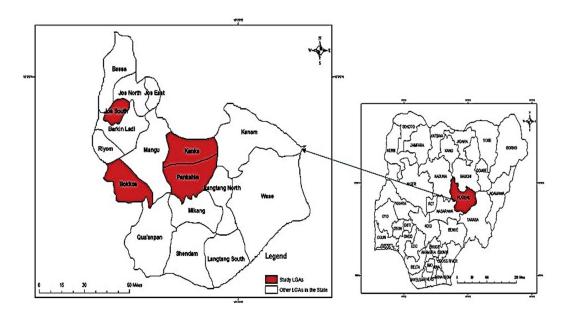


FIGURE 1. MAP OF NIGERIA SHOWING PLATEAU STATE

#### Methods of Data Collection

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Data were obtained from both primary and secondary sources. The primary sources include the use of two sets of structured questionnaires, one for the members of the benefitting communities and the other for the NGOs staff. Secondary data was derived from the documented materials and publications of the organizations.

### Population and Sample Size Selection

The population of this study consists of the members of benefitting communities and staff of each organization in their operational areas. Four Local Government Areas (LGAs) were purposively selected based on the intensity of the activities of these organizations. Forty-five (45) members of the benefitting communities were randomly selected from two (2) LGAs for COWAN and another forty-five (45) randomly selected from two (2) LGAs for ECWA using the simple random sampling procedure. The members of the benefitting communities were selected from the data base of farmers held by the Plateau State Agricultural Development

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Program. Thirty (30) NGO staff from each of the organization was selected using purposive sampling. The list of the staff was obtained from the organizations that formed sample frame for the selection. Thus, a total of one hundred and fifty (150) respondents made up of Ninety (90) members of benefitting communities and sixty (60) NGO staff constituted the sample size of the study.

#### Method of Data Analysis

Data generated from the study were subjected to both descriptive and inferential statistics. Descriptive statistical tools such as frequency counts, percentages, and means were used to analyze Objectives II and III. Inferential statistics such as Student *t*-test was used to analyze Objective IV, while Chi square analysis was used to test the hypothesis.

#### RESULTS AND DISCUSSION

#### Major Programs of the Organizations

Table 1 shows the major rural development programs of the selected NGOs. The study reveals that both organizations have devoted considerable efforts to rural development. A perusal of their program activities provides a view on the combination of service delivery and employment generation activities for ECWA-POD, while COWAN has tried more human resource development and community empowerment activities. The study indicated that majority of the program activities resulted in health and hygiene, community development, human resource development, technology transfer and self-reliance, economic development and behavioral changes. Importance to ecological preservation and sustainability was also included. They have moved away from being mere delivery agents of various services to undertaking training, capacity building and facilitation roles. Empowering communities became the key issue in their work during the last decade.

#### Benefits Received From the Organizations by the Communities

Table 2 shows some benefits received from ECWA and COWAN rural development programs by benefitting communities in Plateau State. Most (25.9% for ECWA and 35.1% for COWAN) of the respondents admitted that they benefitted mostly from the provision of water, sanitation and hygiene facilities in the communities, in provision of safe potable drinking water through the sinking of improved hand dug wells and boreholes in the communities, and provision of sanitation and hygiene facilities in the communities and schools by the construction of ventilated improved pit latrines (VIP), soak-away(soak pits that discharges waste water) and formation of hygiene clubs in schools. These findings agree with those of Dhilon and Hansra (1995) that NGOs have been active in areas where the state

#### TABLE 1. MAJOR PROGRAMS FOR RURAL DEVELOPMENT OF THE SELECTED NGOS

PF	ROGRAMS	ACTIVITIES
1	Agricultural	Distribution of improved agricultural inputs/seed money
	programs	Sustainable agriculture (organic farming)*
		Poultry and livestock farming*
		<ul> <li>Demonstration and experimental farms</li> </ul>
		Food security programs
		• Agro-forestry
		Awareness against deforestation
		Women in agriculture programs
		Programs on improved food production, processing and packaging
2	Health	Community-based health care
	Programs	Awareness raising on HIV/AIDS*
	O	Health education*
		<ul> <li>Training of voluntary health workers and traditional birth</li> </ul>
		attendants
		• Water, sanitation and hygiene facilities*
		<ul> <li>Development of smokeless stoves</li> </ul>
		Construction of dish racks
		Provision of clean, safe water
		Nutrition programs*
		<ul> <li>Mother and child clinics*</li> </ul>
		Integrated family planning education
		<ul> <li>Distribution of insecticide-treated nets</li> </ul>
		Health savings
3	Community	Provision community boreholes and of improved concrete-lined
	Development	wells*
	Programs	Construction of rural roads and bridges
	Trograms	Technical assistance and equipments*
		Construction of classroom blocks
		Self-help programs
		Community mobilization
		Peace building and conflict resolution programs
		<ul> <li>Campaign against harmful traditional practices</li> </ul>
		<ul> <li>Subsidy on house sanitation facilities</li> </ul>
		<ul> <li>Formation of school hygiene clubs</li> </ul>
		Advocacy on women's issues
		Capacity building
		Community management structure
4	Human	Awareness creation*     * ******************************
	Resource	• Entrepreneur training programs*
	Development	Education promotion
		Awareness on citizen action, democracy and good governance*     **  **  **  **  **  **  **  **  *
		• Economic empowerment through micro-enterprises*
		Literacy programs
		Women and youth development
		• Sensitization
		Village loan/saving scheme

