

**PERFORMANCE AND DEVELOPMENT IMPACT OF
COMMUNITY-BASED ORGANISATIONS (CBOs) IN
RURAL AREAS IN NASARAWA STATE, NIGERIA**

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BY

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**A THESIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES,
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**DEPARTMENT OF URBAN AND REGIONAL PLANNING
FACULTY OF ENVIRONMENTAL DESIGN
AHMADU BELLO UNIVERSITY
ZARIA-NIGERIA**

MARCH, 2018

DECLARATION

I hereby declare that this Doctoral thesis titled PERFORMANCE AND DEVELOPMENT IMPACT OF COMMUNITY-BASED ORGANISATIONS (CBOs) IN RURAL COMMUNITIES IN NASARAWA STATE, NIGERIA was prepared by me in the Department of Urban and Regional Planning. The information from literature is duly acknowledged in the text and bibliography provided. No part of the thesis has been presented for the award of another degree in any institution of learning within or outside this country.

OmammehShuaib' MADAKI_____

CERTIFICATION

This thesis titled **PERFORMANCE AND DEVELOPMENT IMPACT OF COMMUNITY-BASED ORGANISATIONS (CBOs) IN RURAL COMMUNITIES IN NASARAWA STATE, NIGERIA** by **MADAKI, OMAMMEH SHUAIB** meets the regulations governing the award of the degree of Doctor of Philosophy in Urban and Regional Planning of Ahmadu Bello University, and is approved for its contribution to academic and professional knowledge.

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DEDICATION

This thesis is dedicated to my late parents, AlhajiAdamuMadaki, and MallamaAishatuAdamuMadaki as well as members of my immediate and extended family.

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ABSTRACT

This study examines the performance and development impact of community-based organisations (CBOs) in rural communities in Nasarawa state. The study focused on 30 actively engaged CBOs selected from the three Senatorial Districts of the state. Questions answered by the research include: What are the categories, characteristics and organisational structure of CBOs in Nasarawa state? What is the pattern of performance of CBO projects in the study area? What are the explanatory factors which account for CBO project performance? What is the overall development impact of the CBOs in the state? What lessons can be learnt from the activities of CBOs in the development of rural communities in the state? The data collected via questionnaire administration, where the respondents were sampled using the purposive sampling technique. Focus Group Discussions (FGD), Citizen Satisfaction Survey (CSS) and Key Informants' Interview (KII) were key sources of information. The data was analysed to show the relationship between CBO performance and their characteristics. The research result reveals six typologies of CBOs that were actively engaged in small to medium scale rural development projects. The CBOs are more interested and most successful in executing education (25.9%), environmental sanitation (13.6%) and rural infrastructure (14.1%). This is followed by projects in the health sector (9.6%). Further analyses of the data showed that projects in the educational sector made the greatest impact in the benefitting communities, while electricity, water supply and welfare projects recorded minimal success rates. Spatial variation in CBO performance across the zones were also determined to be strong in the northern, southern and western zones of the region. The CBOs however face a number of challenges which include low participation by the youth engagement which the study revealed at only 8%. However there is a rising level of women participation which though only at 9%, appears to have a better promise in the future. Another challenge to CBO performance has to do with sources of funding or resource mobilisation due to inability or difficulty in sourcing for funds through external sources with which to augment their internally generated revenue due to poverty or generally low income status of individual members of the organisations in the respective zones. The research also revealed a generally low literacy level and lack of ICT skills among members of rural-based CBOs. Education and income, rather than size and age of CBOs showed negative correlation with performance (-0.12 and -0.20, respectively in the correlation analysis). Overall, the research findings have however demonstrated that CBOs are sustainable tools for community development and complementary drivers in social services delivery in the rural communities by virtue of their style of resource mobilisation and decision making as shown in several other studies in different parts of the World. The study recommends support to CBOs in critical areas as funding, resource mobilization, technical, leadership and ICT skills acquisition, in addition to advocating for the establishment of, or instituting a CBO Board to be responsible for regulating CBO project activities. A model is proposed for the purpose of achieving effectiveness and efficiency in CBO performance and contribution in the community development process.

Key words: Performance, Impact, Community-Based Organisations, Rural Areas.

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ABBREVIATIONS

CBO(s) – Community-Based Organisations

CDPZ(s) – Community Development Project Zones

CSS – Citizen’ Satisfaction Survey

NGO – Non-Governmental Organisation

NPO – Non-Profit Organisation

FGD – Focus Group Discussion

KII – Key Informants’ Interview

CHAPTER ONE

INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Rural development as defined and adopted in this study is a process of eradication of poverty, and the process geared towards improving the living standard of the rural poor and providing infrastructural facilities to promote good living among the rural communities by laying good roads, safe sources of water and power supply, affordable educational, health and sanitary facilities; and maintenance of clean and healthy environmental. The ever growing need in the last two to three and a half decades to bridge the gap created by the low socio-economic and infrastructural development arising from government's neglect and poor execution of development projects in the rural areas can be said to be the philosophy behind the formation and involvement of CBOs in the development process in rural communities (Tunrayo, 2009).

Today, at the peak of Nigeria's near economic depression, amidst dwindling government financial resources, Community-Based Organisations (CBOs) are rapidly involving themselves in the process of alleviating the problems of this afflicted segment of the society, thereby gaining official recognition as worthy contributors to the development of their communities. A survey of some communities in Nasarawa state has revealed a fascinating, albeit ambivalent picture of CBO project activities in the state. While many groups have made significant impact in their communities, others have recorded unsatisfactory results. As a result, in reckoning with the contributions made by these Community Self-help groups in diverse project areas, the state government assigned the Ministry for Local Government and Community Development to coordinate and direct the activities of the self-help groups state-wide. Government, in furtherance to this, designated the Senatorial Districts as "Community Development Project Zones"

(CDPZs) for the purpose of effective monitoring and coordination in view of their invaluable role in community development. Today, there are as many as 170 registered rural-based CBOs, and scores of completed and on-going Community Self-help projects in the state.

Recent study reports provide profuse evidences of series of academic and non-academic works that provide information on the formation and contribution of urban-based community associations to urban governance (Tom, 2004; Ukoje, 2011; Kawu, 2015). These studies have revealed lots of success and failure stories on poverty alleviation and sustainability of projects in growing and older urban centres across the globe, including East Asian and Latin American countries like India, Pakistan, Argentina, Chile as well as Nigeria and other Sub-Saharan economies. (Kapopo, 1993; Zayyanu, 2007; Mabogunje, 2005).

In spite of these numerous research endeavours on urban community planning and governance, virtually none or not much have been covered about the rural communities. There has therefore come to be the imperative and daring need for exploration and empirical investigation into this vital sector of the national economy because of the current drive for the diversification of the national economy, and indeed the fact that a virile political economy essentially rests on a sound, solid rural economy.

The study therefore focuses on investigating and understanding the roles and contributions of CBOs to the development of rural communities in Nasarawa state. It undertakes an inventory and exploration of the structure of participation within the CBOs; and their relationship with government and other non-formal groups, societies and organisations, as well as their mode or method of funding, resource mobilisation, membership structure, and decision-making, among others. The overall essence of the

study being to determine the best policy options for strengthening CBOs as a virile rural development strategy in Nasarawa state and elsewhere in Nigeria.

1.2 STATEMENT OF RESEARCH PROBLEM

The significant role being played by CBOs in rural development in Nasarawa state, the challenges faced, prospects and their overall project activity impact on the communities need to be investigated and understood. This is justified especially because of the rapid increase in the scope and dimension of CBO activities in a bid to perform their role in community development in the state.

Previous studies on CBO performance and development impact in rural communities including those of Lucie, (2011); Tom, (2004); Zayyanu, (2007); Boasu, (2011); Ukoje, (2011); Kawu (2016), are mostly focused at aggregate level and often analysed by sector of activity. Explanations of the specific patterns of variation with their spatial or sectoral implications often are underplayed.

Sequel to the growing significance and the increasing role played by the CBOs and the challenges experienced in the course of their activities, and thus, the tempo in which the CBOs perform, the gap left to be filled is the spatial variation of CBO performance and development impacts across regions/project sectors. This allows for the accounting of causal factors of performance and development impacts in the case for the rural communities of Nasarawa state. The study attempts to answer the following research questions:

- i. What are the categories, characteristics and organisational structure of CBOs in Nasarawa state?
- ii. What is the pattern of performance of CBO projects in the study area?
- iii. What are the explanatory factors that account for CBO project performance?

- iv. What is the overall development impact of the CBOs in Nasarawa State?
- v. What lessons can be learnt from the activities of CBOs in the development of rural communities in the state?

1.3 AIM AND OBJECTIVES

1.3.1 Aim

The aim of this study is to examine the performance and development impact of CBO activities in Nasarawa State as a basis for recommending policy options towards strengthening their activities.

1.3.2 Objectives

- i) To identify the categories, characteristics and organisational structure of Community-Based Organisations in Nasarawa state;
- ii) To identify and evaluate CBO project performances in the context of successes, failures and challenges.
- iii) to account for the factors responsible for CBO performance in Nasarawa state;
- iv) To examine the development impact of CBOs in the rural communities in Nasarawa State;
- v) To consider and recommend policy options for strengthening CBO development planning activities with a view to enhancing the process of rural development in the state.

1.4 SIGNIFICANCE OF THE STUDY

The design of self-help projects by CBOs in many African countries pre-dates the era of colonial administration (Igboeli, 1992; Abegunde, 2003; Abegunde, 2004; Akpomuvie, 2010). Yet, the contribution of these community driven project planning efforts to rural development is yet to be fully examined in many African countries including Nigeria (Lucie, 2009; Akpomuvie, 2010; Boasu, 2011).

Several studies have been documented on the role of CBOs in rural community development such as indicated earlier in the preliminary section of this study. The findings of the previous studies, notwithstanding, in this research, the nature, philosophy and contribution of CBOs to rural community development, as well as their successes and challenges is to be adequately understood via an in-depth empirical study. Moreover, the existing studies on the subject have only offered scanty explanations on the factors that influence CBO performances and impact in the process of rural community development in Nigeria, and the study area in particular.

Applying the right analysis of the research instruments will provide insight from which lessons can be drawn. Such lessons will provide the basis for designing appropriate policies for grassroots development. The role of the community organisations as contributors to national development would have been fully comprehended at the end of the study. This is the significance, the prospect and indeed the contribution of this study to planning knowledge; the gap to fill.

1.5 SCOPE AND LIMITATIONS OF THE STUDY

This study is about examining the performance and development impact of CBOs in Nasarawa state. It is an analysis of the state of involvement of CBOs in the process of rural community development in the state. It classifies the various categories of community organisations involved in the process of rural community development in the study area, with particular reference to their mode of funding and resource mobilisation as well as the challenges and opportunities available to them. This is for the purpose of identifying the appropriate modalities required to enhance their performance and development impact across the development project zones and across socio-economic sectors. Rural-based CBOs are spread all over the rural communities in the state. As such, the focus of the study is limited to the role of rural development services

and social infrastructure. This however, precludes aspects of agro-activities and development.

The geographical area covered by the study includes all rural areas and communities in the prescribed Community Development Project Zones; and within the official boundaries of the three Senatorial districts of the state, but precludes all urban communities in the state. Figure 1.2 represents map of Nasarawa state in the national context, while figure 1.3 shows the Senatorial districts and the communities in the state, as figure 1.4 and table 1.1 present the local government areas. Other areas not covered by the study include all settlements declared urban by virtue of the provisions of Decree 88 of 1992 which stipulated that all local government areas are urban in status. Therefore, the study does not include all the local government headquarters of the state, but covers the headquarters of development areas.

The process of data collection was indeed a herculean task, having to procure the relevant information at three levels – district, local government area and the state headquarter. This, though, behoved ardent and honest cooperation from the respondents, as well as the organisations' and state government officials. Such cooperation was not easy to come by except with extra efforts and conviction. These were some of the aspects of the study; the physical size of the study area, and the number of the rural communities was vast enough to affect the veracity of the research results.

The study however, sees the evolving and expanding role of the community organisations in the development process, among the rural communities as a response to lack of government efforts in developing the rural sector and as an impetus to community development, thus justifying the reason for the study.

1.6 CONCEPTUAL FRAMEWORK

The design of the study basically encompasses a five-stage procedure, spanning through, from the initial conception of the study defined by the statement of the research problem to identification and classification of the various typologies of CBOs in the study area which constitutes the first step at establishing the myriad of activities and project orientation of the organisations. The analysis of their organisational character, membership; organisational and operational structure, combined with the evaluation of their participatory process; resource mobilisation as well as project planning, implementation and monitoring provide the basis for the analysis of the CBO performances and the ultimate development impact in the communities. The overall implication of the preceding stages of analysis provides the basis and spring board for the policy options and recommendations to be proffered at the end of the study. The conceptual framework of the study which constitutes the itinerant procedure for the research is illustrated in figure 1.1.

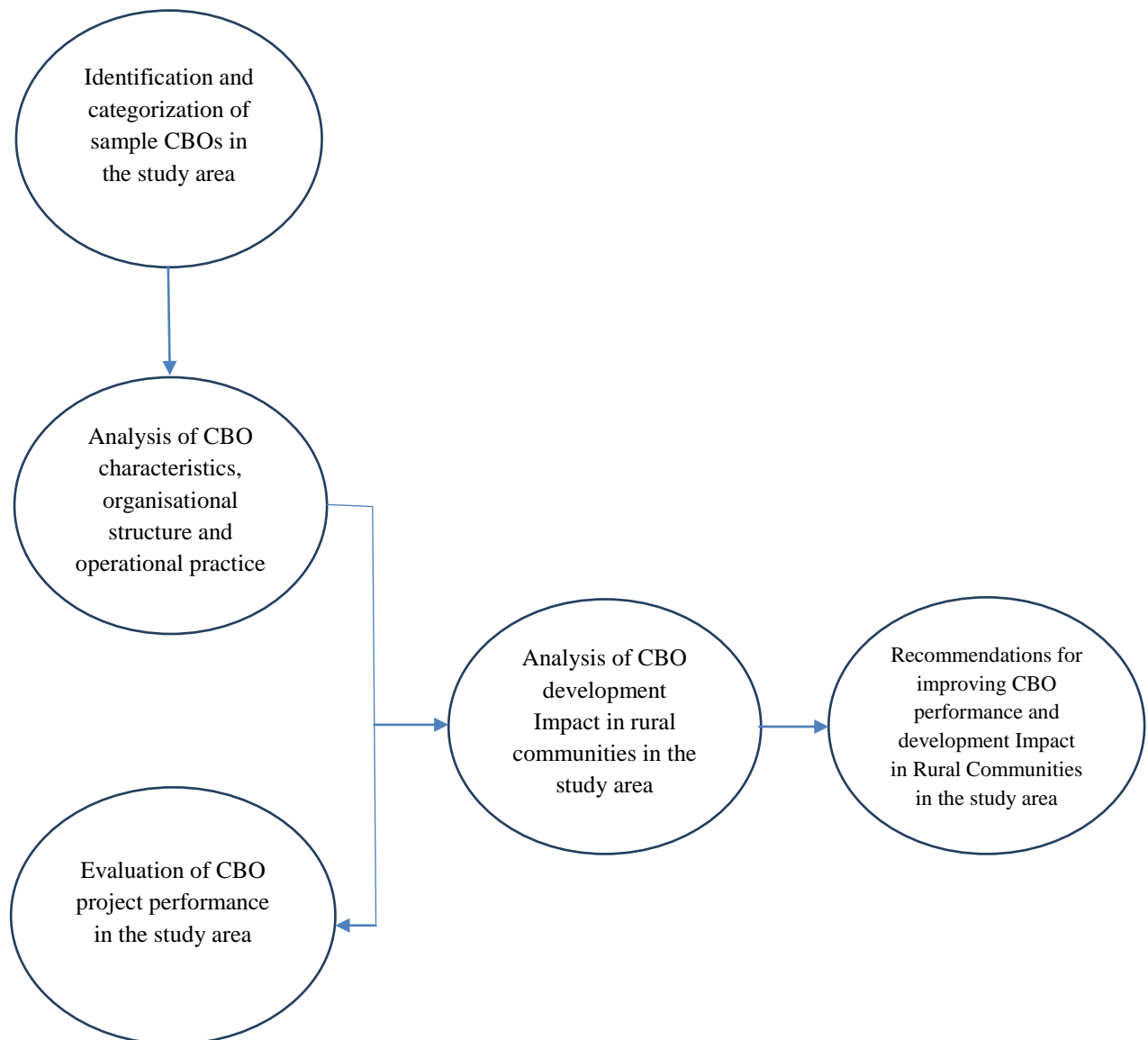


Fig. 1.1 Conceptual Framework of the study

1.7 THE STUDY AREA

1.7.1 Location and size

The study area covers the entire state. It is located in the Middle Belt region of the country on latitude 8.35' north of the Equator and longitude 8.20' east of the Greenwich Meridian (Figure 1.2).

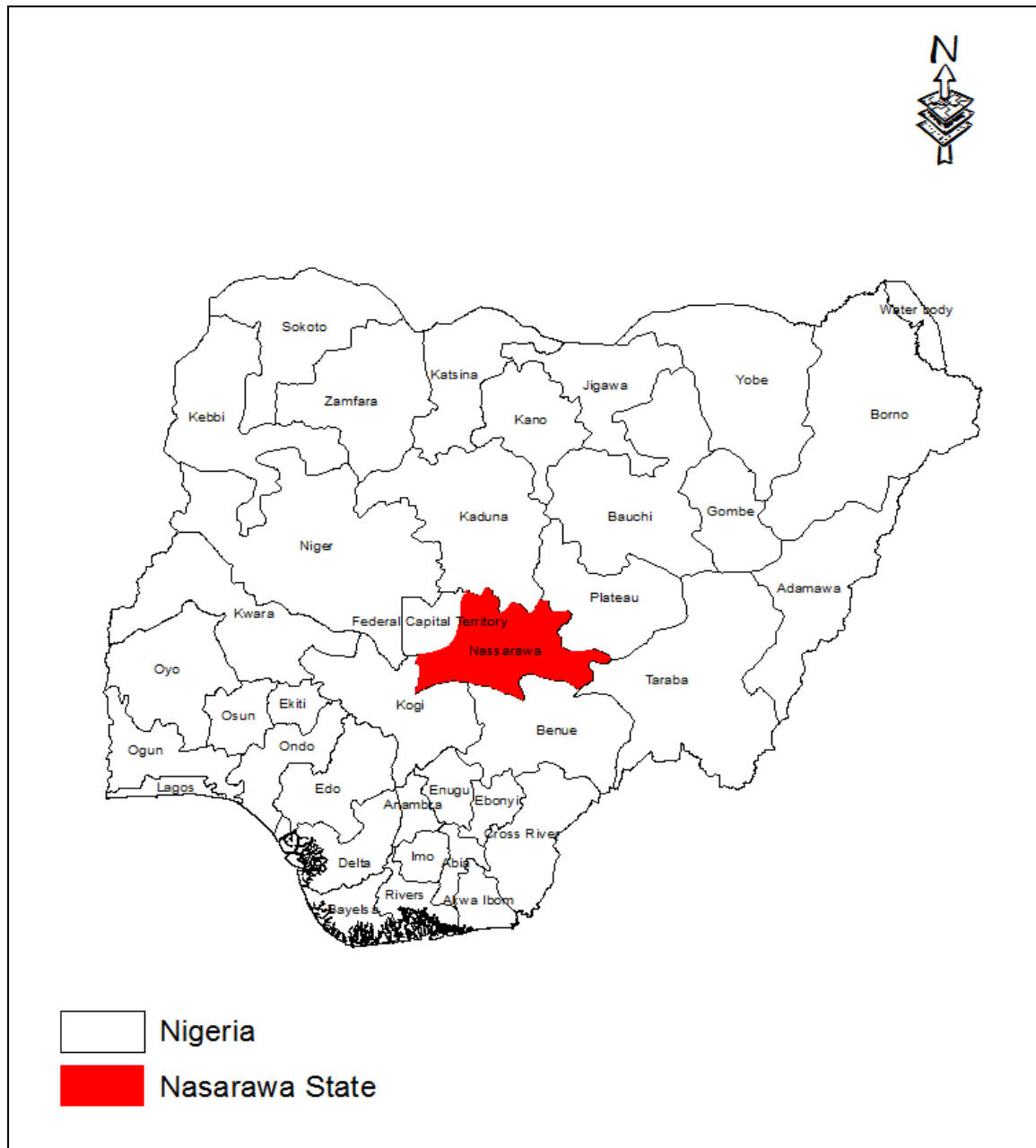


Fig. 1.2: Nasarawa State in Nigeria

Source: Field Survey, 2011/2014

Created out of the former Plateau state in October 1, 1996 during the administration of General Sani Abacha, the state is bounded to the north by Kaduna state, on the north-west by the Federal Capital Territory, eastwards by Taraba and Plateau, with Kogi and Benue states forming its southern boundary. It is served with a network of roads which

link pretty all parts of the study area and beyond. It is made up of 13 local Government Areas and three Senatorial districts. The Senatorial districts were designated into “Community Development Project Zones”. (Figs.1.3,1.4 and Table 1.1).

Table 1.1: Senatorial Districts and Local Government Areas in Nasarawa State

S/No	Senatorial District	Community Development Project Zones	No & names of Local Government Areas
1	Nasarawa West	Western	Nasarawa, Karu, Keffi, Kokona, Toto (5)
2	Nasarawa North	Northern	Akwanga, wamba, Nas. Eggon (3)
3	Nasarawa South	Southern	Lafia, Awe, Doma, Keana, Obi (5)
Total	3		13

Source: Field Survey, 2011/2014

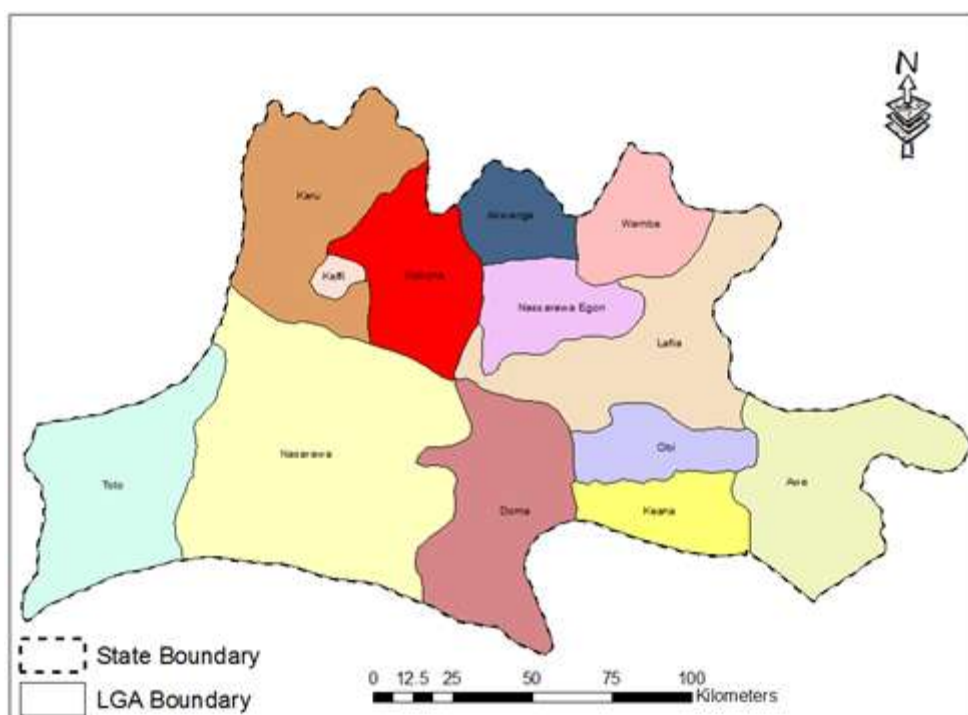


Fig. 1.3: Nasarawa State: Local Government Areas.