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TABLE 1. MAJOR PROGRAMS FOR RURAL DEVELOPMENT OF THE SELECTED NGOS (CONTINUED).

Introduction of firewood saving stoves

5 Trade,

Technology • Wood lots

and

• Introduction of water filters

• Compressed earth bricks

Construction of dish racks

Development

Industrial

Organic farmingHand crafts training and promotion

• Well digging training

• Distribution of equipment and machines

• Agro-business promotion

• Skill acquisition and trade training

Training and equipping of technical officers

• Sliss-fan project

Rural rapid banking

Training on improved processing, and packaging of agricultural products

Community maintenance committee.

NOTE: \*Activities common to both organizations

failed to reach especially in relief, welfare, water, sanitation and hygiene, empowerment etc. The NGOs usually have first-hand experience and knowledge of felt needs, problems and research at the local level, they are closer to the minds and hearts of the people and they work with commitment and zeal of voluntary action.

#### Perception of Effectiveness of Organizations' Rural Development Activities

Table 3 shows that most of the respondents (82.2%) for ECWA and (86.7%) for COWAN admitted that the programs of the organizations are most beneficial. The whole hearted acceptance of the programs of the NGOs among the respondents can be equated with the acceptance of the NGOs themselves in the scene of rural development and that the NGOs possess special qualities that include their style of functioning such as flexibility in operation, sensitivity to changing needs, high level of motivation of the functionaries and innovativeness (Bhasker and Geethakutty 2001).

Stage of Involvement of the Respondents and Type of Involvement / Participation in the Programs of the Organizations

Involvement of members of the community in programs is one ingredient that causes the success of the programs of the organizations. Table 4 indicated that 47.5% of the respondents from ECWA were involved in the organizations programs at the identification and planning stages while 46.4% of the respondents from

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TABLE 2. DISTRIBUTION OF RESPONDENTS ACCORDING TO THE BENEFITS RECEIVED FROM THE ORGANIZATIONS

	ECWA		COWAN	
Benefits*	n	%	n	%
Functional health facilities	7	9.1	7	9.5
Awareness on environmental control	7	9.1	О	O
Skills acquisition and entrepreneurship training	7	9.1	4	5.4
Provision of improved farm inputs	7	9.1	О	O
Health education/HIV/AIDS awareness	13	16.9	4	5.4
Construction of rural roads and bridges	6	7.8	О	O
Provision of technical assistance	4	5.2	4	5.4
Provision of qualitative education		7.8	О	O
Provision of potable water and community/school				
sanitation facilities	20	25.9	26	35.1
Community empowerment through microcredit	O	0	7	9.5
Awareness on democracy and good governance	0	O	6	8.1
Subsidized home sanitation equipment		O	4	5.4
Awareness on hygiene and sanitation practices		O	4	5.4
Provision of subsidized housing facilities		0	4	5.4
Improvement in savings culture		0	4	5.4
Total	77	100.0	74	100.0

NOTE: \*Multiple responses recorded

COWAN got involved at the Implementation and evaluation stages. The study also revealed in Table 5 that 34.8% of the respondents from ECWA and 28.6% from COWAN got involved in the organizations programs through committee membership. Ajayi (2005) stated that the involvement and full participation of the people in the planning, execution and evaluation of a program will lead to proper implementation of the program. The quality of participation determines the success of any organization as well as its programs.