Source: Field Survey, 2011/2014

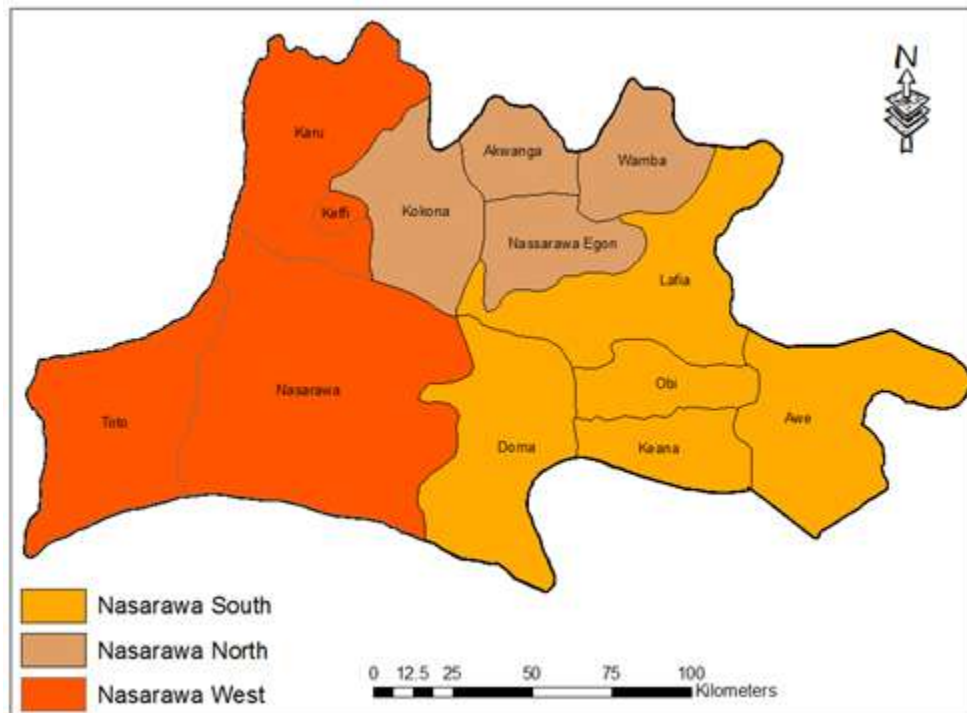


Fig. 1.4: Nasarawa State: Senatorial Districts.

Source: Field Survey, 2011/2014

Nasarawa State has a total land area of approximately 27,116.8 square kilometres. An estimate of her population figure of approximately 1.86 as at 2006, projected based on the National Growth Rate of 3.5% per annum put the total population of the state at approximately 2.3 million comprising all the rural and urban settlements in the 13 local Government areas. (Table1.2). It is inhabited by over 30 heterogeneous ethnic groups.

Table 1.2: Population of Nasarawa State.

S/No	LGA	Male	%	Female	%	Total Population (2006)	%	Estimated Population (2013)
1	Karu	107,303	52.2	98,169	47.8	205,477	11.03	252,710
2	Keffi	47,801	51.6	44,863	48.4	92,664	4.97	113,965
3	Kokona	54,941	50	54,808	50	109,749	5.89	134,977
4	Akwanga	57,023	50.3	56,407	49.7	113,430	6.09	139,504
5	Wamba	36,542	50.1	36,352	49.9	72,894	3.91	89,650
6	NasarawaEggon	77,888	52.2	71,241	47.8	149,129	8.00	183,409
7	Lafia	169,398	51.2	161,314	48.8	330,712	17.75	406,734
8	Awe	56,205	49.9	56,369	50.1	112,574	6.04	138,451
9	Obi	74,412	49.9	74,462	50.1	148,874	7.98	183,098
10	Keana	39,233	49.5	40,020	50.5	79,253	4.25	97,471
11	Doma	70,545	50.5	69,062	49.5	139,607	7.49	171,699
12	Nasarawa	95,168	50.1	94,667	49.9	189,835	10.19	233,473
13	Toto	59,097	49.6	59,985	50.4	119,077	6.39	146,449
		945,556		917,719		1,863,275	99.98	2,291,590

Source: FGN (2006) and Adjusted to 2006 at 3.5% Annual Growth Rate

1.7.2 Population and settlements

1.7.2.1 Ethnic composition, languages and culture

As far as ethnicity is concerned, Nasarawa state can be termed the epitome of Nigeria's ethnic diversity and heterogeneity. The state has numerous intermingled and complex ethnic and tribal groups. This singular factor can be a very influential community-specific determinant of CBOs' developmental activities and hence variations in project outcomes.

Major ethnic groups include Eggon, Alago, Egburra, Gwandara, Koro, Gbagyi, Mama, Aho, Ake, Arum and Kanuri. Others are Hausa, Fulani and Bassa. In addition, English and Hausa are widely spoken in the state. These tribes speak different languages and

belong to different religions. It is common to find in a family, for example, two or more brothers belonging to all the three religions.

Farming is the major traditional occupation of the people of the study area. Other forms of occupation include civil service work, trading and commerce, crafts, artisan works such as tailoring, driving, pottery, boat and calabash carving, among others. Occupation is also a significant determinant in group association and or affiliation, and by implication, influential to the outcome of the community development process.

Settlements

Nasarawa state is predominantly a rural state by the sparse nature of the bulk of her population (settlements), owing to the relatively poor economic condition of the communities; and to a larger extent, the physiographic and historical antecedents. Historically, the study area is part of the Middle Belt zone of the country which is known to have come under the attacks of the ravaging slave merchants during the slavery period.

Rural Settlements:

Majority of the people of the state live in rural areas, and are predominantly agrarian. More of the rural communities are located in the southern part where population density ranges between 15 and 25 persons per square km. Also, only in the local government headquarters and some parts of the north are nucleated settlements found. Some hill top settlers have recently relocated to the foothills along the traversing regional road as linear settlements. It is also common-place to see isolated fenced compounds kilometres apart, and interspersed by large expanse of fallow grounds depicting the emptiness of the rural landscape. See Fig. 1.5 below.

significant insignia in the history of urbanization in the study area. Lafia, the administrative headquarter, Keffi and Akwanga are the three largest urban centers in the state. Other medium size settlements include Wamba, Nasarawa, NasarawaEggon, Kadarko, Awe, Keana, Gudi, Karu, Toto and Umaisha. Decree 88 of 1992 gave legal recognition to all the 13 local government headquarters as urban areas. Therefore, the state urban planning policy recognises three hierarchies of urban centers, viz: First class centers range between 25,000 and 75,000 population (Lafia and Keffi), the 2nd class centers are between 25,000 and 40,000, they are Akwanga, NasarawaEggon, and Karu. The rest fall in the 3rd class category of under 25,000 population. Another significant growth factor to note is that the three towns of Lafia, Keffi and Karu experience the highest rate of growth. Keffi and Karu are both situated at satellite locations to the Federal Capital Territory, while Lafia is the administrative seat of the state. All these factors have a lot of implications on the participatory behaviours of the communities, and by extension, on the forms and patterns of association. However, development activities by community self-help groups are more varied and formal in more urbanised centres than among rural communities. (Fig. 1.5).

1.8 ORIGIN AND TRANSFORMATION OF CBOS IN NASARAWA STATE

Community-Based Organisations (CBOs) have been in existence before the creation of Nasarawa State. However, the current level of awareness and enlightenment within the community organisations will need to be enhanced for the purpose of harnessing the benefits of cooperation and the need for self-improvement, especially with the dwindling level of public services delivery.

Their activities have also undergone transformation since the creation of the state in November, 1996. Before the state's creation policy, cooperative movements, societies

and self-help initiatives and activities were only limited, and merely existed as small culture-based groups, mostly unorganized rotational savings schemes among households and communities. Today, they have proliferated into diverse bodies of partnership, stake holdings, and organizations cutting across all spheres of life, ranging from women associations to religious worship groups and occupational as well as elite-based interest groups.

In Nasarawa state, the earliest CBOs were formed by commercial or cash crop farmers, religious and professional/occupational associations such as the Young Farmers' Club (YFC), Moslem Students' Society of Nigeria (MSSN), Women Missionary Cooperatives (WMC), Fellowship of Christian Students (FCS) among others, all of which were domiciled in the country-side. Other forms of associations were strictly restricted to tribal, ethnic or even family interest groups poised to pursue and foster their group interests and objectives. Membership of such cooperatives was homogeneous, not voluntary as they were composed of people with primarily one common mission and vision. Their operations were basically informal, flexible and based on mutual trust and support; their financial base being also simply supported by personal monthly dues and subscriptions.

Current development demands concerning the activities of CBOs/Self-help groups shifted remarkably and significantly from the above olden day practices, especially with the coming of and contact with the colonial administrators who later introduced and exposed traditional communities to modern forms and ways of life thereby entrenching new cooperative ideas and self-reliant initiatives into governmental affairs. This followed the United Nations Declaration of the U. N. Decade for Cooperatives in 1976 to 1986. The Declaration gave African Governments the right and mandate to guide and

supervise the formation of viable and sustainable cooperative organizations all over the continent (U.N. 1976).

In line with this declaration, the Government of the defunct Plateau state, established the Ministry of Local Government and Cooperatives, later referred to as Ministry of Cooperatives and Community Development, with the creation of Nasarawa state. The ministry was saddled with the responsibility of making bye-laws to guide the formation, registration and supervision of their operations, and also to regulate the activities and functions of Community Development Associations in the state.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The role of CBOs in development at any level of human life, in particular, at the grass roots level has spanned through several decades. Perhaps, the earliest form and concept of radical change towards Community-Driven Development (CDD) could be said to have derived historical origin from the Ghandhian Cooperative Movements or notions of village self-reliance and small scale development which were then described as antidote to the “corrosive effects” of modernisation and colonial rule (Ghandhi, 1962). One of the influential perspectives to the development of this theory was the one developed by Freires (1970), christened the “pedagogy of the oppressed” which is similar the Ghandhian ideology. The two and Mansuri&VijayendraRao’s (2003) revelation on CBO evolutionary movements were later to contribute immensely to the widening horizon of knowledge about the role and contributions of CBOs in community development over the years. (Mansuri&Rao, 2003).

The hallmark of effectiveness of CBO projects at the grass roots level depends fundamentally on the extent of participation among members of the organisations which serve as “social capital” in the process of injecting and incorporating “local knowledge” into project decisions. This in turn is predicated on influential efforts and factors that shift the focus of development from mere material wellbeing to a broad-based “capability approach” which supports “empowerment” of the poor; an agenda similar to the erstwhile critiques of “top-down” development strategy. (AmartyaSen, 1985, 1999).

This chapter presents the conceptual framework of the research issue to be investigated to form the fulcrum of the theme of the study. Community – based organisations (CBOs) are known in literature to perform very important role in development sphere, both in the urban and rural sectors. As non – profit, people – oriented organisations, the primary aim and objectives of CBOs include, but not restricted to planning, implementation and monitoring of social and economic development programmes, provision of technical and financial assistance to communities (Olujimi, 1998). Their priority is to indulge in activities that have direct impact on the lives of the people, often in areas of income improvement, in health, nutrition and improvement in literacy status. The process is facilitated and enhanced through collaboration or participation among members of the organisations (Hussain, et al, 2008).

A number of researchers have highlighted the significance of CBOs and the contribution they make in national, social and economic development in general and rural communities in particular. CBOs, though similar to Non – governmental organisations (NGOs), in as much as their primary objectives are not profit motivated, NGOs are strictly intermediate organisations not directly and continuously involved in community projects. NGOs are advocates involved in awareness campaigns. They also act as intermediaries between grass roots initiatives (CBOs) and municipal governments several ideological, political or altruistic interests of international organisations.

The role of NGOs as charity organisations in relation to CBO contribution to rural community development includes primarily serving as umbrella organisations under which CBOs operate and act as means of donor financing (Ukoje, 2011); their role has also been analysed by a number of authors to encompass planning and management of rural development projects, human resource management, agricultural and non – agricultural enterprise (Berg, 1987; Cohen and Uphoffs, 1984; Chambers, 1984). The

theme and scope of this research is restricted to non-agriculture – based socio – economic projects and services. With the aid of governmental and non – governmental organisations, CBOs can excel in contributing towards the development of rural communities in Nasarawa state.

2.2MEANING OF DEVELOPMENT

The term “development” according to Olatunbosun, (1978) is synonymous with key indicators as reduction in poverty unemployment and inequality where these are pronounced. Other definitions include, when given a more down-to-earth definition, as improvement in:

- a) Healthful, balanced diet in all seasons;
- b) Providing adequate medical care throughout life, with special attention to the early years of life;
- c) Environmental sanitation and control;
- d) Labour opportunities of sufficient variety to harness the varied talents of individuals;
- e) Adequate opportunities for learning useful skills and for developing the mind;
- f) Safety of persons, freedom of conscience, including religious belief and freedom from anxiety;
- g) Adequate housing;
- h) Systems of economic production which are in balance with the environment;
and
- i) A social and political milieu where-in people enjoy equality.

Yet, in another definition, Olatunbosun, (1978), giving a spatial dimension to the concept, sees the term “development” as involving an idea of self-reliance. In this

context, Seers views development in terms of a community that discusses its needs or problems, plans to meet the needs/problems, plans to solve the problem, organizes its resources for action and carries out that action, and ... own efforts to improve itself” It is this process which is referred to in this study as development. It is a process designed for the improvement of economic, social and cultural conditions of communities.

2.3 RURAL DEVELOPMENT

Oakley and Marsden (1984) defined rural development as the participation of the people in a mutual learning experience involving them, their local external change agents and outside resources. (Oakley and Marsden, 1991, p9). Lea, and Chaudhri, (1983, p12) view rural development as a strategy designed to improve the economic and social life of a special group – the rural poor. It involves extending the benefits of development to the poor in the rural area; while Kakumba, and Nsingo, (2008, p110; Olarewaju, 2008) see the concept as “schemes aimed at improving the country-side or peripheral areas...” deals with a range of activities, involving the mobilization of resources in order to empower the people to break away from all structural disabilities that prevent them from enjoying better living conditions. (Kakumba and Nsingo, 2008). In all these definition, what is common is the use of reduction of poverty and improvement of the welfare or living condition of the people.

2.4 RURAL DEVELOPMENT PROJECTS AND PROGRAMMES

A rural development project is a single, grassroots or micro level activity used to bring about a specific type of change in a specific rural area, village or a group of villages. A project is a unit of activity which is chosen to be separately planned and carried out or executed. While a rural development programme refers to a number of related and carefully orchestrated mutually supportive activities which cannot be seen as a discrete project but as a plan of actions.

2.5 THE CONCEPT OF COMMUNITY

The term “community” has been defined “as a small but definite part of the earth’s surface that is indelibly stamped upon the minds of the local inhabitants who live together, belong together and so share...a whole set of interests wide and complete enough to include their lives...but the objectives of better production methods, better marketing and better living standards, etc, are what is important in identifying the community” (Olujimi, 1998).

2.6 THE CONCEPT OF COMMUNITY-BASED ORGANISATION

Community-Based Organisations otherwise referred to as CBOs, according to Thake, (2004, p2) are organizations located within communities or spaces of interest and designed to meet the needs of the communities (Thake, 2004, p2). But the term “CBO” has also been used ... to refer to organizations such as settlements, social action centres, multi-purpose community centres, community associations, development trust, tenants’ and residents’ associations, village halls and community farms/gardens which are committed to working at the local and neighbourhood level (Cairns et al., 2006, p8).

CBOs may include all kinds of institutions like “community initiative”, “voluntary organization”, “grass roots association” and “community sector”, and so on. Whereas

“some CBOs like voluntary organizations may cover activities at the community level, their activities may also be regional and national in nature (involving regional/national projects); but grass roots organizations are local voluntary groups that could be defined very similar to CBOs...” (Harris and Rochester, 2001).

In the above definitions what is common in them and fundamentally significant to this study is the notion of organization that can be defined as community-based. The common factors here are the diversity of possible organizations included under the concept, the resulting lack of specificity regarding the exact nature of the organizations, and the local orientation of these organizations. However, an important note about CBOs is that they are strictly voluntary in nature. But in the final analysis, it is important to point out for the purpose of clarity and the context in which the concept has been applied the study; that CBOs are basically organizations or groups of people who may come together, because they share common interest or opinion for the sake of achieving or actualizing a common cherished goal within certain social, economic or spatial contexts.

Some of the expressions of CBOs as contained in the African Development Foundation Questionnaire, reported by Callahan (2004), include: Residents’ Associations, Cooperative Societies, Users’ Associations of Basic Services, Producer’s Associations, Professional/Occupational Organisations, Workers’ Unions, Community Development Associations, Youth Associations, Local Security Outfits, Faity-based Community Organisations, among others. These forms of CBOs according to Callahan (2004) also exist in Nigeria, as in Nasarawa state and as in many other African countries.

2.7 CHARACTERISTICS OF CBOs

The nature and characteristics of CBOs include:

- Engaging in not-for-profit activities;
- Pursuance of community development;
- Education and enlightenment on multifarious issues;
- Pursuance of members' welfare;
- Provision of partnership with government and international organizations;
- Non-political affiliations;
- Serving as pressure groups towards attaining communal goals;
- Joint collateral bodies for obtaining financial and technical aid.

2.8 REASONS FOR CBO ENGAGEMENT IN RURAL DEVELOPMENT

Though the need for development is a necessary human endeavour, Mabogunje (2005; Ukoje, (2011) believe that the prospects and benefits of development is more of a pre-condition for external aid; and further to this, the very essence of community participation is the “exercise of voice and choice”, “for the attainment of desired project goal (Ukoje, 2011; Kawu 2016). Yet, Brower, (2010); Olurin, (2006) posit that CBOs engage in development because they are known to “keep residents informed on issues of welfare and general engagement of interest; “... act as intermediaries in dealing with outside organizations and agencies” and also act as “conduit for one voice” “... close to the people they serve” (Olurin, 2006).

Community-based organizations are known to make contributions to the wellbeing of

the people, the socio-economic development of the surrounding population, and for the general progress of the environment. "... their actions are not only guided by democratic principles, they have instituted a formidable , efficient and pretty-effective methods of mobilizing funds which is the cornerstone of their output. Through their contributions, they are able to alleviate societal challenges associated with poverty, transportation and communication rural infrastructure provision and maintenance, community peace and security, welfare services provision, and the like.

2.9 CONTRIBUTIONS OF CBOs TO RURAL COMMUNITY DEVELOPMENT

CBOs are traditionally known and recognized to engineer or cause to happen the following grass roots development with the required resources at their disposal. CBOs may have the capacity to contribute to the local industrial base, through provision of facilities and equipment which in turn aid production of goods and services especially in form of donations to members of the local community.

CBOs normally front projecting goals and intentions of various businesses or professional groups. This way, groups are better reorganized by governments and international organizations as means of intervention in community development hence they are put in charge of development projects to monitor or supervise project needs and aspirations of communities.

They generate funds to prosecute projects in form of schools, health centres, and other types of infrastructure provision and development; in addition, they indulge in providing or fronting for securing loans facilities to members at low interest rate with affordable pay-back period.

CBOs also create opportunities for training of members in specific skills towards business development through professional organizations. They also make available

opportunities for bulk purchasing and joint collaterals, and as well provide security services/outfits like vigilante services within communities.

2.10 DEFERENCES BETWEEN COMMUNITY-BASED ORGANISATIONS AND NON-GOVERNMENTAL ORGANISATIONS

Generally, within the civil society, NGOs are viewed as the pioneers and experts of development achievements while CBOs are seen as non-entities that misuse donor funds (Mandela, 2008). However, both NGOs and CBOs are important indispensable grassroots based political groups in ensuring popular participation in governance. They indeed constitute some of the best institutions through which popular involvement and participation could be mobilized. They are considered reliable vehicle towards achieving developmental objectives.

Although there is similarity between the two, both differ in their conceptualization, organization, and positioning in the development process. For example:

- While CBOs are community-led, NGOs tend to be initiated externally, by people outside the community they serve;
- CBOs are often friends or neighbours who share a special interest;
- CBOs are generally volunteer-driven while NGOs have paid staff;
- CBOs have tended to have a more cooperative (informal) structure, whilst NGOs tend to be formally organized (with a board and an executive).

As a result, NGOs have the capacity for more access to information and resources, while CBOs are formed by people as a way of responding to the needs of, and the challenges of their communities. It implies that one of the major challenges of CBOs, is

lack of ICT skills and lack of high level technological knowhow.

Unlike NGOs, CBOs are organized to address the interests of its members, rather than those of outsiders; CBOs are self-governing, a leadership that is accountable to its members rather than to board of trustees, donors and clients.

NGOs are organisations that are supposed to work on public or social welfare projects, essentially to provide services that governments are unable to provide at the moment. Governments depend a great deal on NGOs for their day to day work. NPOs (non-profit), on the other hand, loosely defined, are about anybody, private or public, from which the owners cannot draw profit, revenues or any amount of money used for the organisation's purposes, like commercial trade unions; they have more or less business organization background. But NGOs have a more social background; ideally, both could function identically. But it could be said that NPOs have much more legal flexibilities than NGOs

2.11 NON-GOVERNMENTAL ORGANISATIONS (NGOs) AND COMMUNITY-BASED ORGANISATIONS (CBOs)

NGOs and CBOs can indeed be typified by their orientation and type of operation. By orientation, NGOs are charitable, often top-down paternalistic in nature with little participation by beneficiaries; their activities are directed towards meeting the needs of the poor, like distribution of clothes, food, medicine, housing, transport, schools; and may undertake relief activities during natural and man-made disasters. In terms of service orientation, NGOs may provide health services, family planning, education, where people or beneficiaries participate in implementing and receiving service benefit. By participatory orientation, their activities are characterized by self-help projects where people are involved particularly in implementation of particular projects, by

contributing cash, tools, land, materials, labour, etc; participation begins with project need identification, then planning and implementation.(Bhuwalka; Cooke, 2014).

Empowerment orientation of NGOs, on the other hand, aims at helping the poor to develop a clearer understanding of the societal, political and economic factors affecting their lives, and to strengthen the awareness of their own potential power to control their lives. Sometimes such groups develop spontaneously around a problem.

But, CBOs arise out of people's own initiatives. These can include sports clubs, women organizations, neighbourhood, religious or educational organizations, supported by NGOs; national, bilateral or international agencies devoted to raising the consciousness of the urban poor. (Williams, 1991).

City-wide Organisations: These include organisations like Rotary or Lion's club, Chambers of Commerce and Industries, Coalition of Business Ethics or on the other hand, educational groups and associations of community organisations; some take interest in helping the poor. National NGOs: Include organisations like the Red Cross, Youth Movements, Workers' and Professional associations, etc. Some of these have state and country branches and assist local NGOs. International NGOs on the other hand are secular agencies to religiously motivated groups whose activities vary from project funding mainly, to implementing the projects themselves.

2.12 STRUCTURE OF COMMUNITY-BASED ORGANISATIONS

Community-based organizations being components of the larger civil society organisations, they are formed on ethnic, religious, social, economic and gender basis and serve as potent forces for rural development. Their strength lies in their ability to mobilize people for communal and social labour and education programmes. CBOs can aid, and complement even the government of the day in sustaining the progress and

upliftment, especially in terms of poverty reduction, of especially rural communities. There is therefore, the need for a strategy to coordinate their activities and build their managerial, advocacy, organizational, networking and technological capacities.

By virtue of CBO registration requirements, they ought to have aims, and objectives; and to be effective in their operations; they should allow free entry and full participation of all members in all manners of their dealings and deliberations in order to enhance their cohesion. They require being transparent and accountable for their actions, ensuring gender balance, engaging in group building activities such as social events and collaborating with other development agencies. This will enable members and indeed, the larger society they are providing for, to get training in education, managerial skills and willingness to assist one another to put in their best and utmost commitment. CBOs are characteristically self-help in nature, who aim at achieving collective needs and aspirations (Osu, 2002), they share risks, cost and benefits among their members on equitable basis and hold their leaders accountable for their stewardship. Accordingly, in so long as CBOs have the leverage of use of community resources, they often times come together to exploit available local resources, skills, talents and time to support development at the local level. This ensures solidarity within the organizations.

As far as the structure and categorization of CBOs are concerned, there is the challenge of identification based on their main activities and the socio-economic engagements of members, as such the usual groupings based on the above narrow consideration have been noted to have the likelihood of “excluding the difficulties of organizing a representation and accountable citizens’ grouping in the face of futility, alienation and distrust (Arnstein, 1969).

Similarly, like their counterparts in the urban areas, rural CBOs accept members from the general public or the larger community from which they are formed. This not only

decides the framework of membership participation, but also their capacity to complete or deliver development projects, dialogue, collaborate with external bodies forecasting future trends and challenges. (Kawu, 2016).

Although several studies about the successes and failure of CBOs all over Africa (Mutli and Satterthwaite, 2001; Satterthwaite, 2005, Kawu,2016), have been documented, comprehensive knowledge of their challenges and obstacles to goal and target attainment has continued to elude the attention of previous studies, to the extent that one can submit that the lack of detailed knowledge and documentation of CBO activities is not only urban-biased, but their rule of engagement has tended to defy positive expectations of the rural population due to divergences in operational and development control standards (Msuya and Salm,2010).

2.13 INTERVENTION AREAS FOR CBO PERFORMANCE

Several factors hinder the effective and efficient performance in the development of rural areas. These areas of intervention are challenges to the CBOs and can be strengthened for effective and efficient performance. They include:

a. Accountability:

Proper accountability by leaders of organizations leads to successful development of all projects and programmes in any given area or locality. Leaders therefore, need to be accountable to the members in all spheres of organization in order to ensure a smooth performance. Accountability and transparency should be built into the management styles of CBO leaders. For the purpose of achieving this, Norman, Uphoff (1994), once recommended the selection of community leadership by consensus and preparation of specific terms of reference for them, as strategy for making them accountable (Uphoff, 1994). Failure to attain these dual administrative quality can lead to internal conflict,

withdrawal of loyalty, low membership commitment to organisation's goals and objectives. Accountability and transparency in CBO leaders can also earn them legitimacy (Gradys, 2005).

b. Networking and linkages:

CBOs require some level of contact or linkage with external organizations , especially NGOs; preferably, it is recommended that vertical linkages are required for effective provision of services like education, health, transportation (Johnston, and Clark, 1982). Networking and linkages are essential for the enhancement of CBO activities in this respect because, according to Johnston and Clark (1982), CBOs do not exist in isolation. Their activities, especially those in the rural communities and those of the higher organizations like governmental agencies can be “inextricably intertwined” (ibid).

CBOs need to be open and ready to work with related groups in order to reduce transaction costs and for the purpose of capacity building, among other benefits. Accordingly, CBOs at the grassroots level should be linked to the national level through their district and regional heads.

c. Institutional Framework:

As change agents, CBOs , in particular, those in the rural communities, need to establish relationship with some key institutions that will aid them to be able to into capacity building schemes. This is the essence of community development. Capacity building schemes are meant to enhance the organisation's skills towards achieving results. When CBO resources are not adequately managed by applying the right managerial skills, especially by their leaders, their output can be marred. Adopting the right institutional framework is the element that can guarantee and put in place,

adequate structures and the coordination process that will motivate members to put in their wholesome commitment to the course of the organization. This implies that members, and indeed leaders of CBOs should be helped to build the requisite capacity in management in order to explore (Boasu, 2011), and local resources into rational use.

d. Human Resource and Organisational Capacity:

The condition of poverty and the general low incomes in the rural communities tend to retard the progress of CBO activities, being composed of low income earners. This is because they are unable to meet their commitment, unless assisted, perhaps through counterpart contributions. Unfortunately, the weak financial base of the CBOs sometimes renders their programmes unsustainable, thereby leading to their eventual collapse. The CBOs therefore, have the option of developing their human capacity and improve their organizational framework so that they can attract external assistance, as Narayam, (1998), puts it “invest in local organizational capacity” as “viable community gaps...”

e. Education and Training:

Exposure to diverse strategies and techniques of financial and other resource mobilization, can be a product of frequent and education, and training programme. This has implication in the institutional capacity of the CBOs to reach out.

Whether or not the CBOs in the study area have the capacity to overcome these challenges by exploring the various options of intervention, it shall be subject of investigation in this study, as they have implication on their performance output and development impact in the rural communities in the study area.

2.14 CBO CHALLENGES

Traditionally, CBOs suffer the challenge of overdependence on government for material support. According to Emmanuel (2010) 42% of CBOs once investigated in rural coastland of Ijaye were expecting assistance from government alone compared with just 11% expecting same in the urban hinterland.

CBOs in the rural areas also face the problem of access or affordability for good quality equipment which has become perennial as cost of production keep hiking up. Therefore, members have to make do with what is affordable inward within available local resources; in addition, this has also caused them the need to seek for external local or foreign support especially by small and medium scale organizations. They likewise lack the general business education in the rural areas. The rural areas are often regarded as zones of “zero sun game”, starved of the basic education facilities, let alone any form of special education with which to forge ahead with his daily life needs.

A number of researchers have highlighted the significance of CBOs and their contribution to national social and economic development in general and rural communities in particular. CBOs, having been viewed as non-profit making organizations, research findings have reported them as involved at the grass roots level, in empowering the disadvantaged segment of the population (Clerk, 1999). Similarly, the role of Non-Governmental Organisations (NGOs) in planning and management of rural development projects has been established (Berg, 1987). Uphoff, (1984), suggested five (5) key activity areas in which CBOs can make their contributions, including areas such as natural resources management, rural infrastructure, human resources development, agricultural and non-agricultural enterprises. UNCHS, (1996), once observed that many of the rural poor are locked in a circle involving lack of money, inadequate equipment, time consuming and health impairing methods of

transport such as lack of flexibility and exploitation by transporters and middlemen. Mullen, (1991) also related his discovery on CBOs, stating that CBOs have over the years proved to be reliable partners with county governments in the delivery of socio-economic services, especially rural transportation and welfare services, including recreation. Clements, (1995), also reported the findings from his research on the subject that improvements in country-side transport and communications technology through collaborative efforts of community organizations has enabled at least some rural communities to attract small scale “flexible” economic activities among grass roots populace. This, he concluded, plays significant economic role, and enhances responsive political organization. This is the reason many authors have established strong correlation between road construction and poverty alleviation (Ahmed and Danovan, 1992); (Lipton and Ravallion, 1995; Booth, Hanmer and Lovell, 2000).

Different studies have been conducted relating to CBO performance and development impact, particularly in the urban centers. For example, Zayyanu (2007)’s study centered on an appraisal of a Community-based poverty reduction project, with emphasis on the role of participatory development approach in poverty reduction in Kebbi state. Ukoje, (2011), researched on the role of stake-holder participation in Community-based organizations in solid waste management in Zaria urban area. Kawu, (2015), on the other hand, reported his findings on the participatory outcomes of CBOs in urban development in Minna.

Literature has also revealed that in a great deal of situations, particularly in rural communities, such as is also the experience in the study area, members of CBOs have very low literacy level and are not conversant with the legal implications and procedure of running an organization; yet the more challenging gap in modern day development need is their deficiency in information and communication technology (ICT) skills.

(Afesiscorplan, 2008); Michael Wilson, John Lewis and Andria Guta, 2012). In addition, the past studies are based on CBO contributions to development on the urban rather than on rural areas. CBOs, like in the study area and other lands or countries such as South Africa and other Sub-Saharan African countries have been reported to be generally undervalued and unrecognized, in spite of their cherished interest desire and manifestation as flagship of democracy, attempting to create a real community from fragmented parts, attempting to do these with respect to its aims as well as its internal functioning. Furthermore, the notion often held that CBOs are generally seldom constrained with resources with which to effectively execute projects (USAID, 2005; Boasu, 2011), the unveiling of the spatial, sectoral and regional variations, and the circumstances that gave rise to the emerging patterns such as locational variations and in-equality in resource endowment and mobilisation has obscured planners' inquisitiveness to unveil the prospective role CBOs could play in social service delivery at the rural grassroots level. As Adeboyejo (2008) opined, the limitation of the above assertion and their implications are among what is lacking in the findings of previous research works. Whereas also, it is true that existing literature speaks more about CBO participation in agriculture related projects, especially in the Eastern and Central African countries (Akpomuvie, 2010; Igboeli, 1992), less is said about how CBOs design their projects nor what influence community participation, in particular, style of leadership choice, project needs identification and numerical strength, among others, have on project performance.

But, valuable as the findings of these studies are, they are criticized for their emphasis on general CBO performance and development impact determined only at aggregate level. That is areas of poor or least performing, as against best performing sectors and locations are not isolated. For this reason, explanatory factors have not been identified

for the purpose of proper understanding of the reasons which account for variation in the success or failure stories.

The focus of this study is on CBO contributions to community development in the rural area. The contribution of this research therefore, is in filling the gap created, in which the previous studies have only favoured aggregate assessments of CBO performances and development impact. The study attempts to investigate the spatial variation of CBO performance and development impact across the CDPZs, and across various sectors, with a view to accounting for the causal factors for the emerging configuration of CBO performance and development impact in the rural communities in Nasarawa state.

2.15 MEASUREMENT OF CBO PERFORMANCE AND DEVELOPMENT IMPACT

To be able to accomplish the overall objective of the study, as designed and specified by the research theme, CBO performance and development impact shall be measured by counting and reckoning with the discrete numbers or quantities of projects delivered in the areas which form the focus of CBO activities in the rural areas, such as health, education, transportation and drainage construction and maintenance, environmental sanitation, water and power supply, among others. The explanatory factors for the emerging patterns of CBO performances in terms of influence of members' socio-economic characteristics and organisational structure of the CBOs will be elicited with a view to portraying their strengths and weaknesses in the process of rural community development.

In conclusion, it suffices to state that this chapter has reviewed past studies and findings on the research theme, thus establishing the position of the existing knowledge base. New research frontiers were also identified. These were preceded by the description of

the conceptual framework and presentation of the research design. The concept of CBO, NGO, NPO, etc and CBO contribution to community development as well as CBO development challenges were also discussed, to establish the basis for the understanding of the subject and the expectations of the study. Also discussed are issues meant to further straighten the theoretical or conceptual framework and understanding of the study. Chapter 3 presents the methodology adopted in accomplishing the research.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

Nasarawa state was created out of the former Plateau state in 1996. With a total land area of approximately 27,116 square kilometres, Nasarawa state has an estimated population of 2.3 million (NPC, 2006). It is made up of 13 local government areas, grouped into three senatorial districts which boundaries coincide with the three designated community development project zones (CDPZs) in the state. Nasarawa state is predominantly a rural state, owing to the dispersed or un-concentrated nature of its most of the settlements. Historically the state is located in the “Middle Belt” zone of the country known to have experienced the incidents of the ravaging slave Merchants during the slavery period.

The state is more sparsely settled towards the south and west, than in the northern and eastern parts where settlements are more nucleated. Population density is more nucleated in the local government headquarters towards the northern part. Urbanisation in this part of the country is relatively recent compared to most parts of northern Nigeria; and a few of what we see today as urban centres came into existence with the establishment of the Provincial and Native Authorities in 1930s and 1940s. According to the 1976 Local Government Reform, only Lafia, the administrative headquarter of the state, Keffi, Akwanga, and more recently, Karu, Maraba and Masaka are the few urban centres in the state. Other medium size settlements include Wamba, Nasarawa,

Nasarawa, Eggon, Toto, Kadarko, Doma, Awe, Keana, Gudi. It means the state is predominantly a rural state.

The origin of CBO activities is as old as the human race itself (Cernea, 1995), though they could be said to have flourished in this part of the country only in the last one century (Abegunde, 2003). But more significantly, the rural nature of Nasarawa state makes the contribution of the CBOs to the rural areas of the state an imperative which requires investigation and understanding in order that they could be integrated into formal planning framework for the design of rural development policies in the state at the end of this research.

For the purpose of accomplishing the research, a reconnaissance survey was carried out by field visits to the state and local government headquarters to obtain baseline information on types of CBOs and their activities. Survey results revealed that a total of 170 CBOs were registered across the three Senatorial districts/Community Development Project Zones, out of which only 30 were found to be actively engaged in one project or the other. The research therefore is focussed on these 30. Only eight (8) were found practically on ground in the western zone, whereas 12 and 10 were surveyed in the southern, and 10 northern zones, respectively.

3.2 THE RESEARCH DESIGN

The research involved field surveys concerning CBO categorisation and characterisation; it also examined their organisational structure as well as evaluated CBO project performances and development impact on the rural communities in the state.

Administration of questionnaires, Focus Group Discussions and Key Informants' Interviews remained key and fundamental to the outcome of the research, in so far as they offered opportunity for first hand and objective data acquisition and sourcing.

These, together with field interaction with government agency officials and other stakeholders constituted steps or pedestals for realising the goal and objectives of the study. This launched the research onto the sphere for consideration of policy options for strengthening CBOs as they contribute to rural development in the study area. Fig. 3.1 below illustrates the research design.

Definition of the Research Problem, Questions, Aim and Objectives

Field Investigations

Conceptual Framework and Review of Literature: Identification of existing knowledge base and new research frontiers

- CBO Characteristics & Organisational structure: membership (size registration trend), registration status.	
- CBO project planning and decision making process/project portfolio	- Sampling of CBOs and Community Projects in the Study Area
-Focus Group Discussions	.
* Secondary Data: -Review of official documents:	Application of GIS/GPS Software for map production

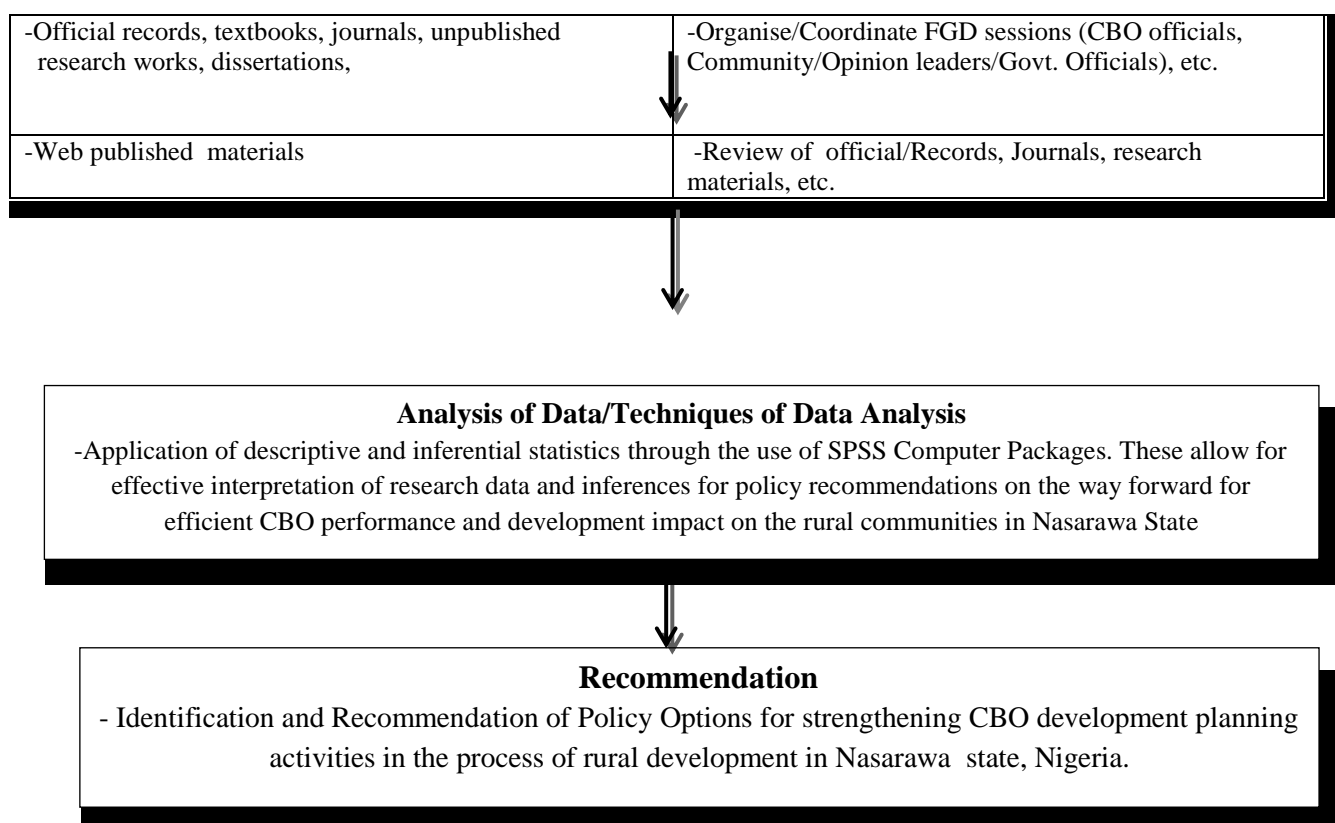


Fig. 3.1: The Research Design

3.3 DATA COLLECTION

3.3.1 Data collection instruments

The methodology of the research was fashioned out according to the nature and character of the research endeavour. Basically, four main data sources and instruments were employed in the research. The questionnaire was one of the instruments employed in data procurement. Others include: The Focus Group Discussion, the Key Informants' Interview, the Citizens' Satisfaction Survey and the Field Observation technique.

One set of structured questionnaires was designed to source data from officials and members of the CBOs. Issues which formed the focus of data collection in the questionnaires included information on the socio-economic and demographic

characteristics of members as well as mode of information, process of project identification, planning and implementation.

Key Informants' Interviews (KII) were organised to collect data on issues of individual, group or community members' perception of the CBO project performance and impact; this was extended to the evaluation of CBO presence in the communities, including CBO characteristics and organisational structure such as CBO executive council, Boards of Trustees (BOT), Patrons, and related information. The overall development impact of CBOs in the communities also constituted a focus of the research and KII provided key perspectives on the CBOs. KII also gave hints on the challenges, prospects and potentialities of the CBOs.

Through Focus Group Discussions, interactive sessions were organised and co-ordinated between the researcher and the discussants where topical issues were dialogued and freely aired among group members, with the researcher providing the lead-way, the trend and the vista of the interaction. FGDs essentially gave enlightenment or corroborated the points which aided data assessment and analysis.

The above three sources of data were augmented by field observations, and project site inspection visits.

3.3.2 Sampling procedure and Data collection

3.3.2.1 Sampling procedure

Sampling was necessary for the purpose of picking respondents for questionnaire administration. Tables 3.1 and 3.2 contain the sampling procedure and the types and sources of data relevant for the research, respectively.

Table 3.1: Sampling Procedure

S/No	Total No of active and non-active CBOs	No of active CBOs	No of CBO members	Respondents population
1	48	8	207	32
2	70	12	205	48
3	52	10	189	40
Total	170	30	601	120

Source: Field Survey 2010/2014

3.3.2.2 Data collection

Data for the research was collected via the questionnaire. Respondents were sampled using the purposive sampling technique. Information was collected from the following: Two executive officials and two other members from each CBO; giving a total of 120 respondents for the structured questionnaires as earlier explained (an average of four respondents picked from each of 30 CBOs in all). The above arrangement, though explicit, did not remove the cumbersome process of questionnaire administration.

Table 3.2 Types and Sources of data and Variables

Objective	Data Need (Primary/Secondary)	Data Source (Questionnaire/Interview/FGD)	Indicators for Assessment of variable
1. Identification of Categories of CBOs.	Primary: Inventory of CBOs to be obtained from official records of Ministries Departments and Agencies.	CBO Register at state and local government headquarters; Personal observation	Registration status, Government administrative, financial and operational guide and extent of compliance.

2.CBO characteristics	Primary: CBO type and project orientation; socio-economic characteristics of CBO members, method of resource contribution and funding; process of needs identification, project assessment and budgeting; CBO size (numerical strength).	Key Informants Interview and CBO members:	Years of establishment, availability of CBO constitution and objectives; socio-economic status and bio-data of CBO members; mode of projects and leaders' selection, planning, execution and monitoring
CBO Organisational structure.	Primary: CBO objectives, office organisation and procedure; CBO Exco, Advisers and Patrons, Bankers, Government administrative and financial regulations.	Key Informants Interview and CBO Exco members	CBO executive council, board of trustees and patrons, record books of account, receipts and seal of organization and byelaws, etc.
3. CBO Project Performance evaluation	Primary:	Project location and site visits; FGD, with Key Informants' Interview.	Inspection and review of CBO project portfolios (type, no. and location of projects and source of funding; project objectives, cost; proposed project target and level of completion/implementation, supervision and control; project patronage and utility.
4. CBO Overall Development Impact on the Rural Communities.	Primary:	Focus Group Discussion, Key Informants' Interview; Citizen Satisfaction Survey; Community Opinion Leaders, Politicians, Government Officials.	Community Perception of CBO development Impact – Perception and or opinion on development impact; Key Informants Report and evaluation; Researcher's Personal Field observations and experience; explanatory factors; performance indicators.

Source: Field Survey, 2011/2014

For the Focus Group Discussions, two (2) discussants representing one CBO were appointed from each of the CBOs, one executive council member and one floor member; one person was picked from among community stakeholders, such as the community leader, one politician (from both gender), one member from among the youths and one professional or artisan. At least five persons constituted members of the

discussion groups in each centre. Three discussion sessions were held in each of the three CDPZs, summing up to nine (9) in all for the study. The sessions were held at central locations to participants who were earlier informed of the meetings. The themes of the discussions centre on five thematic CBO performance and project impact areas as, explained in the relevant section that follow. For the sake of authentication and corroboration of FGD results, Key Informants were also interviewed. Citizen Satisfaction Survey (CSS) analysis was equally employed to complement the above impact evaluation techniques. The Key Informants were particularly useful in providing personal and objective opinions and feelings on the operational activities, leadership, community relations and organisational conduct of the organisations. Kerlinger, Razagad and Ajayi, (2000) have confirmed the reliability of these methods of data collection which they claimed, "... exposed immense human abilities and dispositions ..." (Kerlinger, Razagad and Ajayi, 2000). Field Observations involved project location and site inspection visits, and the use and application of the Arc.GIS/GPS Software for mapping the study area and specific project spots.

3.4 DATA ANALYSIS

The choice of statistical tools applied in the analysis of data for the study depended on the theme of the research and the expected results. Categorisation and identification of the organisational structure of CBOs and projects necessitated the application of statistical parameters like frequency tables, charts and maps gave the impression of the CBOs, their typology and activities in the study area. The descriptive statistics were further used to show the characteristics of the CBOs with respect to the locations of the CBO projects, source of finance, membership characteristics and challenges in project execution. This was augmented by the use of ArcGIS, GPS geographical data analyst

which enabled the production and digitisation of maps and other forms of pictorial representation.

As organisations of different individuals, there is the likelihood that activities embarked upon by the CBOs would vary with the wishes of the community or even members of the CBOs. Accordingly, Public Satisfaction Index (PSI) was evolved to evaluate the likelihood that the satisfaction or impact of, or the extent to which the CBO projects vary across the zones. The responses were assigned weights according to Likhert's (1961) scale of either "very satisfied" or "satisfied" to indicate collective desire or their support for people oriented (all-inclusive) project execution.

The application of Spearman's Rank Correlation Statistics Model and the Chi-Square Test was to establish the relationship between CBO performance and their socio-economic characteristics to indicate which characteristic factors were most determinant of their performance and their overall development impact and challenges.

3.5 CONCLUSION

The reliability of the research results will be limited to, and determined by the spread and variability of the research instruments used in data procurement and the estimate of the error margin or Level of significance and the degree of freedom. It is however, anticipated that the process of data collection will be a herculean task, having to procure it at three levels, the state headquarter level, the local government and the district level. Ardent cooperation of officers in charge of relevant secondary data will be required; what with the primary sources where field officers in possession of information concerning documents of their organisations will be involved. The CBOs are spread all over the state, in the three community development project zones; so also are the projects. There are as many as 512 rural communities in the study area, as a result, the

cumbersomeness and the vast information to be handled can constitute limiting factors to the expected research results. It requires some measure of honesty on the part of the respondents to agree to divulge the information needed.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 INTRODUCTION:

This chapter presents the results of field survey on the inventory, distribution and typology of CBOs in Nasarawa state. It also presents analysis on the performance and development impact in the rural areas. The explanatory factors which accounted for the variations and patterns of CBO project output are also treated in the chapter.

4.2 DISTRIBUTION, TYPOLOGY, AND SOCIO-ECONOMIC CHARACTERISTICS OF CBOs IN NASARAWA STATE

As already indicated in section 1.8, the origin and growth of CBOs in Nasarawa state is not a recent phenomenon. They have existed, and functioned in several diverse forms as groups of concerned people that have been rendering their own contribution to the development of the state. But while CBOs may be more pro-active in the urban areas due to their cosmopolitan nature and level of development, their counterparts in the rural areas may not be as result oriented due to the challenges of development experienced in the country-side. But however slow, their achievements may appear, there are signs of high prospects for their growth in the future, as such there are chances for improvement in rural community development through community contribution, to complement the efforts of government in this direction. This section examines the distribution, typology and characteristics of CBOs in Nasarawa state.

4.2.1 Distribution of CBOs in Nasarawa State

Among the diversity of urban and rural-based CBOs in the state, there were about 170 registered in the rural areas as at 2015, with some of them not engaged in any active development projects, except that they were identified from government official register. In this political dispensation, it is possible that they would do so just for political recognition.

Official records from the register also indicate that these 170 CBOs are spread over the Senatorial districts (CDPZs). Out of these, 70 were registered from the southern senatorial district, while 52 are from the northern district. The rest (48) come from the western senatorial district. (See Appendix 6). However, only eight (8), ten (10) and twelve (12) were found actively engaged in one kind of project or the other, according to findings from reconnaissance survey, and so, they are the focus of this study. (See Table 3.1).

4.2.2 Typology of CBOs in Nasarawa State

Results of field survey of the CBOs from the three CDPZs revealed that there are six types of CBOs across the state. These are Trading/Commercial organisations (27%), Religious and Women organisations with 20% and 23% each. Others, like Professional, Youth and Tribal/Cultural organisations, constitute 10% each. What is interesting to note here is the appalling and non-prominent presence of especially the youths associations in the state, constituting as low as 8%. The Women associations, against the current upsurge in women participation in CBO activities in other sub-Saharan African communities, (Anyanwu, 1992; Gary, 1998), have fallen short of expectation as far as their role in community development is concerned in this part of the World. The reason for the low ratio of youth associations in the study area will not be unconnected with their low level of awareness and ignorance which pervades the rural sector of African societies. In the case of the women associations, in spite of the impact of globalisation and the effects of gender mainstreaming in favour of women, the near absence of their impact in community development activities in the rural areas is explained by cultural and religious taboos which limit their extent of association and social interaction. Table 4.1 contains the various categories CBOs in Nasarawa state.