TABLE 3. DISTRIBUTION OF RESPONDENTS' PERCEPTION OF EFFECTIVENESS OF NGOS ACTIVITIES

	ECWA		C	OWAN
GROUP	n	%	n	%
Beneficial	37	82.2	39	86.7
Less beneficial	8	17.8	6	13.3
Not beneficial	0	0	O	0
TOTAL	45	100.0	45	100.0

TABLE 4. DISTRIBUTION OF RESPONDENTS BASED ON STAGE OF INVOLVEMENT IN THE ORGANIZATION PROGRAMS

	ECWA		COWAN	
STAGE	n	%	n	%
Identification and planning	28	47.5	22	39.3
Implementation and evaluation	24	40.7	26	46.4
Maintenance	7	11.8	8	14.3
Total	59	100.0	56	100.0

TABLE 5. DISTRIBUTION OF RESPONDENTS BASED ON THE TYPE OF INVOLVEMENT IN THE PROGRAMS

	E	CWA	СО	WAN
Stage	n	%	n	%
Material support	16	23.2	11	15.7
Membership	O	0	13	18.6
Committee membership	24	34.8	20	28.6
Office holding	11	15.9	11	15.7
Financial support	18	26.1	15	21.4
Total	69	100.0	70	100.0

Level of Attainment of Goals by the Organizations

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Analyses of attainment of the set objectives of these organizations were done from the perspective of the organizational staff of the two organizations. The findings of the study as indicated in Table 6 show that COWAN has a high level of goal attainment (73.3%) as indicated by the organizational staff while, ECWA POD has 40% level of goal attainment based on the responses obtained from their organizational staff.

TABLE 6. LEVEL OF PERCEPTION OF GOAL ATTAINMENT BY THE ORGANIZATIONS

	ECWA		COWAN	
Perceived Goal Attainment	n	%	n	%
Low	O	0.0	0	0.0
High	18	60.0	8	26.7
Very high	12	40.0	22	73.3
Total	30	100.0	30	100.0

Test of significant difference in the mean level of goal attainment by COWAN and ECWA POD as presented in Table 7 shows that the mean perception of the attainment of set goals in COWAN and ECWA was 1.73 and 1.40 respectively. This further indicated that there is a significant difference in the goal attainment of COWAN and ECWA organizations (t=2.72; p<0.05). This shows that the organizational staff of COWAN have a higher confidence and perception in the performance of their organization than the staff of ECWA POD. This could be due to the achievements recorded by the organizations.

TABLE 7. TEST OF DIFFERENCE IN THE MEAN LEVEL OF GOAL ATTAINMENT BY COWAN AND ECWA-POD

ORGANIZATION	MEAN	S.D.	<i>t</i> -Value	Þ	DECISION
COWAN	1.73	0.44	2.50	0.1	o: .c
ECWA	1.40	1.40	2.72	.01	Significant

Test of Relationship in the Type of Programs Implemented by the Organizations

Both ECWA POD and COWAN were found to have rural development programs in Agriculture, Health, Community Development, Human Resource Development, Trade, Technology and Industrial Promotion. However, test of relationship in the type of program for rural development presented in Table 8

indicated that there was a significant relationship between the programs implemented by ECWA and COWAN ( $X^2=5.65$ ;  $p\le0.05$ ). This implies that not much variation was found between the program orientation of COWAN and ECWA in having a broad influence on rural development in Plateau State, Nigeria. Therefore, the hypothesis that there is a significant difference in their programs was rejected.

TABLE 8. TEST OF DIFFERENCE IN THE TYPES OF PROGRAMS IMPLEMENTED BY COWAN AND ECWA-POD

$\chi^2$	df	Þ	Decision
5.56	4	0.023	Significant

#### CONCLUSION AND RECOMMENDATIONS

The analysis of data indicated that the intervention of the selected NGOs centered on agriculture, health, community development, human resource development, trade, technology and industrial promotion. The organizations were found to concentrate more in the provision of potable water and sanitation facilities in the area under study. Participation of community members in their programs was more at the stage of identification and planning as well as implementation of the programs and maintenance of facilities after NGOs withdrawal. The type of participation was mostly through committee membership. As for level of goal attainment, COWAN staff had a higher perception of goal attainment by their organization than ECWA staff.

The intervention of these organizations has contributed to the rural development efforts in the State to some extent, but much still needs to be done to improve their programs to cause significant impact in the socioeconomic and political lives of the rural dwellers through Agricultural Transformation Agenda (ATA) of the Federal Government. Government's role is to create an enabling environment, policies and incentives for a private sector-led transformation to flourish.

Based on the findings and discussion of the results, the following recommendations are made:

- 1. Government should collaborate with NGOs to establish a better relationship and understanding by involving NGOs in project identification, design and implementation of her rural development programs.
- 2. The organizations should incorporate community participation at every stage of their programs to enhance total cooperation and participation of the

- community members in their programs, thereby resulting in the success of such programs.
- 3. The NGOs should continuously assess the performance of their programs to ensure their relevance, effectiveness and impact on the rural communities.

Finally, for the Agricultural Transformation Agenda of the Federal Government to be successful, it should not just focus on agricultural production alone but also embark on other activities like provision of rural roads, potable water and community sanitation facilities that community members see as very important to developing a strong and healthy rural economy as a whole (holistic approach). These programs should also be tailored toward tackling the felt needs of the rural inhabitants.

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