According to the data on the typology of CBOs in table 4.1 above, 47% (14) of the various categories are located in the southern CDPZ, followed by the northern CDPZ with 30% (9) of the CBO types. The western CDPZ has the least composition. Going by this pattern of composition and distribution, it would ordinarily be expected that CBO performance would also vary in that order, but the actual pattern of the survey results were actually influenced by the prevailing socio-economic and organisational structure of the CBOs.

Table 4.1: Categorisation of Active Community-Based Organisations across Project Zones in Nasarawa State as at September 2014

S/No	Types of CBO	Number	Number	Number	Total/%
		Northern CDPZ	Western CDPZ	Southern CDPZ	
1	Professional Associations	2	2	4	8 25
2	Traders/Commercial Associations	2	2	2	6 24
3	Youths Associations	1	-	1	28
4	Religious Associations	2	2	4	8 25
5	Women Associations	1	-	2	3 9
6	Cultural/Tribal Associations	1	1	1	3 9
Total	6	9	7	14	30 100

Source: Field Survey, 2010/2014

4.2.3 Socio-economic Characteristics of CBOs

This section presents the socio-economic characteristics of CBOs in the study area which are likely to determine or influence their activities and level of performance and thus the nature of impact on the rural communities. They are as discussed below.

Table 4.2 has data on gender composition in CBO activities in the various CDPZs. Tables 4.3, 4.4 and 4.5 contain data on the age distribution, educational and economic position of CBOs across the state, respectively.

Table 4.2 CBO Members' Gender Profile:

Gender:	Northern CDPZ	Western CDPZ	Southern CDPZ
Male	34 85%	32 100%	3880%
Female	615%	0 0%	1020%
Total	40 100%	32 100%	48100%

Source: Field Survey, 2010/2014

Table 4.2 contains data on CBO members' gender profile. In all the CDPZs, male members appear to dominate their female counterparts in the CBOs studied. For example, the patterns of responses reflect that, out of 40 respondents from the northern zone, 85% (34) are males, while 15% (6) are females. In the southern zone, 80% (38) members are males, leaving 20% (10) as females. However, 100% of the entire respondents in the case of the western zone are males. This sharp gender disparity in the three Senatorial districts in favour of the males is probably explained either by religious factor or some culture-based taboos not unconnected to indigenous traditions. In the studies of Gran (1983) in Theron (2005), it was asserted that participation can give women and other economically marginalised groups the opportunity and privilege to influence development activities in their communities. Inferring from the above gender configuration, the activities of the CBOs would be greatly influenced in terms of vigour and project types.

Table 4.3 Age Distribution of CBO Members

Age	Northern CDPZ	Western CDPZ	Southern CDPZ
Below 25 years	410%	410%	5 10%
25 - 34 “	2255%	12 40%	2245%

35 - 44 “	1025%	1240%	1735%
45 - 54 “	25%	410%	37%
Above 55 “	2 5%	- 0%	13%
Total	40 100%	32100%	48 100%

Source: Field Survey, 2010/2014

The data in Table 4.3 contains information on the demographic structure of members of the sample CBOs in the three CDPZs studied. It reveals that majority of the CBO members (85%, 90% and 87%) in the three zones, respectively fall within the age bracket of 25 and 54 years, with those above 55 years constituting as low as 5%, 0% and 3%, as the frequency Tables exhibit side by side. The overall inference is that majority of the CBO members are likely to be of high vigour, pragmatic and result oriented.

Table 4.4 Educational Background of CBO Members:

Educ. Background	Northern CDPZ	Western CDPZ	Southern CDPZ
Secondary	2870%	1340%	3775%
Tertiary	6 15%	28%	715%
Others	410%	1340%	105%
None	25%	1712%	105%
Total	40 100%	32100%	48100%

Source: Field Survey, 2010/2014

Table 4.4 shows data on level of education of members of the CBOs in the study area. In each CDPZ it could be observed that majority of members fall in the secondary and

tertiary categories. In the northern and southern CDPZs, as high as 83% and 80% of CBO members are literate, whereas in the case of western zone only 32% possess secondary and tertiary qualifications, leaving a highly illiterate ratio of 68%. Inferring from this analogy, it could be submitted that the level of literacy of majority of CBO members in the western CDPZ is low compared to the other zones. Generally, level of literacy has been reported to have fundamental influence on all kinds of development (Theron, 2005), especially if associated with group leadership who is the prime driver. So when the leader and floor members of organisations are literate, sense of awareness is only expected to be significant; as Theron (2005) concluded that literacy level is a potent mover of people's zeal and willingness to associate in group activities that affect them.

The income earnings of members of the CBOs were also examined as a limiting factor to members' disposition to contribute towards the resources of their organisations. In the survey, their income earnings were grouped into four income brackets as analysed in Table 4.5

Table 4.5 reflects that records of income earnings of members of virtually all the CBOs are in the monthly income bracket less than ₦19,000.00, which is the national minimum wage for Nigeria. This means that although majority are low income earners as the figures indicate (60%, 80% and 50%) for the respective zones as shown in Table 4.5., few very rich do join the CBOs.

Table 4.5 CBO Members' Income Earnings:

Level of Income/Month (₦)	Northern CDPZ	Western CDPZ	Southern CDPZ
>180,000	410%	- 0%	245%

101,000 180,000	410%	11 5%	2 4%
20,000-100,000	1420%	4120%	2041%
<19,000	2460%	2580%	2450%
Total	40100%	32100%	48100%

Source: Field Survey, 2010/2014

4.2.4 Organisational Structure of CBOs

Community organisations are by their nature constituted and associated with not only their environment. Their members are derived from the larger society where they are found. Although not strictly organised in institutional or governmental sense, they attempt to attain some element of formality in their operations. They are however, very loosely structured and possess semblances of the larger communities. Issues about CBO organisational structure which were analysed in this section are the salient elements of CBOs which determine their mode of operation, including especially how these elements contribute to their success or failure in rendering their development impact on the communities they impacted on.

In this section, the organisational structure of the CBOs under study is presented, together with an appreciation of the manner they have been accepted, or recognised by the authorities and communities they have operated in. Issues examined included whether the CBOs were duly registered and recognised by the relevant authorities, in other words, whether their operations in the study area were formalised in view of existing regulatory provisions such as registration requirements, and whether they possessed sets of operational objectives. Their modes of membership mobilisation, as well as procedure for project planning and needs identification were analysed. The following section presents data on the salient CBO organisational structure in the state.

4.2.4.1 Membership mobilisation and project planning

Community-Based Organisations everywhere in the world are known to be formed and constituted by volunteers, that is, membership is voluntary. The manner of decision making concerning projects initiation identification and execution is done based on free expression of individual and collective views by members according to their candid opinions and aspirations. It is this common goal sharing that is the hallmark of collaboration, and indeed the binding force and indeed basis of success in the activities of the organisations.

In the study area, all the CBOs allow free entry into their fold based on government regulations and specifications. This is one of the criteria that CBOs have to satisfy before registering their organisations. Therefore, project planning, execution and fund raising are purely based on the resources available to the CBOs. Therefore, membership mobilisation, numerical strength and sources of funding can be said to be among the fundamental determinants of the CBOs' success in project execution.

Guided by the condition of membership, interested members have to pay their initial membership registration fees and monthly dues before they become bona-fide members. Other forms of resources available to the CBOs are: sourcing for donations from philanthropists and influential individuals within the communities; there are very rare opportunities for periodic government assistance through issuance of grants. This is not a veritable funding source by reasons of the meagre and irregular form it is made available to the CBOs. Table 4.6 shows the configuration of CBO sources of funding. As can be seen, funding from government is small as compared to other sources. The data below indicates that funding from government ranges between 17% and 25% for the CBOs in the three project zones.

It is also characteristic that members of CBOs do not come from one single community. Membership is sourced and received from any community, and cuts across all works of life. 55% of CBOs have no fixed membership location across the CDPZs(Appendix 6).

Table 4.6A Typical CBO Funding/Revenue sourcingStructure in 2010

S/No	CDPZ	Name of CBO	Sources of revenue (N)				Total
			Registration	Levy	Donations	Others	
1	Western	Accelerated Family Improvement	180,000	200,250	45,000	164500	634,750

		international					
2		Centre for Social Development Initiative	140,000	110,200	70,250	120,000	440,450
3		Faith Action Gospel Services	200,000	160,500	110,100	162,000	632,600
4		House-care Christian Gathering SabonGida	110,500	170,000	120,500	132,000	533,000
5		Mainstream Electrical/Electronic Repairers Association	120,050	240,000	96,000	180,000	636,050
6		Rural Advocacy Network	90,000	230,000	70,000	158,200	548,400
7		Toto Local Government Progressive Union	200,000	190,000	130,000	160,550	680,550
8		The Underprivileged Lots Concern Group	150,250	250,000	120,000	130,000	650,250
	Total						4,756,050
9	Northern	Club One-Eight Wamba	480,000	247,500	220,000	192,500	1,140,000
10		O'phellia Programme	290,000	180,000	170,500	160,000	800,500
11		Koranic Education Development Initiative	255,500	145,800	200,000	130,225	731,525
12		Ambwashenta Women Marketing Association Kagbu	300,000	225,050	312,000	170,000	1,007,050
13		Gitta Ward Frontline Politicians Association MararabaGon-gonWamba	295,520	312,115	300,000	130,000	1,037,365
14		Women Educators Association EggonNasarawaEggon	400,000	500,000	280,500	158,000	1,338,500
15		Akwanga-west Women Frontline Politicians	380,200	370,215	275,650	200,000	1,226,065
16		KujeAya and Sons Clinics Workers Union	200,215	150,150	250,565	175,110	776,040
17		Action Women Multi-purpose Union N/Eggon.	215,325	180,000	159,019	250,500	804,844
18		African Health Project (CENPARD)	180,500	189,090	180,175	230,215	779,980
	Total						9,641,864
19	Southern	African Health Project	253,300	160,650	600,000	366,700	1,380,650
20		Centre for the Advancement of Underprivileged Lafia	300,000	920,500	280,000	180,050	1,010,556
21		Community Empowerment for Health Action Nigeria	280,020	300,005	270,900	480,020	1,330,945
22		Circle 37 Nigeria	390,000	460,000	280,890	305,000	1,375,900
23		Green fields Sustainable Development Club	320,000	180,500	190,819	200,000	891,319
24		HIV/AIDS Awareness and Current Community Concerns Nigeria	320,000	180,500	190,819	200,000	891,319
25		Joint Alliance People Campaign and Awareness	290,000	265,005	508,005	338,050	1,401,060
26		Lafia Education Advancement Foundation	380,055	290,585	340,800	285,720	1,297,535
27		Nasarawa State Youth Solidarity	292,250	270,880	190,950	460,625	1,214,705
28		Option Nigeria	220,915	394,915	210,815	350,115	1,176,759
29		Rural Advocacy Network	250,115	470,590	190,500	160,215	1,071,420
30		Women Trafficking and Child Labour Eradication Foundation	390,215	512,025	130,115	230,571	1,262,926
	Total						13,413,775

Source: Field Survey, 2010/2014

Table 4.6 shows a configuration of a typical annual revenue sourcing structure that accrued to the respective CBOs in the year 2010, presented according to project zones.

The annuals are summed up for each zone at the extreme bottom right. From the three

summations, it is readily glaring that the CBOs in southern CDPZ are the most buoyant, financially; followed by those in the northern zone. The implications of the facts emanating from the body of data in Table 4.6 tell the story in the collective CBO performances recorded in table 4.7 below.

Table 4.7 CBO Projects Executed according to CDPZs in Ten Years: 2006 – 2015

Project Area	CBO Projects and Their Project Values					
	CBO Projects Executed in the Northern CDPZ (No. of CBOs = 10)	Estimated Project Values (₦):	CBO Projects Executed in the Western CDPZ (No. of CBOs = 8)	Estimated Project Values (₦):	CBO Projects Executed in the Southern CDPZ (No. of CBOs = 12)	Estimated project values (₦)
Health: Construction and maintenance of health facilities.	10	20,000,000	3	5,400,000	6	21,600,000
Education: Construction and maintenance of educational facilities and services,	18	40,500,000	12	22,920,000	15	43,650,000
Joint Commodity Marketing and Warehousing:	1	3,120,000	Nil	Nil	6	15,000,000
Environmental Protection and Control: Clearing and cleaning of burial grounds and refuse dumps.	9	13,550,000	10	Nil	12	15,000,000
Electricity and water supply: Installation of transformers drilling of public wells an bore holes	5	5,000,000	2	8,250,000	3	19,000,000
Bridge/Road/Drainage construction/Maintenance:	12	18,000,000	7	9,500,000	7	6,450,000
Social Welfare Activities: Provision of loans facilities , renovation of accommodation, and organising awareness campaigns, adult literacy classes	2	# 5 m. was earmarked as welfare package as revolving loans fund.	3	3,500,000	11	25,000,000
Total no. of projects	60		49		68	
Total projects values		#105.17m		#52.57m		#142.7m

Source: Field Survey, 2010/2014

According to the data in Table 4.7 above, it should be noted that the percentage of the cumulative performance output of CBOs in each CDPZ as indicated in the last but one row of the table is as follows: They are 33.9%, 27.6% and 38.5% for the northern, western and southern CDPZs, respectively. The southern CDPZ thus appears to have incurred the highest project expenditure in the period under review. This is the reason for the outstanding difference in the aggregate number of projects executed in this zone. Invariably, the least impacting CBO activities are found in the western project zone. The zone is incidentally the most sparsely settled in the state, as one of the preceding sections has shown.

4.2.4.2 Needs identification

CBO projects are identified, analysed and approved according to some democratic principles, whereby the opinion of every member is sought in a meeting, and in a voting system, a decision is then taken. A project decision would normally take into consideration, its cost implication, source of funding and other resources required, to enable the take-off of the project. Under the above liberalised system of project delivery, it would be difficult to see uncompleted or abandoned CBO projects except, for example, where such projects are jointly funded under a counterpart funding arrangement. For example, the data in Table 4.8 reflects a funding agreement between the state government, the local governments and three CBOs in the western CDPZ in the period 2008 and 2009. Projects involved are mainly educational projects.

Table 4.8 List of Some Educational Projects jointly funded by collaboration between the State and Local Governments and three CBOs in the Western CDPZ in 2008/2009.

CDPZ	Name of CBO	S/N	LOCATION & DESCRIPTION OF PROJECT	ESTIMATED COST	CONTRIBUTION			
					COMMUNITY	LOCAL GOVT	STATE	REMARKS
Western	Royal advocacy network	1	Tudun Wada-Karmo Community bought 3 conductor wires and replaced stolen ones	1,200,000	1,200,000	-	-	Completed
		2	Building of 2 Toilets at GidanZakara Primary School	85,000,000	85,000,000	-	-	Completed
		3	GSS Buga PTA Library building.	900,000	600,000	-	-	Incomplete- (#300,000 owed by Govt.)
		1	GidanBiri Construction of 4 Classrooms	200,000	150,000	-	-	Incomplete- (#50,000 owed by Govt.)
		2	Construction of PHC at Akum	250,000	250,000	-	-	Complete
		3	AngwanMangoro construction of PHC	300,000	150,000	-	-	In complete - (#150,000 owed by Govt.)
	Faith Action Gospel Services	1	Construction of bridge at Dausu	800,000	540,000	-	-	160,000
		2	Kparekye bridge.	1,800,000	800,000	-	-	1,000,000
		3	BukuriUzabridge construction	1,500,000	700,000	-	-	800,000
		1	5 Classrooms Block and Exams Hall at GSSU maisha	1,500,000	1,500,000	-	-	Completed
	Centre for Social Development Initiative	2	4 classrooms blocks by and Exams Hall at GSS Yelwa	2,780,000	1,280,000	-	-	1,500,000
		1	Building of health centre at Zerengi	1,100,000	1,100,000	-	-	Completed
		2	Construction of Bridge at Burumburum	274,340	274,340	-	-	“
		3	Construction of 2 Classrooms Blocks and Office at Community Sec. Sch. RafinGabas	385,700	385,700	-	-	“
		4	Construction of 3 classrooms and offices at Agbadu	350,000	350,000	-	-	“

Source: Field Survey: 2011/2014

Information Table 4.8 points to the fact that the uncompleted projects were due to failure on the part of the local and the state governments to fulfil their part of the funding agreement. It also shows how committed CBOs are in community services delivery as compared to government. It is thus to be inferred from the scenario above that no matter how zealous and committed the community organisations may be in project execution, success could be retarded, especially community projects that require such level of collaboration.

4.2.5 Aims and objectives of the CBOs

Survey results have indicated that majority of the CBOs are virtually aimed at providing one form of humanitarian social service or the other. Their projects hinge on giving face lift to the living standard of the rural people, including the hopeless, the indigent and the general public. Out of the CBOs studied, 83.4% (25) have aims and objectives, while 16.6% (5) haven't. All the CBOs in the southern CDPZ have aims and objectives. They also claimed to have effectively operated according to the provisions of the CBO objectives. Table 4.9 below contains data about the CBOs, the extent to which the aims and objectives have guided their decision making and project implementation across the project zones. The high percentage level of application claimed by the CBOs (83.4%) could be an attribute of the exceptional performance by the CBOs in the southern zone as revealed in the Table 4.9 below.

Information obtained from official records of the state Cooperatives and Community Development Office also confirmed that the CBOs have similar aims and objectives. Their activities are strictly guided, and revolve around issues that have focus on the development of the grass roots communities. For example, there is the issue of welfare and the socio-economic wellbeing of the people with bearing on accessibility, water supply, production and marketing of goods and services, health and educational services

and general rural infrastructure and facilities development such as bridges, culverts, drainages; rural enterprise and environmental cleanliness. Their overall goal is to provide improvement and give face lift to the people's quality of life. Table 4.9 has CBO responses on staff welfare provisions for, and projects embarked upon.

The data in Table 4.9 indicates that in keeping with the provisions made in their set objectives, particularly bordering on issues of members' welfare, and in some cases, even financial benefits. According to information accruing from this Table, though up to 84.6% of the CBOs have operational guidelines, only 40% (12) of them actually made provision for staff welfare packages as proposed, as part of their constitutional mandate. Table 4.9 below contains data on the practical application of organisation' aims and objectives

Table 4.9 CBO aims and objectives and Application

S/No	Sample CBOs	Aims and objectives	Operationalisation of CBO aims and objectives in project planning and execution
1	Accelerated Family Improvement international	Rural water supply, transportation, housing, environmental management and control, staff welfare	Yes
2	Centre for Social Development Initiative	Nil	No
3	Faith Action Gospel Services	Rural water supply, transportation, housing, environmental management and control, staff welfare	Yes
4	House-care Christian Gathering SabonGida	Rural water supply, transportation, housing, environmental management and control, staff welfare	Yes
5	Mainstream Electrical/Electronic Repairers Association	Rural water supply, housing and repairs house hold equipment, staff welfare	Yes
6	Rural Advocacy Network	Nil	No
7	Toto Local Government Progressive Union	Rural water supply, environmental management and control, staff welfare	Yes
8	The Underprivileged Lots Concern Group	Water supply, health-care services	Yes
9	Club One-Eight Wamba	Maintenance of roads, culverts and clearing of drainages and staff welfare.	Yes
10	O'phellia Programme	Charity work, staff welfare	Yes
11	Koranic Education Development Initiative	Conduct of all Islamic literacy and advocacy programmes	Yes
12	Ambwashenta Women Marketing Association Kagbu	Nil	No
13	Gitta Ward Frontline Politicians Association MararabaGon-gonWamba	Sensitisation programmes, political awareness campaigns, staff welfare	Yes
14	Women Educators Association EggonNasarawaEggon	Rendering of charity and welfare services and supply of school materials to schools and orphanages.	Yes
15	Akwanga-west Women Frontline Politicians	Nil	No
16	KujeAya and Sons Clinics Workers Union	Nil	No
17	Action Women Multi-purpose Union N/Eggon.	Water projects, humanitarian and charity services	Yes
18	African Health Project (CENPARD)	Caring for the Indigent and rendering humanitarian services to Ophanages and Nursing Homes.	Yes
19	Community for Development Projects	Rendering transportation services, housing renovation, environmental management, staff welfare	Yes
20	Centre for the Advancement of Underprivileged Lafia	environmental management and control, staff welfare	Yes
21	Community Empowerment for Action Nigeria	Providing educational services, environmental management and control	Yes
22	Circle 37 Nigeria	Roads, drainages construction and rehabilitation, waste management and welfare	Yes
23	Green fields for Sustainable Development	Providing security services	Yes
24	HIV/AIDS Awareness and Current Community Concerns Nigeria	Providing health and humanitarian services	Yes
25	Joint Alliance People Campaign and Awareness	Providing advocacy and staff welfare services	Yes
26	Lafia Education Advancement Foundation	Advancement of education for the rural poor	Yes
27	Nasarawa State Youth Solidarity	Rendering philanthropic and environmental cleaning and welfare services	Yes
28	Option Nigeria	Joint commodity marketing and warehousing	Yes
29	Rural Advocacy Network	Advocacy and social orientation programme design	Yes
30	Women Trafficking and Child Labour Eradication Foundation	Security and protection of women against violence and child abuse	Yes

Source: Field Survey 2011/2014

From the data in Table 4.10 below, virtually all CBOs have performed creditably in the area of welfare service provision except in a few cases. As the Table reflects, the ticked columns indicate the aspects provided by the respective CBOs. As it is, only 10% (3) out of the thirty (30) organisations did not provide any welfare services at all, though as many as 57% (17) did fairly (partially) well. The best performing organisations constitute 33% (10) that is CBOs that were able to provide four services earmarked. This implies that the general CBO performance in the welfare sector is very high.

In addition, information recorded from Key informants revealed that it was common-knowledge that pretty all the CBOs appointed their Patrons for their organisations to serve, among other functions, as advisers. However, the Patrons were actually never contacted all the time, or even consulted at all for their opinions on contending issues affecting the organisations. Reasons given being that contacts are made on short notices to their meetings.

Table 4.10 Provision of Welfare Benefits to CBO Members

S/N	CDPZ	Name of CBO	Welfare Services provided by sample CBO			
			Skills Acquisition	Public enlightenment and adult literacy program	Vigilante services	Welfare for the needy
1	Western	Accelerated Family Improvement international	√	-	√	-
2		Centre for Social Development Initiative	√	√	-	√
3		Faith Action Gospel Services	-	√	-	√
4		House-care Christian Gathering SabonGida	√	-	-	√
5		Mainstream Electrical/Electronic Repairers Association	√	-	√	√
6		Rural Advocacy Network	√	√	√	√
7		Toto Local Government Progressive Union	√	√	√	√
8		The Underprivileged Lots Concern Group	-	√	-	√
9	Northern	Club One-Eight Wamba	-	√	√	-
10		O'phellia Programme	-	-	-	-
11		Koranic Education Development Initiative	√	√	-	√
12		Ambwashenta Women Marketing Association Kagbu	-	√	√	-
13		Gitta Ward Frontline Polititians Association MararabaGon-gonWamba	√	√	√	√
14		Women Educators Association EggonNasarawaEggon	√	√	-	√
15		Akwanga-west Women Frontline Politicians	-	√	-	√
16		KujeAya and Sons Clinics Workers Union	-	√	-	√
17		Action Women Multi-purpose Union N/Eggon.	√	-	√	√
18		African Health Project (CENPARD)	-	-	-	√
19	Southern	Community for Development Projects	-	-	-	√
20		Centre for the Advancement of Underprivileged Lafia	-	-	-	√
21		Community Empowerment for Action Nigeria	-	√	-	√
22		Circle 37 Nigeria	-	-	-	-
23		Green fields for Sustainable Development	√	√	√	√
24		HIV/AIDS Awareness and Current Community Concerns Nigeria	-	-	-	√
25		Joint Alliance People Campaign and Awareness	-	√	-	-
26		Lafia Education Advancement Foundation	√	√	-	-
27		Nasarawa State Youth Solidarity	-	-	-	-
28		Option Nigeria	-	-	-	-
29		Rural Advocacy Network	√	√	√	√
30		Women Trafficking and Child Labour Eradication Foundation	-	-	-	√

Source: Field Survey, 2010/2014

On the other hand, maintaining field offices and the proper records keeping of office documents like books of account, office/CBO seal of authority and related official materials, among others, is equally an integral aspect, and a necessary requirement for the proper functioning of community organisations. Apart from earning the confidence of the regulating agency of government, they also earn members' and the community's trust. The end result is total commitment and unwavering zeal towards the course to the organisation. The data in table 4.11 below is the results of the research finding about office maintenance and official records keeping. The data signifies that not an appreciable number of CBOs either maintained offices or kept proper records of their activities. Among the three zones studied, as low as 30%, 25% of the CBOs in the northern and western zones respectively indicated that they had and actually maintained offices. CBO responses in the southern zone recoded 60% in the affirmative.

Table 4.11 Availability of CBO Offices and Records Keeping

Maintenance of Office	Northern CDPZ		Western CDPZ		Southern CDPZ	
	No	%	No	%	No	%
Yes	3	30	2	25	7	60
No	7	70	6	75	5	40
Total	10	100	8	100	12	100
Proper CBO Records are kept by Officials of our Organisations	No	%	No	%	No	%
Yes	4	40	3	37.5	10	83.4
No	6	60	5	62.5	2	16.6
Total	10	100	8	100	12	100

Source: Field Survey, 2010/2014

Table 4.12 CBO Years of Formation and Numerical Strength:

Year of Formation		
	No	%
Before 1990	-	-
1990 -1995	4	13.4
1996 -2011	26	86.6
After 2011	-	-
Numerical Strength	No	%
5 -25	20	67
26 -45	4	13
46 -65	6	20

Source: Field Survey, 2010/2014

In terms of CBO years of formation, field survey data in Table 4.12 above point to the fact that 13.4% (4) came into existence between 1990 and 1995, 86.6% (26) were formed in the period 1996 and 2011. None was registered after 2011. It implies that most of the CBOs in the state are relatively new; and by numerical strength, 67% (20) of them have membership strength between 5 and 25 members; 13% (4) are in the range of 26 and 45 members. 20% (6) have between 46 and 65 members. Table 4.12 and Appendix 8 vividly reflect the above discussion while figure 4.1 is a graphical illustration of the survey facts sourced.

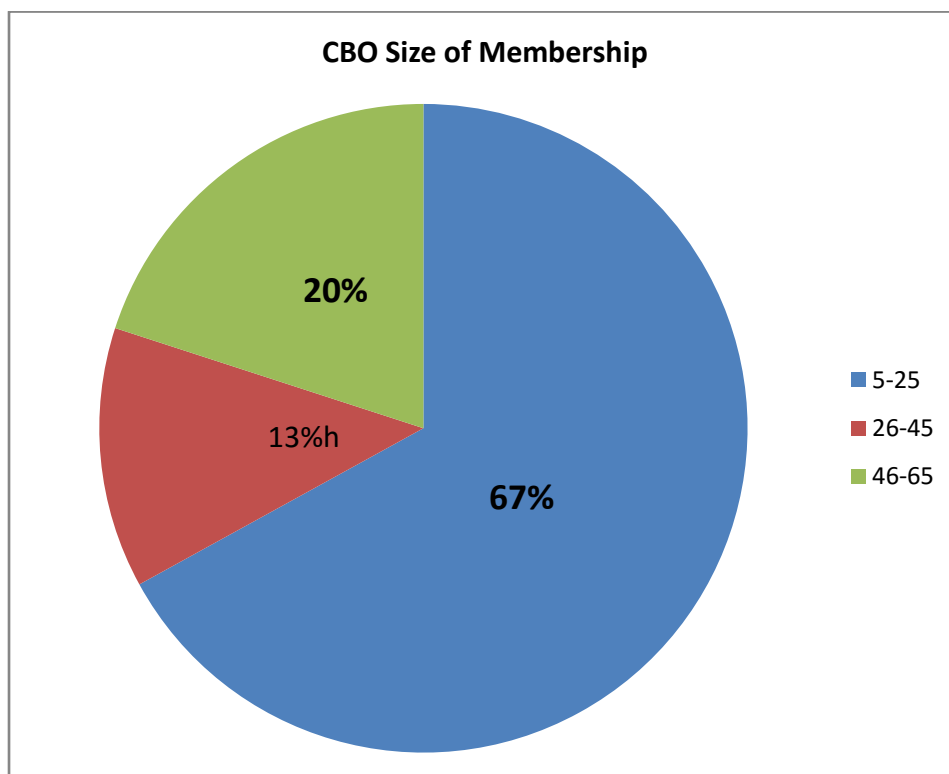


Fig 4.1 Membership Size of CBOs in the Study Area

Source: Field Survey, 2010/2014

Another issue of interest to this research pertains to how the CBOs chose or appointed their leaders. Literature has established that leadership quality like background literacy and experience were two important determinant factors that influenced organisational performance (Meyer et al, 2002; Nkwaya, 2007). Research findings on the CBOs on choice of leaders are displayed in Table 4.13. The position of the data shows that neither educational background nor experience determined the CBOs' choice of leadership. To them, any member could aspire to become leaders of the organisations. 68%, 59% and 55% of the CBO leaders were found to have possessed only the basic education, while majority of them had between 1 and 5 years of experience (80%, 90% and 75%). This

implies that ascension to leadership position of the organisations is simply guided by organisations' democratic principles stipulated in their constitutions.

Table 4.13 Choice of CBO Leaders:

Educational Attainment of CBO Leaders	Northern CDPZ		Western CDPZ		Southern CDPZ	
	No.	%	No.	%	No.	%
Tertiary	6	15	9	22	9	20
Secondary	4	11	6	17	7	15
Basic	28	68	16	59	26	55
None	2	6	1	2	5	10
Total	40	100	32	100	48	100
Years of Experience	Freq	%	Freq	%	Freq	%
1 -5	32	80	29	90	36	75
6 – 10	8	20	3	10	12	25
10 and Above	-	0	-	-	-	0
Total	40	100	32	100	48	100

Source: Field Survey, 2010/2014

4.3 EVALUATION OF CBO PERFORMANCE

Research question number two examined the performance evaluation of the CBO projects in Nasarawa state. In explaining CBO performance in the study area, three levels of performance are considered in the evaluation. The state-wide, spatial and sectoral variations of the CBO performance are shown in this section. The factors that contribute to the emerging pattern of operation in these three aspects will follow.

4.3.1 General CBO Performances

The data in Table 4.14 shows an aggregate performance rating of 21 CBOs as against nine (9). It portrays an overall remarkable change. In terms of project execution ratio, the CBOs had the capacity to execute a total of 177 projects out of 429 proposed, as shown in Table 4.14. From this analysis, the general CBO performance could be adjudged to be fair, at 41.25%. But when considered against the background of total number of communities that benefitted from CBO intervention state-wide, 57 out of 512 communities actually benefitted, representing a performance rating of 11.13% only.

While the data in Tables 4.15 and 4.16 represent CBO performance by percentages and specific project locations and domains, across the project zones, Table 4.17 however, portrays a picture of three categories by number of projects they successfully implemented. The first includes those which proposed and completed 60 projects and above in all the project zones. The next category (medium level performance) has only one (1) CBO from the northern zone; while as many as nine (9) are in the low performance category. First category performers have three asterisks (***) against their names. Other ranks follow in that order. (See Appendix 8)

Table 4.14: CBO performance Profiles in the study area

S/No	Senatorial District /CDPZ	Local Govt. Area	No. of CBOs in the/CDPZs	Total no. CBO Projects Executed	Total Number of CBO Projects Proposed	No of Rural Communities in the State.	
						Total no of Rural Community by CDPZ	No of Benefiting Communities By CDPZ
1	Nas. West Senatorial District /CDPZ	Nasarawa, Karu, Keffi, Kokana, Toto.	8	49	78	135	16
2	Nas. South Senatorial District /CDPZ	Lafia, Awe, Doma, Keana, Obi	12	68	83	132	19
3	Nas. North Senatorial District /CDPZ	Akwanga, Wamba, Nas..Eggon	10	60	80	345	22
Totals	3	13	30	177	249	512	57(11.13%)

Source: Field Survey, 2010/2014

Table 4.15 Configuration of CBO Performance Profiles according to the CDPZs and across the Socio-economic Sectors in Ten years (2006 – 2016)

CDPZ	Socio – economic sectors									Totals			
	Health	Education	Environmental Protection	Roads, bridge, culvert, drainage	Religion	Electricity & water	Social welfare	Joint commodity marketing and warehousing	Others	Total projects proposed	Total executed	Total uncompleted	Percentage performance
Western		2	1	-	1	1	-	-	-	10	5	6	(40%)
	2	1	1	-	-	-	-	-	-	12	4	4	(33.3%)
	-	2	-	-	1	-	-	-	-	7	3	4	(42.8%)
	-	1	1	1	-	-	1	-	-	6	4	2	(66.6%)
		-		1	2	1	1	-	-	8	5	3	(37.5%)
	1	2	1	2	1	-	-	-	-	10	7	3	(70%)
		1	3	1	1	1	-	-	-	10	8	2	(80%)
	1	2	1	1	-	-	-	-		8	5	3	(62.5%)
Northern	-	-	1	2	-	-	-	-	-	7	3	4	(33.3%)
	-	2	1	2			2		1	13	8	3	(61.5%)
	1	2			1			1	1	7	7	-	(100%)
	1	3	2	-		1	2			15	7	8	(46%)
	2	3	1	2	-	2	1	2		15	13	5	(86.6%)
	-		2	1	1	-	-	-		10	4	6	(40%)
	-	1	-	-	-	-	-	-	-	1	1	-	(100%)
	-	1	-	1	-	-	-	-	1	6	3	3	(50%)
	2	2	1	2		-	1	-	2	9	9	-	(100%)
Southern	-	2	1	1	2	-	-	-	1	10	7d	3	(70%)
		1	2	-	-	-	-	-	-	4	3	1	(75%)
	1	2	1	1	2	1		1	1	16	11	5	(68.75%)
		1	1	2	1	-	1	-	-	6	6	-	(100%)
			1	2	-	-	-	-	-	4	3	1	(75%)
	2	2	-	1	-	-	-	-	-	6	5	1	(83.3%)
	4	5	-	-	-		3	2	8	17	17	-	(100%)
	1	1	-	-	-	-	2	-	-	5	2	3	(40%)
	1	2	2	2	2	-	-	-	-	11	9	2	(81.8%)
	-	1	-	-	1	1	-	-	1	6	4	2	(67%)
	2	5	-	-	-	-	-	-	-	7	3	4	(42.8%)
Totals		2	1	2	1	2	2	1	1	15	12	3	(80%)
	1	1	1	-	-	-	-	-	-	5	3	2	(60%)

Source: Field Survey, 2010/2014

Table 4.16 CBO Performance Profile by Project Location and Local Government Area

CDPZ	Project Location	Local Government Area
Western	Yerwa,Dimbeku,Kpareke	Toto,Kokana
	Dansa,RafinGabas	Toto,Keffi
	Gbugbudu,ShafanAbakpa	Toto,
	Masaka,	Karu
	Akum,GidanBiri	Nasarawa
	Kurafe,Ugya,Tunga	Toto,Nasarawa
	Panda,Karmo,	Toto
	Gidan-Zakara,Gitata	Keffi
Northern	Arum,Alogani	Wamba
	Mama,Mada-Station	Wamba
	Yamusa,Wamba,Gudi	Akwanga,Wamba
	Chesu,Ukwale	Wamba
	Kagbu,Eke	Akwanga,Nas. Eggon,
	Wulko,Wakama	Akwanga
	Ubbe	Akwanga
	Alizaga,Amba,Moroa	Akwanga
	Kagbu,Chesu,Yanga	Akwanga
	Gurku,Alushi	Akwanga
Southern	Shabu	Lafia
	Ogbadu	Doma
	Adudu,Wuse	Awe,Azara
	Akiri,Ribi	Awe
	Arikyia	Doma
	Adogi,Akunza	Lafia
	Araba-Tukura	Doma
	Burumburum	Obi
	Akuruba	Keana
	Kanje,Ukpo	Obi
	Giza,Akoshi	Azara
	Aboshi,Omaku	Doma

Source: Field Survey, 2010/2014

4.3.2 Spatial Variation of CBO Performance

The variation in CBO performance in project implementation in the study area is depicted in Fig. 4.2. The spatial configuration shows a situation of varying performance in which some CDPZs have more CBOproject output than others. Fig 4.2 is presented in the next page, whereas Table 4.17 follows with data on CBO performance ratings.

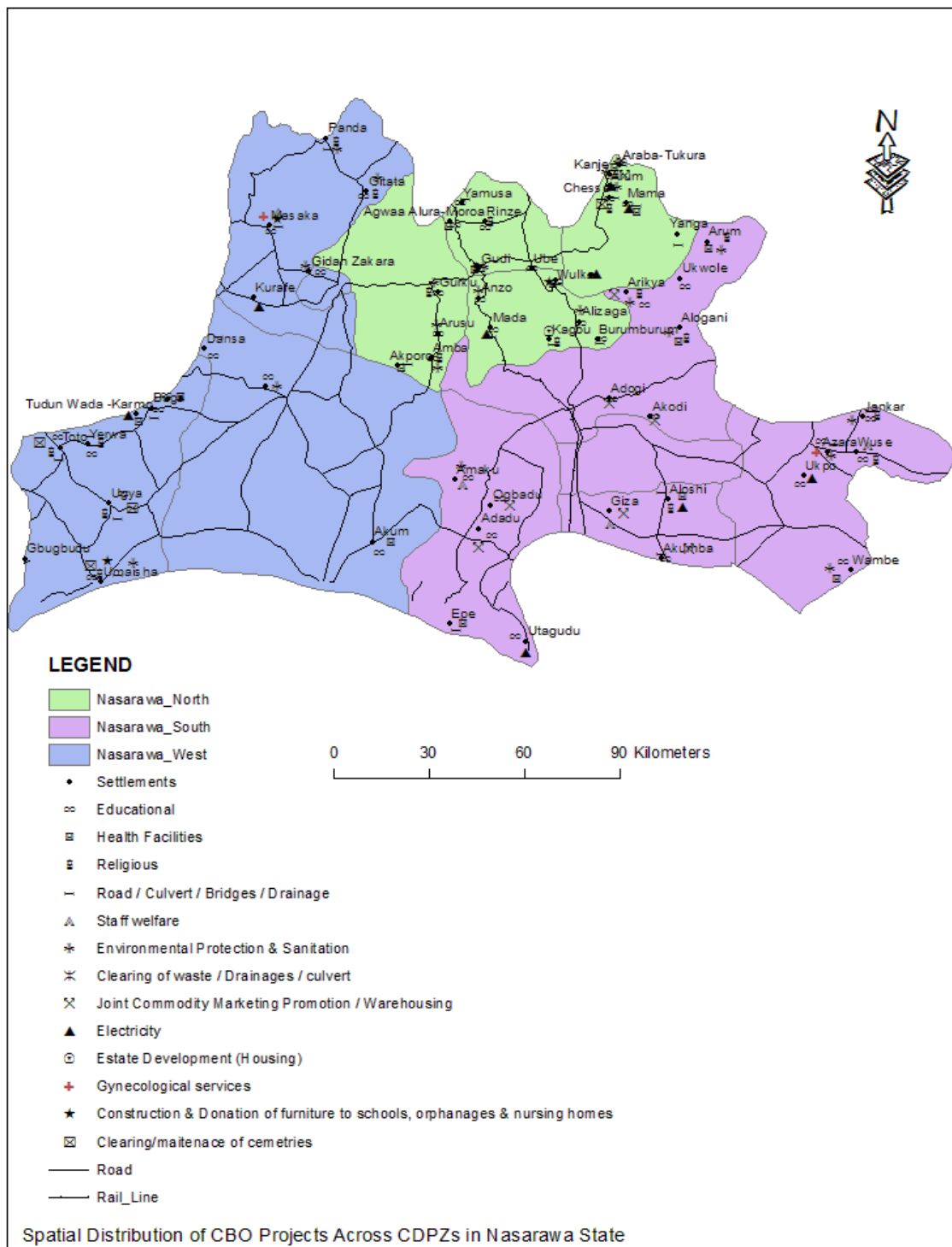


Fig. 4.2 Spatial Distribution of CBO Projects across CDPZs in Nasarawa State

Source: Field Survey, 2010/14

Table 4.17 CBO Project Performance Rating

Rating	CDPZ	No. of CBOs	Remark
High performance	60% and above	20	High
Medium performance	50% – 59%	1	Medium
Low performance	0% – 49%	9	Low
Total	3	30	

Source: Field Survey, 2010/14

4.3.3 Sectoral Performance of CBOs

4.3.3.1 Aggregate Performance by Sector

The aggregate state-wide and sector variation of projects in the study area are represented in Table 4.18. The research findings point that the CBOs exhibited interest in nine different socio-economic sectors. The Table contains data on the aggregate and percentage components of CBO projects. It portrays education as the sector with the highest project component, having 46 (25.9%) projects out of the total for the state. This is closely followed by the rural infrastructure sector which encompasses roads, culverts, bridges and drainage, and environmental protection and sanitation projects with an aggregate output of 25 (14.1%) and 24 (13.6%), respectively. The least sector in aggregate has a component of 3.9% (7) projects only. Sector performance classification follows immediately below Table 4.18.

Table 4.18CBO Project by Sector

S/No	Types of Projects	Number of Project	%
1	Health	19	9.6
2	Education	46	25.9
3	Environmental protection and sanitation	24	13.6
4	Faith-related (Religion)	16	9.0
5	Rural infrastructure Roads, culvert, bridges, drainage	25	14.1
6	Electricity & water supply	9	5.7
7	Social welfare services	16	9.0
8	Joint commodity/marketing & warehousing	7	3.9
9	Others	16	9.0

Source: Field Survey, 2010/14

177 100

a) High performance sectors:

This group includes those that have recorded 20 projects and above CBO project outputs. They are: education, environmental protection, rural infrastructure and facilities (roads, bridges, culverts and drainages);

b) Average performance sectors:

Sectors in this category have between 10 and 19 projects such as health, faith-based projects (religion), electricity and water supply, social welfare.

c) Low performance sectors:

They include those in which aggregate output is less than 10 projects. Here in this category we have only the joint commodity marketing and warehousing projects.

4.3.3.2 Sectoral Variation by Zones

In addition to the aggregate sectoral variation in CBO project outputs discussed under section 4.3.3, the distribution of outputs also portrays sectoral variation among the zones. As the data in Table 4.18 depict some project zones have recorded low CBO project performances in virtually all the sectors in the three project zones. The general picture from the spread sheet (Table 4.18) indicates that projects are more concentrated in five sectors – health, education, environmental protection and sanitation; rural infrastructure. The next group of sectors which attracted CBO interest include faith-related (religious) sector, social welfare and others which could not be classified. This picture is represented graphically in Fig. 4.3 below.

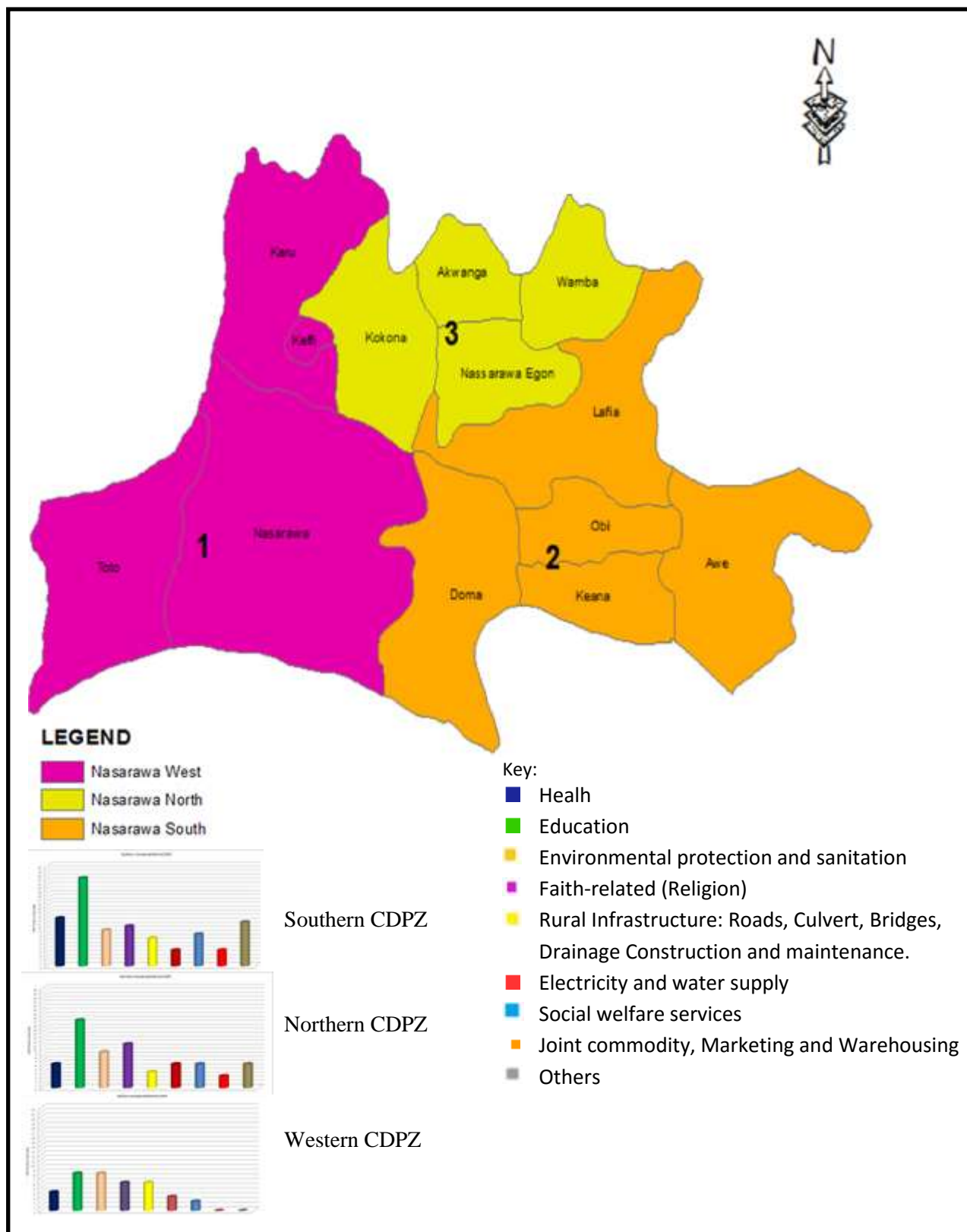


Fig. 4.3: Sectoral variation of CBO performance per zone.

Source: Field Survey, 2010/2014

In addition to, and complement to the preceding data results, opinions from official sources have also attested to the performance of the CBOs in the study area. In their

assessment over the years, for example, as in the cases of Opanda (Umaisha) and Azara in the western and southern CDPZs, various levels of CBO performance in a number of project sectors were revealed. Educational and health sectors were confirmed to have the highest project outputs, followed by rural infrastructure like roads bridges culverts and drainage construction and maintenance, as well as environmental sanitation projects. They also pointed that the CBOs executed a few faith-related (religious) and housing projects, although it was reported that the organisations also functioned actively as contact groups to the public for many forms of social interaction.

Public opinion however, affirmed financial scarcity as constituting a great challenge and limitation to the output of the CBOs. The point was equally corroborated by the fact that 80% to 85% of CBO projects were financed through members' personal resources, that is, annual dues, monthly subscriptions and also through sourcing for donations. (Table 4.6). The implication is that the CBOs would need to further boost their sources of finance for effectiveness and efficiency in service delivery and hence raise their level of performance in the communities.

Oral evidences from some Non-Governmental Organisations interviewed also provided hints about CBO performance situation in the study area. They reiterated that the CBOs were always, and all the times sourcing for funds because of their unstable financial position. This point was also confirmed through official sources.

Narrowing to some specifics, it is also noticeable that the four main sector projects are not evenly spread among the project zones. They are more concentrated in the southern zone than in the northern and western zones. The western zone has the least concentration (See Fig 4.3). But in terms of hierarchy, we could say that the education sector is highest, while rural infrastructure and environmental protection rank second and third, respectively. The health sector is the fourth in hierarchy, whereas the fifth and

the sixth position go to faith-related and others. The least performed sector is the Joint commodity marketing and warehousing which is noticeable only in two project zones, the north and the south.

4.4 EXPLANATORY FACTORS FOR CBO PERFORMANCE

In explaining the factors responsible for the sectoral and zonal variation in CBO project output in the study area some of the socio-economic and organisational characteristics of the CBOs were examined.

4.4.1 Gender composition

The research revealed as shown in Table 4.2 that in all the zones, the male members in all the CBOs out-number the females. Although, this is the observed general trend with the CBOs, it is more pronounced in the case of CBOs in the northern and southern project zones. This is why CBOs in those zones could afford, and were more into projects in environmental sanitation and maintenance, infrastructure provision and maintenance like roads and bridges construction that require the use of direct physical labour.

4.4.2 Education

The educational background of CBO members also greatly influenced the types of projects embarked upon by the organisations. Because of the relatively low level of literacy among CBO members in the western zone, there are observably less of projects in education in this zone as compared with the situation in the other two zones, because of the general lack of awareness or exposure by the people in this zone (Fig 4.3). This factor also affected members' zeal and commitment to collaborative development in the affected localities. The gap in the general level of development in the western zone is a corollary of this all-important human resource development factor. Table 4.4 glaringly

shows that approximately 90% (141) of CBO members have neither secondary nor tertiary education. The reverse is the case in the northern and southern CDPZs. This is the reason that accounts for the gap created.

4.4.3 Revenue Generation

The general CBO mode of revenue generation also immensely contributed to the resultant output by the CBOs. The data in Table 4.6 reflects the disparity in the capital base of the CBOs across the three project zones. The data in the Table represent a typical annual revenue sourcing and mobilisation scenario for year 2010. Given the differences that there is from the data spread sheet, the emerging discrepancies in the project costs and expenditure incurred by the CBOs in the respective zones will probably not be un-connected with the nature and or mode of revenue sourcing which is evidently informal and based on internal sourcing. The implication of this could be seen in the types of project embarked upon by the CBOs in the project locations.

4.4.4 Income

In addition, the research findings also revealed that projects embarked upon by the CBOs in the study area are generally small and medium scale in size, as against the large scale projects that are the concern of government. This is explained by the income level of CBO members and the informal revenue sourcing mode as already discussed in the preceding sections. CBO members' income level in all the organisations falls below the national minimum wage level, as Table 4.5 reflects. Their disposable income is a product of the gross earnings, and therefore, with implication on their zeal and commitment to the course of their organisations.

4.4.5 Membership mobilisation and project planning

This is another factor which accounts for level of successes and failure recorded among the organisations, and between project zones, in terms of specific project decisions. The manner of decision making, projects initiation and execution though may be the same among the CBOs and based on freedom of expression of individual and collective views by members. The efficiency of this factor in determining the level of output per sector and among the project zones, in turn, depended largely on the earlier stated factors such as literacy, income and mode of revenue generation, among others.

4.4.6 Needs identification

Project needs and identification would normally take into consideration, its cost implication, source of funding and other resources required, to enable the take-off of the project. Under a liberalised system of project delivery adopted, dictated by their character of membership mobilisation. It would be difficult to see uncompleted or abandoned CBO projects except where jointly funded projects fail due to violation of counterpart funding arrangements. For example, the research findings reflected in Table 4.8 shows how a number of projects could not be completed due to lack of commitment and unfaithfulness in honouring funding agreement between state and local governments and three CBOs in the western Senatorial district in the study area in the periods 2008 and 2009.

4.4.7 Style of Leadership Choice

The constitutions of the CBOs provided for liberal style of leadership choice for their organizations. This factor was also decisive, and had general implication on the performance of the CBOs. The provision that any member could aspire to the leadership of the associations contributed to their success generally and specifically, because it had immense impact on members' trust and locality, as well as their general level of

commitment to the course of the CBOs. This in turn invigorated the CBOs in their best areas of performance.

4.4.8 CBO Size (numerical strength) and Years of Registration (age)

The numerical strength and age of CBO are two CBO attributes that would normally be expected to have influence on the performance of the organisations. In this study, it has been revealed that the two were indeed fundamental to their performance and output, especially in CBOs that have more able-bodied members. The data in Table 4.3 has shown this vividly. Although the information in Fig. 4.1 portrayed a scenario of recency of majority of the CBOs, the tempo of activities demonstrated illustrates the vigour exhibited by their members in the respective project zones.

4.4.9 Correlation between CBO Performance and their Socio-economic Characteristics

This segment presents the analysis of the relationship between CBO performance and their socio-economic and organisational characteristic. The key socio-economic variables applied in the analysis are CBO size, age (years of establishment), members' educational attainment and income. These independent variables were cross-matched with the CBO performance output which stood as the dependent variable, using the Spearman's Rank correlation analysis to show the relationship between the CBO attributes and their project outputs. The correlation values obtained in Table 4.19 aptly exhibits the pattern of relationship between the dependent and the independent variables. The emerging correlation portrays a strong positive relationship in two out of the four attributes presented that is CBO size and age (year of establishment), while education and income are positively related, with a co-efficient of 0.75. The analysis also shows a rather weak correlation between the other independent variables. On the

other hand, however, there is a negative correlation between education and income with CBO performance.

Table 4.19 Spearman's Rank (rho) Correlation between CBO performance and their socio-economic characteristics

	No of projects	size	Age	Education	Income
No of projects	1				
Size	0.15	1			
Age	0.08	0.28*	1		
education	-0.12	0.24*	0.28*	1	
Income	-0.20*	0.03	0.23*	0.75**	1

Source: Field Survey, 2010/2014

The implication of the above analysis is that educational attainment and income in particular are not necessary determinants of CBO success or failure in the study area. The presence of the few rich members in the organisations and other sources of financial outreach could probably have been more inspiring. However, it is appropriate to stress the fundamentality of education as a virile recommendation to the enhancement of the efficiency and effectiveness of CBOs in the process of rural community development.

4.5 CBO DEVELOPMENT IMPACT IN THE RURAL COMMUNITIES

The research question iii and objective iii of this study seek to assess the development impact of CBO projects in the communities. The narration on project impact is intended to focus on four or five major socio-economic sectors on which the activities of the CBOs were centred, including projects in the educational sector, health facilities, rural infrastructure, power and water supply as well as the social welfare sub-sector.

4.5.1 CBO Project Impact in the Education Sector

The project types embarked upon in this sector include construction and maintenance or renovation of school buildings such as classrooms blocks, administration blocks, staff quarters, and the likes of them. The projects include physical expansion of school

infrastructure such as administrative, staff and students' accommodation as well as classroom blocks, while the impact are in the area of improvement in school enrolment, structural face lift to physical structures, reduction in the menace of loitering and ignorance among school going pupils and students, among others. This is analysed below.

The data in Table 4.20 is the survey results of some selected projects by three CBOs in the respective project zones and their impact in the education sector in the study area in the year 2016. The data highlight the nature of impact made by the CBOs. While the general experience in the affected communities has been that of a dismal and dysfunctional state of schools. CBO intervention projects which created some development impact in those communities include expansion of classroom blocks, renovation of school structures. Impacts created include increase in access to the schools and therefore pupils' enrolment; mass troops of school-going children and youths have gained access into schools, thereby curtailing the general level of loitering, and ignorance. Renovation of the office of the Principal and staff housing gave rise to elongation of the office's lifespan and improvement in housing accommodation for staff. The overall impact is the general improvement in environmental quality and sanitation.

Table 4.20 CBO Project Impact in the Educational Sector in the Study area in the year 2016

Senatorial District	CDPZ	CBO Responsible for project	Description of Project	Location of Project	State of the Community Schools Prio to CBO intervention and involvement in community development (before 1996)	Nature of Impactmade due to intervention or involvement in CBO projects and project beneficiaries (after 1996)
Nasarawa West	Western	Accelerated family improvement international	Renovation of 5 class room block at GSS Umaisha (Opanda)	Umaisha (Opanda)	Community schools were in a state of dilapidation and lack of adequate space and other physical facilities and structures which affected access to schools and general enrolment.	Expansion of classroom; elongation of structures' lifespan; increase in access. Increase in pupils/students enrolment and increase in access to educational facility; CBO intervention has led to mass troops of school-going children and youths gaining access to public schools, thereby curtailing level of loitering and ignorance among membersof the affected communities. Improvement in the quality of the principal's office and elongation of office life span; increase in housing accommodation for members of staff. Effective school management was ensured due to availability of office space; other ranks of staff, as well as pupils'/students' learning and the general environmental condition of the affected schools were assessed to have brought significant positive change to the schools.
Nasarawa North	Northern	Quranic Education development initiative	Construction of additional streams of classrooms in classes 1 and 2 at Model Central Primary school Gudi	Gudi		
Nasarawa south	Southern	Joint alliance people campaign and awareness	Renovation of Principal's office and two staff houses in GSS Arikya	Arikya		

Source: Field Survey, 2010/2014

The data in Table 4.20 above also concern examples of projects accomplished by three different CBOs, in the project zones. The CBOs responsible for the projects are: the Accelerated Family Improvement International (Nasarawa west Senatorial district), Quranic Education Development Initiative (Nasarawa north) and the Joint Alliance Peoples' Campaign and Awareness from Nasarawa south Senatorial district. The project locations include Umaisha (Opanda), Gudi and Arikya, respectively.

Examples of the infrastructure referred to in the analysis made above are represented by the Appendices (1 - 3), while Fig.4.3 presents a vivid pictorial representation of the sectoral performances by the CBOs in the respective project zones. Note as the highest patronage is in the education sector, followed closely by roads, culvert, drainages, the environmental protection and health sector projects.

4.5.2 CBO Project Impact in the Health Sector

Similar impacts were noted from projects in the health sector, as 19 projects were embarked upon by 13 CBOs; four in Nasarawa west Senatorial district (western CDPZ); six in the Nasarawa north and nine in Nasarawa south. Project impact recorded in this sector is illustrated by the data in Table 4.21 (third column). The effect of the Public health clinics constructed by three different CBOs, namely, the Accelerated Family Improvement International, Action Women Multi-purpose Union N/Eggon and Green Fields Sustainable Development Club in Gbugbudu, Burumburum and Aboshi communities respectively (Table 4.21) include, but not restricted to improvement in accessibility to the health centres provided. Hitherto the provision of the facilities, the communities suffered the challenge of difficulty in getting access to modern health services. In addition, there were rampant reports of community diseases like malaria, chicken pox and measles. Later, with the intervention by the CBOs, there were reports of

a general improvement in community health and public hygiene since the inception of the projects in the affected areas.

Further illustration of CBO projects reflected in Table 4.21 below can be appreciated by the different thresholds of projects executed in the public health sector, as well as the joint commodity sales and warehousing, public wells (water resources) and the educational sector. The figures contained in columns 3, 4, 5 and 6 of Table 4.21 is about accessibility to different locations hitherto not reachable across the zones in nine different communities. Prior to this, the communities only yearned for social services. Altogether, six CBOs were responsible for the projects in the affected areas. They are the Joint People's Alliance and awareness (southern zone), Accelerated Family Improvement International (western zone), the Quranic Education Development Initiative (northern zone), Action Women Multi-purpose Union (northern zone) and the Green Fields Sustainable Development Club (southern zone).

**Table 4.21 Distance Thresholds of Different CBO Projects in some Communities
in the Study Area**

CDPZs and benefitting communities	State of facilities in the rural communities	Public health clinic	Joint commodity sales and warehousing	Public wells	Post primary school
Western CDPZ	Before 1996	After 1996 – Access to hither-to non-existing social facilities and services			
Panda	The state of the communities before the establishment of the Ministry of Cooperatives and Community Development was such that CBO activities were not yet formally recognised due to challenges of official registration, hence the quality of social services provided by government was appalling; access to social facilities posed great challenge due to bad state, orlack of roads; there were frequent reports of incidents of erosion, flooding and community diseases and epidemics due to poor drainages, culverts good drinking water; schools were in state of dilapidation, leading to in-adequacy of administrative, staff housing and classroom accommodation; standard of living was generally low.	1.2km	2km	0.5km	3km
Dansa		2.3km	2km	0.2km	1km
Gbugbudu		2.5km	None	0.5km	1.5km
Southern CDPZ					
Kanje		None	5km	0.4km	0.5km
Arikya		1km	None	None	2km
Burumburum		1.2km	3km	1.5km	2.5km
Northern CDPZ					
Azara-wuse		None	2km	1.5km	1km
Aboshi		1km	3km	1km	0.7km
Omaku		1.7km	2.5km	1km	1.8km

Source: Field Survey, 2010/2014

4.5.3 Assessment of Impact of CBO Projects on Rural Infrastructure

Construction and maintenance of roads, bridges, culverts and drainages ranks second after education projects, where the CBOs recorded relative success across the zones. As a result, there were reported cases of general improvement in accessibility, reduction in incidents of flooding and erosion. For example, in Ugya community (Nasarawa west Senatorial district), in Yanga, northern Senatorial district and Epe, the southern Senatorial Development Project Zone, the local government administration confirmed or attested to the issue of reduction in the rate of flooding and related forms of environmental degradation which hitherto frequently attracted government and

community attention. The Umaisha-Zineku bridge (Appendix 2) constructed by the Toto Local Government Progressive Union in 2012 but rolled over to 2013, is a living example of CBO intervention. The hitherto in-accessible hinterland (depicted in Appendix 2) illustrates the state of infrastructure and the impact felt by the affected community(ies). As the portrait shows, there is now, probably a general sigh of relief by the people in those communities, as a testimony of the general improvement in access to farms; level of economic activity and social interaction may have also witnessed a boost; interestingly, poverty level would have relatively reduced, among other socio-economic growth and development indices.

4.5.4 CBO Electricity and Water Supply Impact

Out of the 30 CBOs, only eight (8) had interest in providing a number of electricity and water projects. This is the reason for the low output in the sector, as important though as water is to life. At any rate, some measure of impact has been made in the affected areas. For instance, the Public Satisfaction Response provided below in Figure 4.4 in respect of the public well project executed by the Toto Local Government Progressive Union still at Ugya portrays the public's response in a positive light indicating about 67% level of satisfaction. The message conveyed is that there is a measure of public satisfaction with the current water supply situation as against the situation, years back. Before now, the only source of water available to the communities was the stream system; virtually all the communities depended on the stream water systems. Now, without equivocation with the coming of the CBO projects, the social upliftment has been deeply felt by the communities. At least a measure of success for the CBOs concerned.

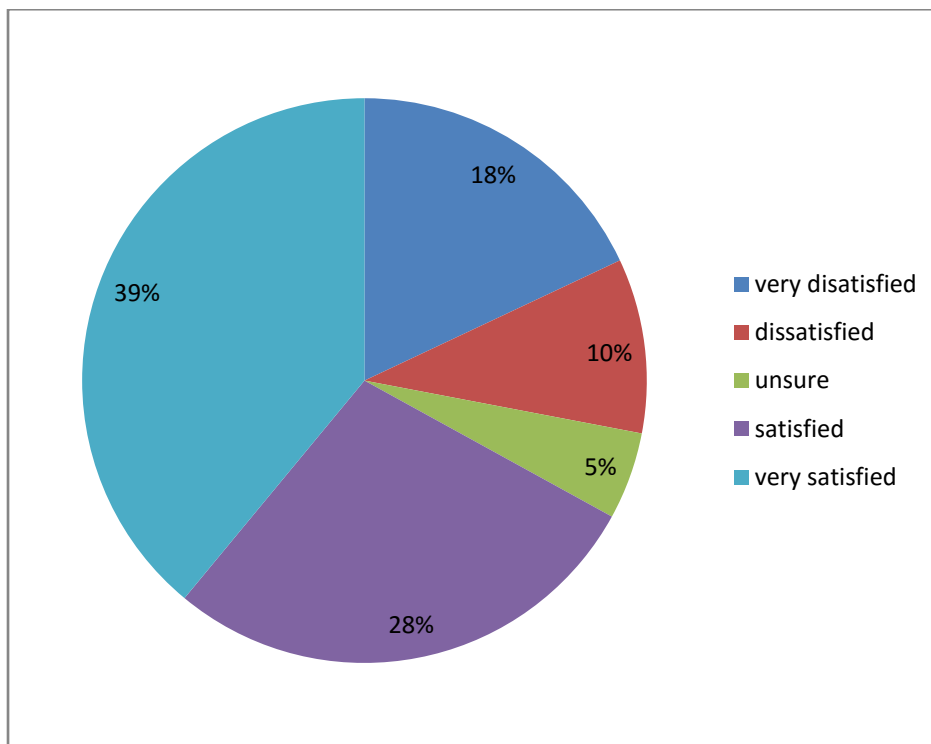


Fig 4.4 Public Satisfaction Responses on the Impact of a Public well built by Toto Local Government Progressive Union in Ugya community in the Western Senatorial district.

Source: Field Survey 2010/2014

4.5.5 CBO Social Welfare Project Impact

Although social welfare is one of the most cherished and sought for human benefit by any community. This social sector is however, one of the least attracted by the CBOs in this study. 33% (10) of the CBOs embarked on 9% (16) projects in this sector. Relative to the other sector performances, success rate in this sub-sector is among the most successful. But in the case of social welfare projects, the impact could be said to be sub optimal. Projects recorded include skills acquisition and social empowerment, adult literacy programmes, material and financial assistance to the needy in the community and among CBO members as well as vigilante activities. Obviously, the corollary effects of these projects have been in the aspects of increased adult literacy population, fairly improved social status or reduction in level of poverty and fairly enhanced community security.

The insight from the data in Table 4.21 as it relates to the general CBO project impact in the various project sectors in the communities, is the extent or level of access of nine different communities to the CBO projects in the three Senatorial zone. This is a mark of prospect for the CBOs and rural community development in the study area. Note the least distance threshold travelled by three communities to reach the facilities provided in the project zones. The least two accessible CBO facilities are located in Panda and Aboshi communities. The lesson learnt from this is that it portrays CBOs as vehicle of development in rural communities.

As set out in the methodology, information sought through FGD, KII and CSS were meant to augment and corroborate other data results from the field. In all, nine sessions were organised across the study area. In each case, discussions took place at three levels, the state headquarters, local area and district levels. The research set out to look at or listen to members of the affected communities, their views or perception of activities of the CBOs. Their opinions were quite revealing. Through interaction with the discussants, sheds of opinions were aired, recorded and transcribed. Community opinion leaders, Politicians and Government officials were particularly useful in this respect. For example, the Director in charge of community development at the state headquarters and the Assistant Community Development Officers at the district, area or zonal offices provided key information on the performance and impact, for example, on evaluation of the CBOs in the communities in their administrative domains. In addition, the prospects of the organisations were equally assessed. Benefits gained or derived from the CBOs in terms of improvement in their living standard also came to focus.

Presented here below are the views, observations and perceptions of the public as well as members of CBOs interacted with, including Ministry and District officials in charge

of community development. Other relevant segments of the public including Ward Heads were also contacted.

Therefore, drawing from the opinions of Community Development Officers in Opanda (Umaisha) and Arikya in the western and southern CDPZs, it was reported that before the year 1996, when only a handful of the CBOs operated, virtually all the communities hardly benefitted from CBO provided projects as shown in Tables 4.20 and 4.21 above. In addition, two key informants, resident at the zonal offices of the Community Development Office at Toto and Doma, narrated their experiences from their official records. They stated that the most common project types embarked upon by the CBOs are in the educational and health sectors. These are followed by roads construction and maintenance, as well as environmental sanitation and protection projects. In their submission, only a few projects were recorded in religious activities, housing and electricity related sectors. Examples of some of CBO executed projects are shown in the appendices (Appendices 1 - 3).

The Community Development Officers also admitted that CBOs also functioned actively as contact groups to the public for many forms of social interaction, further corroborating CBO benefits which accrued to the affected communities. They however noted financial scarcity as the greatest challenges faced by the CBOs. The officials reiterated that 80% to 85% of CBO projects were financed through members' personal resources that is, annual dues, and monthly subscriptions and also through sourcing for donations. (Refer to Table 4.6). Inferring from the above experiences of the officials, the CBOs would need to further boost their sources of finance for effectiveness and efficiency in service delivery and thus enhance their level of performance and impact on the communities.

Some of the Non – Governmental Organisations contacted also expressed their views in the same way as the Community Development Assistants, as they narrated the same story of limited financial disposition of the CBOs. They equally reiterated that the CBOs were always, and all the times sourcing for funds because of their unstable financial position.

4.5.6 Results of Focus Group Discussions:

This section reflects the general responses from participants during the discussion sessions. The discussions were conducted according to the sample FGD guide (Fig 4.5 Box Plot I), while the responses to the questions asked under the thematic areas are as transcribed in the following sections.

Fig. 4.5 Box Plot I Sample of Focus Group Discussion Guide

I Organisational structure of CBOs:

- What is the procedure for selecting leaders, registration; availability of constitution?
- Do the organisations possess sets of objectives as operational guide?

II Stakeholder involvement in project identification, implementation and monitoring:

- At what stage are you involved in the project planning process?
- Are you given free opportunity to contribute in project decisions?
- How frequent or often are you invited to partake in organisation's meetings?

III Possession of ICT skills in sourcing for funds, improving members' skills and enhancing organisational performance by reaching out for support:

- Do members or leaders possess ICT skills?
- How does it impact on, or enhance organisations' operational performance?
- What are the major sources of revenue/funding available to your organisation? locally, nationally or internationally?

IV Capacity-building/welfare of staff and community members:

- Do CBO members enjoy training facilities or any form of skills acquisition workshops?
- How are CBOs and community members empowered to enhance their operations and members' welfare?

V CBO challenges:

- Do CBOs enjoy any form of financial support from government or private sources?

The discussions followed the major thematic areas of impact felt by various segments of the benefiting communities, including: (i) organisational structure of the CBOs, (ii) stakeholder involvement in project identification, implementation and monitoring, (iii) possession of, or application of Information and Communication Technology (ICT), (iv) capacity-building and staff welfare, (v) CBO challenges. (Fig 4.5).

4.5.6.1. The Organisational Structure of CBOs

The discussions sought to gather information concerning the structure of the CBOs with regard to the procedure for selecting leaders, registration and availability of constitution. On the issue of how CBO leaders were selected, the participants unanimously disclosed that selection of leaders was strictly by election in line with CBOs' principle of democracy. With regard to registration, all the participants said that their organisations had registered fully with the Ministry for Community and Rural Development. They however confirmed that there were others that were not registered with the Ministry. A common statement they made was, "our organisations have registered with the Ministry, but there are others that have not registered". This statement reaffirms what the Directors established in their response to the questionnaires. It also confirmed the statement by NDPC in their 2008 annual progress report that there was poor recognition of the operation of more than 60% the existing number of CBOs by the Ministry.

In addition to their registration statuses, participants were also asked to state whether their activities were guided by constitution. It came out from the participants that the CBO activities were guided by laid down rules and regulations. They also mentioned that the laid down rules always protected the members from unnecessary quarrels. More than 80 per-cent said, "we have rules that govern the activities of our organisations and behaviour of the members". This again confirms that CBOs had constitutions which govern not only their activities but also the welfare of their members.

4.5.6.2. Assessment of CBOs' role and contribution to the development of the rural economy.

The functions of every organisation depend basically on their set objectives. The participants were therefore asked to state their organisations' objectives. The following were mentioned by a huge proportion of the respondents, including:

- To alleviate the poverty situation and improve the living standard of the rural communities through the provision of socio-economic and physical services;
- To foster and promote good and cordial relationship among members on one hand and between group members and the community, on the other.

This indicates that members knew the essence of forming their organisations and could therefore work towards their goals. From their objectives, it is evident that CBOs could contribute significantly towards the process of rural community development.

Next, the research also sought to find out from the participants whether or not their organisations gave training and education to members alone or community members or both. It was revealed that CBOs did not only give education and training but also served as points of social contact. These were statements some of the participants made:

“We educate and train group and community members for the purpose of capacity building...”;

“we also serve as contact avenues to members and cultivated cordial relationship between members and the general public”

Touching on the opportunities the participants derive from their organisations, virtually 90 per cent of respondent participants had these to say, among others:

“We receive education and training from our organisation and other NGOs free of charge”;

“we however, find it cumbersome getting loan facilities from banks and credit unions...”

The implication of these background information go to prove that CBOs no doubt, help to raise the standard of living of individual members and the community in general.

4.5.6.3. The Challenges of CBOs.

To ascertain the actual problems encountered, the discussions were centred on the operational challenges of the CBOs. The participants identified various challenges, including financial constraints, lack of effective linkages with similar fraternal groups and associations as well as absence of support from government. The comments below were their responses:

- The banks feel reluctant to grant us loans for our activities and the few that grant us charge high interest.
- The CBOs’ operations are periodically assessed for annual awards and grants but eventually end up not benefitting from such grants or awards. That is to say they are not given incentives as some form of encouragement.
- There is sometimes the problem of commitment on the part of members resulting from disunity among some of them.
- The members of the organisations have confirmed they lack the requisite ICT knowledge to foster their activities by exploring other avenues of global best practices

The implication of these assertions is that the activities of the CBOs unless addressed, could hamper their current and prospective attempts at complementing their efforts towards effective community development.

With regard to availability of office(s) the participants were asked to state where their documents were safely kept. It emerged from their responses that a significant number of them had their documents kept in their leaders' residences because they did not have offices for their organisations. About 65 per cent of the participants had this to say: "...we do not have office(s) so all our documents are kept in the Chairman's residence where we sometimes held our meetings. This only re-affirms the leaders' claim that their organisations did not have offices. This situation has also been lamented (as official records even indicate) by the Director in charge of community development at the Area office and the state headquarters.

Furthermore, from the data in Fig.4.6 below, a sum total of 76% success rating of the CBOs was recorded by respondents interviewed in a Citizen Satisfaction Survey (CSS) concerning the Arikya community project. However, 24% of the respondents rated the project low. Another public's satisfaction survey result(Fig. 4.4) is equally signifying of the level of performance and satisfaction derived from the hand-dug well provided by Toto Local Government Progressive Union in Ugya community. A total of 67% of the respondents have noted the existence of the project as provided by the CBO. Only 18% expressed otherwise; as another 5% reacted indifferently.

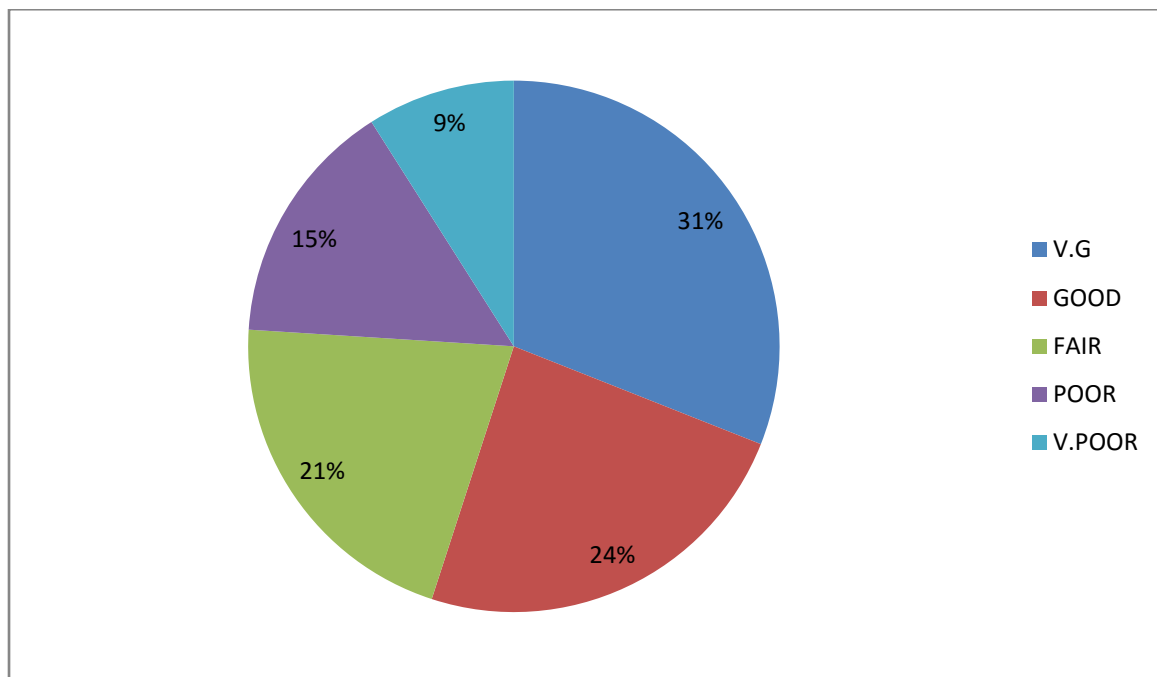


Fig. 4.6 The Public's Performance Rating of a Health Clinic provided in Arikya by Rural Advocacy Network in the Southern Senatorial district.

Source: Field Survey, 2010/2014

The quantitative analysis of the data in Tables 4.22 and 4.23 represents the public satisfaction index of CBO project impacts in the rural communities using the Chi-square Test statistic technique.

Table 4.22 Public Satisfaction Index of CBO Impact in the rural Communities in the study area between 2006 -2016\

	Description of CBO Project impact	Western CDPZ							Northern CDPZ							Southern CDPZ						
		VS	S	U	VD	D	TOTAL		VS	S	U	VD	D	TOTAL		VS	S	U	VD	D	TOTAL	
1	CBOs recorded the highest impact in the education sector by improving the quality of schools environment thereby increasing the level of access to education to school going children.	4	3	2	2	1	12	F	5	4	2	1	2	14	F	5	4	2	3	2	16	F
		33	25	16	16	14	100	%	35	34	12	7	12	100	%	36	30	14	9	11	100	%
2	Impact felt in the health sector has resulted in the general improvement and alleviation of the decadent health conditions of majority of the people.	4	3	2	1	1	12	F	5	3	1	2	3	14	F	6	5	3	1	2	16	F
		32	24	16	14	14	100	%	35	29	7	15	14	100	%	35	28	16	8	13	100	%
3	Construction and maintenance of roads, bridges, culverts and drainages have alleviated the challenges of accessibility to hinterlands and reduced incidents of flooding, erosion and environmental degradation.	4	3	3	-	2	12	F	6	3	1	3	1	14	F	6	3	1	4	2	16	F
		33	25	25	-	17	100	%	38	27	7	20	8	100	%	38	32	13	6	11	100	%
4	Most CBOs have made significant impact on the welfare of their members and the general public in accordance with their constitutional provisions, although they generally don't take the matter of offices, as well as lack the culture of records keeping and maintenance.	5	3	1	3	-	12	F	4	3	2	3	1	14	F	5	3	2	2	4	16	F
		35	24	17	24	-	100	%	36	28	11	17	8	100	%	36	28	11	10	15	100	%

urce: Field Survey 2010/2014

It is vivid from the collation of the public views expressed in Table 4.22 above that the CBO projects executed in all the zones have gone a long way in impacting on the lives and or the welfare of CBO members and the community in general, in one way or the other.

Table 4.23 Stochastic evaluation of CBO Impact in the rural communities in the study area between 2006 and 2016

Description of CBO project impact	Western CDPZ		Northern CDPZ		Southern CDPZ	
	VS/S	VD/D	VS/S	VD/D	VS/S	VD/D
CBOS recorded the highest impact in the education sector by improving the quality of school environment thereby increasing the level of access to education to school going children.	7	3	9	3	9	5
Impact felt in health sector has resulted in general improvement an alleviation of the decadent health condition of majority of the people	7	2	8	7	11	3
Construction and maintenance of road, bridges, culvert, and drainages have alleviated the challenge of accessibility to the hinterlands and reduced incidents in flooding erosion and others.	7	2	9	4	9	8
Most CBOS have made significant impact of the welfare of CBOs member and other members of the public, in accordance with their constitutional provisions although they generally lack the culture of record keeping: They also saved as avenues of social contact.	8	3	7	4	8	6
Column Total	29	10	33	18	37	22

Chi-square (χ^2) (Cal. value) = 5.461, DF = 2, p value = 0.999

Source: Field Survey, 2010/2014

From the computation of the chi-square statistics, the calculated χ^2 value is 5.461 which is greater than the p value of 0.999. This implies that the CBOs have impacted significantly on the people. This is a further confirmation of the position expressed in Table 4.22 above. The issues analysed in chapter four, being the results and

discussions arising from the field work and the findings of this research are hereby summarised in the next chapter, the concluding chapter.

4.6 Conclusion

The analysis and findings in the foregoing chapter provides the spring board for the recommendations offered together with the challenges unfolded provide the basis for the new research areas suggested. The following concluding chapter contains the outline and summary of the discussions which transpired in the preceding chapter.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 INTRODUCTION

This chapter summarises the findings in relation to the research questions; highlights on issues earlier discussed in the preceding chapter. The outcomes of the projects executed by the CBOs across the CDPZs are also presented. The implications of findings which provide the basis for the proffered policy options and further research directions serve as conclusion to the chapter. Finally, the following section presents how the findings of the research have provided the expected answers to the questions raised at the end of the problem statement.

5.2 ANSWERS TO THE RESEARCH QUESTIONS

5.2.1 Introduction

Community-based organizations in particular; those in the grass roots areas, are voluntary organizations which derive membership basically from their local communities. Their sole aims and objectives are to influence rural change through providing and improving the socio-economic services and rural infrastructure such as rural water supply, sanitation, rural transportation, health and educational facilities and services (Hassan et al., 2000). It has been reported from previous studies that the hall mark of CBO activities and their success is participation. That is that CBOs accomplish their tasks through participation of members of the organizations (Tunrayo, 2009). This concluding section provides answers to the research questions, with regard to the roles of CBOs in rural community development in the study area.

5.2.2 Typologies, characteristics and organizational structure of CBOs in Nasarawa State

During the research, it was established that as many as 170 rural-based CBOs were duly registered in the state as at the end of 2015. From the 30 examined, six categories and types were identified based on their professional and activity orientation in the state. However, Youths and Women associations are among the least active and least performing.

Majority of CBOs in the state (86%) were fully registered between 1996 and 2011 and are characterized by more males than females. Their sources of finance and mode of resource mobilisation are mainly through members' contributions, in form of registration fee, levy, donations and other sources than the ones listed. All CBOs in Nasarawa state are duly registered as confirmed from official records; they have the necessary legal recognition, thereby having the locus standing to perform their functions as prescribed in their aims and objectives.

But in spite of their legal standing and official recognition, not all (83%) of them duly possess and practically apply the provisions of their aims and objectives in the process of project planning and implementation.

The overall implication of the socio-economic and organisational characteristics of the CBOs in the study area is that they are the fundamental determinants of their strengths and weaknesses that influenced their performances.

5.2.3 The performance of CBOs in the rural communities in the study area.

With regard to their performance, it was found from the study that as a result of differences in their strength and weaknesses, the level of CBO performance varied according to the following pattern:

In aggregate, pattern of CBO project output from the survey reflects that they were only capable of executing 71% (177) projects out of 249 proposed throughout the study area within a period of 10 years.

By sector, the CBOs were found to have recorded different output. Research results portray CBO interest in education, environmental protection, sanitation, and rural infrastructure (roads, bridges, culverts and drainages) sectors; but on the other hand, their output in the health, faith-related (religious) projects, electricity, water supply and social welfare projects was attested to be only slightly above average; while the least performing sector is in the area of joint commodity and warehousing.

CBOs in the southern CDPZ demonstrated greater financial capacity and so were able to execute more projects than the CBOs in the northern and western CDPZs, hence CBOs in this zone are the most resourceful when compared to their counterparts in the other zones. This is perhaps due to their membership strength and hence economic status.

CBO project outputs are more of small and medium scale, involving a few millions of naira.

5.2.4 Explanatory factors for the pattern of CBO project performance.

In rendering the account of CBO project performance in the study area, it was evident from the research findings that their strengths and weaknesses were generally influenced or determined by the socio-economic and organisational characteristics of the CBOs, such as the demographic and gender composition of the members, literacy and income level; revenue generation, mode of leadership choice, among others.

5.2.5 CBO development impact in the rural communities

The CBOs have made significant impact in the areas of education, health, rural infrastructure; and water supply and social welfare.

5.2.6 Lessons learnt from the actions of the CBOs in the development of the rural communities in the study area.

With respect to the lessons learnt from this study, CBOs in Nasarawa state can be said to have played some role, and made development efforts and impact on the rural communities in terms of improvement in the socio-economic lives of the people. CBOs will therefore need to improve on and concentrate in those sectors they have done best. The major challenges of CBOs in the state, however, as the findings reveal, include finance, lack of networking and linkages among fraternal organizations and even external bodies. Effective collaboration among the organisations; inter-CBO interaction and linkages have been identified as fundamental factors that could lead to the progress of the CBOs in so far as they would establish the synergy and holistic handling of issues concerning their development programmes.

5.3 SUMMARY OF FINDINGS

The study aimed to examine the types, characteristics organisational structure and challenges of CBOs in Nasarawa state with a view to assessing their current and potential contributions to rural development and to draw lessons for recommending policy options towards improving CBO contribution to the process of rural development in the state.

5.3.1 Distribution, typology, characteristics and organisational structure of CBOs in Nasarawa State

The research revealed that although CBOs have been in existence in Nasarawa state since the 1920s, the increasing awareness and enlightenment by the people in recent times has led to the formation of scores of them in quite diverse forms. Only the active CBOs operating in the state, particularly the rural-based CBOs were categorised according to their membership composition, operational characteristics, shared community development goals and objectives and project orientation. Findings from the study also indicate that CBOs constitute a significant and veritable tool for development at the grass roots level. However, a major challenge found associated with this is that Youths do not feature prominently in CBO activities in the state despite their huge reserve of energy. This is antithetical to the general global view on youth interest and motivation towards social service delivery reported by Anyanwu, (1992), and Gary Craig, (1998); as one segment of the society which, by their nature, "... plays very prominent roles in influencing self-help social services delivery activities, particularly through direct labour contribution..." (Anyanwu, 1992).

5.3.2 Distribution of CBOs in Nasarawa State

The study revealed that there a huge diversity of rural-based CBOs resident and operating within the rural communities in the state. As at the end of the year 2015 about 170 of the CBOs had been registered with the Ministry for Cooperatives and Community Development; some of them were found not practically engaged in any form of active community development. Official records indicated that they are distributed all over the three Senatorial districts. The southern district has about 40 (41.1%), followed by the northern Senatorial with 52 (30%). The rest reside in the western district. Appendix 6 shows this clearly.

5.3.3 Typologies of CBOs in Nasarawa state

There are six identified typology of CBOs in the state. They were categorised based on their nature and range of activities. They are Trading/Commercial organisations (27%), Religious and Women organisations, each constituting 20% and 23%, respectively. Others are the Professional, Youth and Tribal/Cultural organisations. Each of them constitutes 10% of the entire categorisation.

5.3.4 Socio-economic characteristics of members of CBOs

The socio-economic characteristics of the CBO members showed signs of influence on the performances of the CBOs, such as age and gender composition as well as their levels of educational and personal income. For example, the dominance of males over their female counterparts in all the cases examined could have positive implication on the level of vigour and orientation with which they initiated, planned and executed their projects. However, facts revealed from literature reports indicate that in the near future, women could compete favourably with their opposite gender, as there are already traces of such development, as corroborated by Gran, (1983); and Theron, (2005). The study also revealed that the CBOs have a bright future as far as age composition and literacy level of members, as their organisational structures indicate. However, literacy level of CBO members in the western CDPZ reflects a slightly different scenario from what it portrays in the other two zones. The implication could best be imagined. But the generally low income earning capacity of the CBO members in all the zones only goes to explain why the CBOs engaged in projects that are small and medium in scale.

5.3.5 CBO organisational structure

CBO organisational structure here examined concerned their process of decision making, methods adopted in mobilising resources; whether the CBOs possessed or were

duly guided by any operational objectives. The extent to which the objectives catered for the welfare of their members was also an issue of focus in the study. The study revealed that, apart from providing for the welfare of members, majority operated within the provisions of their set of objectives. CBO development activities are also expected to portray a positive trend. Pertaining to office ownership and office keeping, the result has not however been appreciable enough. Although the CBOs had their Patrons and Advisers, but these officials were never effectively utilised for the purpose they were appointed; Key Informants also confirmed this point by admitting that CBO Patrons and Advisers were never regularly contacted by the organisations whenever decisions were being taken. The CBOs however did quite well in terms of the liberal procedure adopted in the choice of their leaders. These and other CBO attributes have been responsible for the level of performance recorded.

5.3.6 CBO project performance evaluation

For purpose of effective CBO performance evaluation, the process took the form of reckoning the aggregate project outputs as executed in the development zones, also pointing their project outcome per sector, and on a spatial, state-wide basis. The spatial impression created was built from the overall aggregate outputs from the zones. The southern zone incurred the highest project expenditure, thus having the highest project aggregates among the zones. The western zone had the least performing CBO activities. Sectoral performance evaluation revealed impressive presence of CBO projects in five socio-economic sectors. Out of a total of 512 rural communities in the state, only 57 benefited from CBO projects. The overall assessment showed still that the southern Senatorial project zone got the loftiest benefit from CBO presence.

5.3.7 CBO development impact on the rural communities

The study also measured the extent to which the CBO projects impacted on the rural communities they operated in. A number of tabular and figurative as well as pictorial illustrations provided evidences on the overall results of CBO performance and development impact on the affected rural communities. This gave insight to the policy options suggested for the improvement and sustainability of CBO contributions in the process of rural development in Nasarawa state and in the country in general.

5.3.8 Indicators of CBO development impact on the rural communities

As already explained in the preceding section, the CBOs performed impressively in their favoured socio-economic sectors across the CDPZs. Results of field data gave vivid impression about CBO impact on the rural communities. Valuable sources of evaluation also gave vivid impression about CBO impact on the rural communities through views, observations from Focus Group Discussions, personal Informants' Interviews and testimonies from official records and personal contacts with officers directly in charge of community development at the state, local government and district levels. These were quite revealing of the development impact which arose due to CBOs' projects at the community level.

5.3.9 CBO challenges

Observations through FGD, KII and CSS corroborated the problem of inadequacy in, and poor style of records keeping that limited CBO performances and development impact. KII and CSS sources also indicated CBO failure to establish or maintain field offices, and hardly made regular consultations with their Advisers or even their Boards of Trustees (BOT); while it was glaring that the CBOs suffered great challenges sourcing for, and for mobilising local resources.

Another major challenge that affected CBO performance was the lack of collaboration among the organisations. Inter-CBO interaction and linkages has been identified as a limiting factor to the progress of the CBOs in so far as they lack the synergy and holistic handling of issues concerning development programmes. It was even more constraining with lack of CBO capacity to engage external technical and financial agencies, thereby limiting their project outputs to small scale project undertakings. Finally, it was glaring through interaction with the public, that CBOs generally lacked the enabling environment or encouragement in form of collateral to enable them access financial or technical assistance from external financial and non-governmental agencies.

5.4 IMPLICATIONS OF THE FINDINGS

The Findings of the study illustrate the role and contribution of CBOs in delivering development goods and services and how that translates to improvement in the living standard of beneficiary communities. The study equally has implications on the societal or communal benefits derivable from CBO activities which involves a whole universe of ideas about stake holding, role and benefit sharing among diverse actors or participants through a process bound by common goal sharing, and ambition nurturing for communal welfare, accomplishment and actualisation.

The implications of the study also kindles the awareness that there is a development benefit to be derived through CBO contribution, particularly in the rural areas where the public sector has made little or no attempt at rendering adequate development impact through deliberate planning action especially at the rural community level. The above implications therefore behove the following recommendations; meant to tailor policy actions towards strengthening CBO activities in Nasarawa state and elsewhere in the country for efficient and effective grass roots community development.

5.5 CONCLUSION

In concluding the findings of this research, it remains incontestable to say that CBOs in the study area have performed creditably well in contributing to the development of the communities and have impacted significantly on the rural communities, though the results of the study also suggest a number of challenges confronting the CBOs. Their most challenging adversity borders on resources and resource mobilisation. On the whole, the results of their performance and development impacts, albeit the challenges, are appreciable enough to be recommended for application in similar rural environments elsewhere nation-wide.

The typologies of CBOs revealed by the study were found to be peculiarly engaged in common areas of operation in the three project zones or Senatorial districts. As many as six types of community organisations were involved in nine socio-economic sectors of rural development, ranging from education and health projects to rural infrastructure and environmental sanitation, to electricity, water supply and social welfare services.

Though, the tempo of performance and development impact vary from zone to zone, all the CBOs studied were confronted with similar limitations; their outputs were affected by in-ability to reach out to better the conditions of their resources through out-sourcing and lack of basic ICT skills. This was explained by lack of skills for coordination and collaboration among similar organisations and also lack of awareness of especially their leaders to explore external sources of support.

Finally, in-spite of the challenges, the zeal and commitment demonstrated by the CBO members, coupled with the transparency of the leaders, though affected by their non-sophisticated managerial and technical know-how. The CBOs will constitute reference point for the anticipated policy recommendations. With this, a virile working synergy

and complementarity between the CBOs and the government of the state can be established for the purpose of achieving effective collaboration in the process of rural grass roots development.

5.6 RECOMMENDATIONS

Reckoning with the findings of this study, recommendations are hereby made towards strengthening the capacity of CBOs in order to improve their efficiency and effectiveness in performing and impacting on the development of rural communities. This will require taking the following policy steps.

First, it is pertinent to state that since the recommendations are meant to improve CBO efficiency and effectiveness, in complement with government's efforts in bringing about enhanced rural grassroots development:

There is the need to make better the socio-economic conditions of CBO members in addition to enhancing their process of registration for the purpose of effective coordination, regulation and or supervision of their activities and hence, their capital base can be raised by creating an enabling environment for their operations. This may be in terms of making available basic financial and technical infrastructure and facilities, such as collaterals that will afford them access immediate local and external funds.

The CBOs also need to be continuously enlightened on the need to channel government or public funds that may be issued as loans into some subsidiary income-generating investment ventures.

Since training and education are basic expository enlightenment endeavours, government should intervene in this aspect by introducing tuition-free education programmes and refresher courses to enhance CBO members' social status.

Concerning the issue of variation in the general, zonal and inter-sector CBO performance, it will be proper to recommend the process of synergy between government and the CBOs such that the CBOs would rather intensify or improve their efforts the areas of their cherished and best performance in order to achieve better results; and allow government to close the remaining gap in fulfilling her mandate of providing social services to the rural populace.

There is also the need for networking and advocacy so as to build or establish a front to be able to open up linkages with other relevant community organisations for more effective performance

In addition, a CBO board requires to be established at the state headquarters, with zonal and area offices located at the local government area and district levels to monitor the CBO activities.

5.6.1 Proposal for Effective and Efficient CBOs in Rural Community Development

Findings from this research have revealed that effectiveness and efficiency of CBO performance depend on, and can be achieved through an effective communication system that requires pulling together all available resources which will serve as building blocks for the functional operation of the proposed model.

The assumption of this model is that with effective communication, people's awareness of CBO activities in the rural communities will be raised. With efficient communication via the mass and social media, the awareness of the common man (rural populace) on CBO activities will not only be raised, but it will also intensify better education and motivational factors to ensure the sustainability of effective and efficient CBOs and will eventually lead to the development of the grass roots community as represented in Fig 5.1.

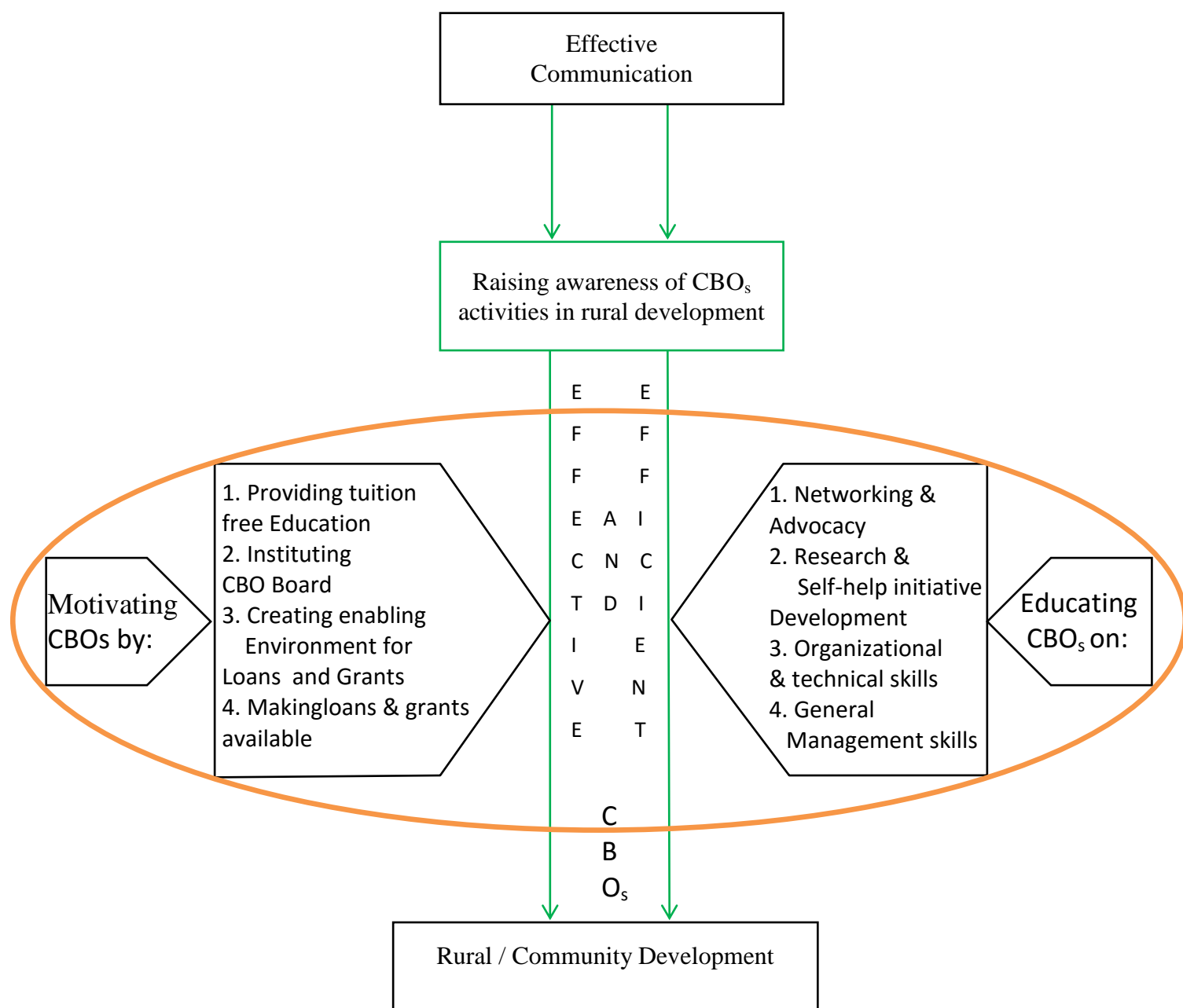


Fig 5.1 The blend of the Application of Models for Effective and Efficient CBO operations in Rural Development.

Source: Adopted from: Boasu, 2011

5.7 CONTRIBUTION TO KNOWLEDGE

Rural CBOs have in recent times made efforts in diverse forms to contribute as agents of change as their counterparts in the urban areas, and to partake in the process of social service delivery, though such efforts have not been without challenges and impediments, particularly in the study area. Therefore, the enlistment of rural CBOs as stakeholders and major contributors towards rural development, and indeed national development is the concern and focus of this research.

Through literature investigations, the major gap that seems left to be filled from the findings of previous research works on CBO performance and development impacts in rural communities is the explanations and analysis required at specific levels of sector variations of CBO activities which appear to be underplayed by previous research..

Although previous studies on successful CBOs in other lands including the Eastern Central and Southern Africa have been reported for their high tempo of performance and high level inroads made in the application of ICT knowledge and skills, particularly, in fund raising from members, however, the gap still remains that the specific causal factors that account for the differences in performance and development impacts even at sector level are left to be established in this study.

Literature also revealed that previous studies have been criticized for their adoption of simple descriptive analytical methods in synthesising their data. This research has however, pushed research frontier forward by its application of correlation techniques to explore the alternative policy options which arise from the study. Therefore:

1. The primary contribution of this research to knowledge is to corroborate what has been reported in other developing countries on the role of CBOs as vehicle for the development of both the urban and rural areas. The research has revealed that rural

CBOs are generally more actively engaged in small to medium scale rural development projects by virtue of their mode of resource mobilisation (mainly internally sourced) and collective decision making. The realisation of the potency of these institutions as major drivers in the development process has been widely accepted in the Nigerian context though not sufficiently explored for the purpose of deeper understanding of the actual contributions they make and why. This work is an attempt to contribute in that direction.

2. Through its contribution, the study also provides valuable information for practitioners in rural development by indicating project types that are most suitable for CBO activities and the institutional framework that would be necessary to harness their roles most effectively. They appear to be most successful in executing educational, environmental sanitation and rural infrastructure projects as well as water supply and social welfare related projects.

3. The research also depicted CBOs as essential and veritable tools and agents of sustainable development at the grassroots level, as they have been found to cultivate the capacity to exploit local community resources albeit financial challenges; while they also possess the potentials to establish partnership or synergy with government in ensuring the provision of effective and efficient social services delivery to the citizenry. This will be a contribution to policy formulation for rural development which the research has advocated should be more towards enabling local communities in decision making and resource mobilisation for various projects.

5.8 AREAS OF FURTHER RESEARCH

This study has concentrated its focus strictly on the role and contributions of CBOs in impacting development on rural communities in the study area. There is the need for

future research to shift focus to the area of complementary or joint CBO – government relation in rural community development.

The plethora of findings of past research works concerning CBO development impact indicate that rural-based CBOs have shown most interest in educational, health and rural infrastructure construction and maintenance. It is suggested that further research on CBO should seek empirical explanations for poor CBO performance in other sectors of human welfare development.

Finally, the dearth in empirical data on rural-based CBOs also suggests the need for more empirical investigation and understanding of the role and development impact of CBO projects in rural communities in Nigeria.

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APPENDICES

APPENDIX 1



Primary Health Care Centre in Toto built by the Toto Local Government Progressive Union in Conjunction with Members of the N.Y.S.C. 2010/2011

APPENDIX 2



Umaisha-Zineku Bridge Constructed by Toto Local Government Progressive Union in Umaisha, 2012/2013.

APPENDIX 3



Administrative Complex Built by the Underprivileged Lots Concern Group for a Neighbourhood School in Mararaba

APPENDIX 4



Research Assistants at Work.

APPENDIX 5



One of the Focus Group Discussion Sessions.

APPENDIX 6**Registered Community-Based Organisations in Nasarawa state**

S/No.	Names of Registered Community-Based Organisations	Location (Residence) & No. of RegisteredMembers
1.	✓ Accelerated Family Improvement International	Not Fixed 15
2.	Adult Education Movement Association	“ 13
3.	African Health Project	“ 3
4.	Ajaga Women Traders’ Association Ajaga	Ajaga30
5.	Agwada Progressive Movement	Agwada38
6.	Brick layers’ Association Laminga	Laminga10
7.	✓ Centre for Social Development Initiative Okpareke	Okpareke11
8.	Child’s Right Foundation Osinabu	Osinabu15
9.	Committee of Friends Keffi	Keffi25
10.	Cottage Developers Club Ara	Ara18
11.	Dimbeku Developers union	Adimbeku15
12.	EgwusiEsse-Lema Procurement and Empowerment initiative	MarabaEdege13
13.	✓ Faith and Action Gospel Services (FAGS)	Not Fixed 36
14.	Global Vission Nigeria Keffi	Keffi40
15.	Golden Hearts Foundation	Not Fixed 38
16.	Gudi-Station Development Association	Gudi26
17.	GundumaVissionaries	Not Fixed 22
18.	HIV/AIDS Awareness Campaign Centre	Not Fixed 18

19.	✓ House-Care Christian gathering SabonGida	SabonGida29
20.	Integrity Association of Nigeria Gate	Gate 35
21.	Justice and human Empowerment Centre	Not Fixed 50
22.	Karkara Peoples Development Initiative	Not Fixed 16
23.	Karmo Development Foundation	Karmo10
24.	Keffi Solidarity Development Forum	Keffi19
25.	✓ Mainstream Electrical/Electronic Repairers Association	Not fixed 12
26.	Marble Processors Union Ugya	Ugya8
27.	Me and You Motor Maintainers Group	“ 40
28.	Nasarawa Barbers Association	“ 16
29.	Nasarawa Town Development Association	“ 57
30.	Okanga Fishers Organisation	Okanga-Iredeya45
31.	✓ Rural Advocacy Network	Not Fixed 35
32.	Samaritans Support Group	“ 23
33.	Small Scale Enterprises Union	“ 43
34.	ShafanAbakpa Community Association (SACA)	ShafanAbakpa60
35.	The Concerned Citizens Association Kokana	Kokana9
36.	Tolugba NGO Usha	Usha8
37.	✓ Toto Local Government Progressive Union	Not Fixed 59
38.	Toto Timbers Producers Association	Not Fixed 11
39.	Trailer Loaders Club Nasarawa LGA	“ 50
40.	The Majesty Club of Ugya	Ugya55
41.	The Voice of Islam	Not Fixed 57
42.	Toto Town Development Association	Toto 60
43.	✓ The Underprivileged Lots Concern Group	Not Fixed 10
44.	Ugya Miners Trading Group	Ugya18
45.	Ugya Youth Development Association (YUDA)	Ugya52
46.	Voice of the Voiceless Kana	Not Fixed 35
47.	Water Vendors Association	“ 28
48.	Welding and Furniture Processors Association	“ 35

	Community-Based Organisations in Northern Senatorial/Community Development Project Zone	
49.	✓ Club – One –Eight, Wamba	Wamba9
50.	Better Leven Akwanga	Akwanga8
51.	Eggon Youth Movement	Not Fixed 59
52.	OkpohwoFoundation, NasarawaEggon	“ 11
53.	Nigeria Youth Democracy and Good Governance, Akwanga	“ 12
54.	✓ O’ phellia Programmes	“ 8
55.	Eggon Cultural Development Centre	“ 55
56.	Wamba Youth Progressive Movement	“ 10
57.	EggonKyenkyen Foundation for all Continuity Development Activities	“ 57
58.	Wamba Consultative Movement	“ 15
59.	✓ Koranic Education Development Initiative	“ 13
60.	Peoples Progressive Forum, Akwanga	“ 30
61.	AngbashuruWoman Association NasarawaEggon	25
62.	Okko Woman Group, Kagbu “a”	Kagbu 15
63.	Akpiki Group Mada Station Association	“ 36
64.	✓ Ambwashenta Women Marketing Association, Kagbu “b”	“ 40
65.	Gitta ward Women Marketing and Development Association, Wamba	Wamba 26
66.	Marketing Women Association Angbakpa, Wamba	Not Fixed 18
67.	AngwanRimi Marketing Women Gitta, Wamba	“ 35
68.	Widow Women Development Association, Wamba	“ 50
69.	✓ Gitta ward Frontline Polititian Association MararabaGon-GonWamba	“ 15
70.	Goltima Poultry and Livestock Association, Sisinbaki – Wamba	“ 15
71.	Kantana Development Association, kwarraFarinruwa	FarinRuwan 28
72.	Women in Health Kagbu, “a” Ggoni	Not fixed 18
73.	Zumuntar Mata Women group, Kagbu “a”	“ 50
74.	✓ Women Educators , NasarawaEggon	N/Eggon 10
75.	Wakama Development Association, Wakama	Wakama 45

76.	Women Widows Organization Cassava Progressive Association, alubaBashayi	Not Fixed	22
77.	Arum Association, Women Development Association Akwanga	Akwanga	16
78.	FarinRuwa Women Frontline Politicians	Not Fixed	40
79.	✓ Akwanga-west Women Frontline Politicians	Not Fixed	30
80.	Lama Group Women Association, Gudi Station	G/Station	14
81.	Women Development Association AshentaKagbu “b”	Kagbu	18
82.	FarinRuwa Development Area Business. Development Chamber	FarinRuwa15	
83.	Wamba Business Development Wamba	Wamba 9	
84.	✓ KujeAya& Sons Clinic Workers Union NasarawaEggon	N/Eggon12	
85.	Musson Team Centre Akwanga	Akwanga5	
86.	Nigerian Youth for Democracy & good Governance, Akwanga	Not Fixed	16
87.	Research&Documentation College of Education Practitioners Akwanga	COE	22
88.	Better Leven Akwanga	Not Fixed	11
89.	✓ Action Women Multi-Purpose Union NasarawaEggon	“30	
90.	Awange Branch Fadama Users Association	“	15
91.	Awange Branch Marketing Women Association	“	18
92.	Fadama Users Association U/Monday	“	26
93.	Dorsophi Marketing Women Association, Arum Sarki	“	35
94.	Arum-Aso Women Development Association Akwanga	“ 22	
95.	Gbuku Women Fadama Users Association	“	18
96.	The Progressive Developers Association	“	26
97.	Angbashiru Women Farmers Association Akwanga	“	35
98.	Godiya Women Farmers Association	“	19
99.	FarinKasa Soda Association	“	16
100.	AnguwanAyubaWambai Farmers Association	“	25
Community-Based Organizations in Southern Senatorial/Community Development Project Zone			
101	✓ African Health Project	Not Fixed	10
102	Awareness Campaign Organisation Lafia	Lafia	18

103	Awe Youth Progressive Association Giza	Giza	60
104	Awe Soya seans and Benni-Seed Farmers Association Nasarawa State	Not Fixed	35
105	Akiri Salt Mining Assoc. Awe	Awe	16
106	Centre for Peace and Rural Development (CENPARD) Lafia	Not Fixed	11
107	✓ Centre for the Advancement of the Underprivileged	“	14
108	Centre for the Advancement of Human Dignity Lafia	Lafia	20
109	Christian Youth Development Association Lafia	“	60
110	Community Action for Women and Children	Not Fixed	18
111	Community Women and Youth Empowerment in Nigeria Lafia	Lafia	35
112	Common Goal for Human Development Lafia	“	8
113	✓ Community Empowerment for Health Action	Not Fixed	13
114	Community-Based Care and Catholic Diocese of Lafia	Lafia	40
115	Community Action for Empowerment for Self Reliance and Actualisation	Not Fixed	36
116	Community Enhancement Initiative Programme in Nigeria	“	13
117	Community Enhancement and Family Development Centre	“	10
118	Christian Community NBS Lafia	Lafia	26
119	✓ Circle 37 Nigeria	Not Fixed	37
120	Crystal Youth Organisation Lafia	Lafia	18
121	De Grace Initiative TudunGwandaraLafia	“	25
122	De Brothers Keepers Project	“	15
123	Edunili and Development Centre Lafia	Lafia	22
124	Federation of Muslim Women’s Assoc. in Nigeria Nasarawa State	Not Fixed	38
125	✓ Green Fields Sustainable Development Club	“	11
126	Green Ribbon International	“	18
127	Golden Hearts Foundation	“	13
128	Goup for Water Sanitation and Community Development Agyaragu-Jenikwe	“	8
129	Goldemine Association Jos Road Lafia	Lafia	8
130	Help International Millionaire Quarters Foundation	Not Fixed	11
131	✓ HIV/AIDS Awareness and Current	“	5

	Concerns in Nigeria	
132	Humane Programme for Development	“ 6
133	Hope Rising Foundation Ekye Development Area	“ 9
134	Islamic Focus for Human Dev.	“ 60
135	Jenkwe Solidarity Movement Agyaragu	Agyaragu18
136	Journalists for Peace and Development	Not Fixed 16
137	✓ Joint Alliance People and Campaign and Awareness Team	“ 20
138	Justice and Human Empowerment (KAJEK)	“ 13
139	Jireh Foundation	“ 7
140	Kadarko Finance Consortium Aza Development Area Council	“ 10
141	Karvara Women and Development Initiative	“ 30
142	KeanaLeage for Women and Children	“ 45
143	✓ Lafia Education Advancement Foundation	“ 8
144	Mississippi Consortium for International Development	“ 12
145	News Doma	Doma 16
146	National Council of Women Societies Lafia	“ 55
147	Nasarawa State Association of the Deaf	Not Fixed 45
148	Nasarawa Network of People Living with Aids	Not Fixed 60
149	✓ Nasarawa State Youth Solidarity Front Nasarawa State	“ 38
150	Nasarawa State NGO Network	“ 18
151	Nasarawa Youth Foundation of Nigeria	“ 18
152	New Agency for Community Action and Development Doma	Doma 45
153	New City Foundation	Not Fixed 10
154	Nigeria Association of Road Transport Owners	“ 100
155	✓ Option of Nigeria	“ 15
156	Otia Development Foundation	Fixed 15
157	Partners for Rural Upliftment	“ 12
158	Project for Educational Development	“ 12
159	Positive and Production Action Group	“ 8
160	Rashpal Foundation	“ 12
161	✓ Rural Advancement Movement	“ 16

162	SabonFegi Youth Forum	“	37
163	The Voice of Islam Nasarawa State Branch	“	60
164	Vanguard for Community Dialogue	“	9
165	Vanguard for Democratic Orientation	“	8
166	Women Development Initiative Lafia	Lafia	59
167	✓ Women Trafficking and Child Labour Eradication Foundation	Not Fixed	18
168	Women FadamanBauna Cultivators Association	“	55
169	Youth Awareness Movement Against HIV/AIDS in Africa	“	10
170	Youths Against Crime	“	13

Source: Field Survey 2010/14

✓ Community-Based Organisations studied

APPENDIX 7

List of Active Community-Based Organisations in the Study Area

S/No	CBOs	No. of Registered Members
1**	Accelerated Family Improvement international	15
2**	Centre for Social Development Initiative	11
3**	Faith Action Gospel Services	36
4***	House-care Christian Gathering SabonGida	29
5**	Mainstream Electrical/Electronic Repairers Association	12
6***	Rural Advocacy Network	35
7***	Toto Local Government Progressive Union	59
8***	The Underprivileged Lots Concern Group	10
9**	Club One-Eight Wamba	9
10***	O'phellia Programme	8
11***	Koranic Education Development Initiative	13
12	Ambwashenta Women Marketing Association Kagbu	40
13***	Gitta Ward Frontline Politicians Association MararabaGon-gonWamba	15
14**	Women Educators Association EggonNasarawaEggon	10
15***	Akwanga-west Women Frontline Politicians	30
16*	KujeAya and Sons Clinics Workers Union	5
17***	Action Women Multi-purpose Union N/Eggon.	30
18***	African Health Project (CENPARD)	10
19**	African Health Project	10
20***	Centre for the Advancement of Underprivileged Lafia	14
21***	Community Empowerment for Health Action Nigeria	13
22***	Circle 37 Nigeria	37
23***	Green fields Sustainable Development Club	11
24***	HIV/AIDS Awareness and Current Community Concerns Nigeria	5
25**	Joint Alliance People Campaign and Awareness	20
26**	Lafia Education Advancement Foundation	8
27***	Nasarawa State Youth Solidarity	38
28***	Option Nigeria	15
29**	Rural Advancement Movement	16
30**	Women Trafficking and Child Labour Eradication Foundation	18

Source: Field Survey 2011/2014

Note:*** = Best performing CBOs; ** = Medium level performing CBO; * =Low level performers.

APPENDIX 8

List of CBOs: Numerical Strength and Years of Registration

S/No	CBOs	No. of Registered Members (Numerical Strength) & Year of Registration (in parenthesis)
1	Accelerated Family Improvement international	15 (2005)
2	Centre for Social Development Initiative	11 (2004)
3	Faith Action Gospel Services	36 (2000)
4	House-care Christian Gathering SabonGida	29 (1998)
5	Mainstream Electrical/Electronic Repairers Association	12 (2007)
6	Rural Advocacy Network	35 (1998)
7	Toto Local Government Progressive Union	59 (1992)
8	The Underprivileged Lots Concern Group	10 (2008)
9	Club One-Eight Wamba	9 (2007)
10	O'phellia Programme	8 (2009)
11	Koranic Education Development Initiative	13 (1996)
12	Ambwashenta Women Marketing Association Kagbu	40 (1990)
13	Gitta Ward Frontline Polititians Association MararabaGon-gonWamba	15 (2011)
14	Women Educators Association EggonNasarawaEggon	10 (2009)
15	Akwanga-west Women Frontline Politicians	30 (2010)
16	KujeAya and Sons Clinics Workers Union	5 (2011)
17	Action Women Multi-purpose Union N/Eggon.	30 (2000)
18	African Health Project (CENPARD)	10 (2000)
19	African Health Project	10 (1999)
20	Centre for the Advancement of Underprivileged Lafia	14 (1998)
21	Community Empowerment for Health Action Nigeria	13 (1999)
22	Circle 37 Nigeria	37 (2008)
23	Green fields Sustainable Development Club	11 (1994)
24	HIV/AIDS Awareness and Current Community Concerns Nigeria	5 (1996)
25	Joint Alliance People Campaign and Awareness	20 (1992)
26	Lafia Education Advancement Foundation	8 (2006)
27	Nasarawa State Youth Solidarity	38 (1998)
28	Option Nigeria	15 (1998)
29	Rural Advancement Movement	16 (2001)
30	Women Trafficking and Child Labour Eradication Foundation	18 (2009)

Source: Field Survey 2011/2014

APPENDIX 9

Study Questionnaires:

**DEPARTMENT OF URBAN AND REGIONAL PLANNING
FACULTY OF ENVIRONMENTAL DESIGN
AHMADU BELLO UNIVERSITY, ZARIA**

Dear Respondent,

This questionnaire is for investigation of issues raised herein in respect of Doctoral research in Urban and Regional Planning. This is purely an academic exercise. Your honest opinion on the subject shall be treated with utmost confidentiality. It shall be sincerely appreciated if you could kindly render your maximum cooperation in this regard.

Thank you.

**QUESTIONS FOR GOVERNMENT/AGENCY OFFICIAL(S) AT THE LOCAL
GOVT./DISTRICT LEVEL**

TOPIC: DEVELOPMENT IMPACT OF COMMUNITY-BASED ORGANISATIONS
(CBOs) ON RURAL DEVELOPMENT IN NASARAWA STATE, NIGERIA

PART I: PERSONAL DATA:

1. Sex: (a) M [] (b) F []
2. Age(years)(Plstick) (a) Below 30 [] (b) 31 – 40 [] (c) 41-50 []
(d) 51- 60 [] (e) Above 60 []
3. Level of Education: (a) Basic [] (b) Secondary [] (c) Tertiary []
4. For how long have you held this position? (a) 1- 5yrs [] (b) 6- 10yrs [] (c)
11yrs+ []

**PART II SECTION A: ASSESSMENT OF ROLES AND CHALLENGES OF
CBOs**

5. How many CBOs operate in rural development activities in this Local
Govt./District? (a) 1 – 5 [] (b) 6 – 10 [] (c) 11+ []
6. Have they all been registered? (a) Yes [] (b) No []
If no, why?
.....
7. Do you monitor their activities? (a) Yes [] (b) No []
a) If yes how do you monitor them?.....
.....
b) If no, why?
.....
8. Do the CBOs help/assist your development programmes in any way?
(a) Yes [] (b) No []
a) If yes state some of the way.....
.....
b) If no, what role do you/would you expect people to derive fully from their
development efforts?.....

9. What kind of impression do you have about CBO activities generally in Nasarawa state? (a) Positive [] (b) Negative []

State your reason(s).....

.....

.....

10. Does your office offer them any form of help/assistance? (a) Yes [] (b) No []

If yes, state the kind of assistance.....

.....

.....

If no, why?.....

.....

.....

11. How often do you offer such assistance? (tick) (a) All the time [] (b) Monthly [] (c) Quarterly [] (d) Yearly []

12. Identify the major problems of CBOs in domain.....

.....

SECTION B: RECOMMENRATIONS FOR POLICY FORMULATION:

13. What do you think should be done to improve the performance of CBOs?

.....

.....

14. Do you have any other thing(s) to share with me that we have not talked about?

(a) Yes [] (b) No []

15. If yes, state them

.....

THANK YOU

INTERVIEW GUIDE FOR FOCUS GROUP DISCUSSIONS

TOPIC: DEVELOPMENT IMPACT OF COMMUNITY-BASED ORGANISATIONS (CBOs) ON RURAL DEVELOPMENT IN NASARAWA STATE, NIGERIA.

I. For Government/Agency Officials

1. Could you please state in what ways your office relates with CBOs?
.....
.....
.....
2. What major development projects do they engage in?
.....
.....
.....
3. Would you agree that the overall development impact is in line with or complementary to government development policy goals?
.....
.....
.....

II. For Community/Opinion Leaders

4. Are you aware of or do you feel the impact of CBO project activities in your community?
.....
.....
.....
5. Do you think it is necessary to encourage their activities in your domain?
.....
.....
.....
- a) If yes, please suggest ways of enhancing their impact on the communities
.....
.....
.....
6. Do you see any prospects in their contributions to the development of the communities?
.....
.....
.....

7. Do they always or sometimes consult or invite you to their meeting whenever they are making decisions before they initiate/embark on their projects?

.....

If yes, how is the message relayed to you?

.....

8. How do you perceive their relationship with government and other organizations, individuals and groups?

.....

9. How will you assess the success or general development impact of CBOs in/on people's welfare?

.....

III. Challenges Of CBO Operations

10. Would you say that CBOs are facing any challenges?

.....

11. If yes, could we share some of the challenges and possible ways of resolving them?

.....

QUESTIONS FOR EXCO & FLOOR MEMBERS OF CBOs

PART I. PERSONAL DATA (please tick(✓))

1. Sex: (a) M [] (b) F []
2. Age: (a) Less than 30 [] (b) 30 – 45 [] (c) 45 – 55 [] (d) 55+ []
3. Level of educ.: (a) None [] (b) Basic [] (c) Secondary [] (d) Tertiary [] (e) Others

4. Number of years in your present position? (a) Less than 3 [] (b) 4 – 6 []
(c) 7 – 9 [] (d) 10+ []

PART II. SECTION A: ORGANISATIONAL STRUCTURE

5. Has this organization been officially registered? (a) Yes [] (b) No []
- a) If yes, identify the year of registration: Before 2001 [] 2001 – 2003 []
2004 – 2006 [] 2007 – 2009 []
- b) If now why?
.....
6. Which of the following bodies initiated the establishment of this organization?
Govt. (a) NGO [] (b) Group of people within the community [] (c)
Others(specify).....
7. What is the total number of membership in your organization?
(a) 1– 10 [] (b) 11 – 20 [] (c) 21 – 30 [] (d) 30+ []
8. What is the gender composition of your organization?
(a) More male than females [] (b) More females than male []
(c) Equal number of males and females []
9. On what bases do you select your leaders? (a) Long service [] (b) Age [] (c)
Education/literacy [] (d) Others(specify).....
10. How do you select your leaders? (a) Voting [] (b) Appointment []
(c) Others(specify).....
11. Does your organization have laid down rules that guide its operations?
(a) Yes [] (b) No []
- If yes, how are they enforced?.....
.....
12. If no, why?.....
.....
13. Do you have an office for your organization? (a) Yes [] (b) No []
- If no, why?.....
.....
14. Do you hold regular meeting? (a) Yes [] (b) No []
- If no, why?.....

.....

If yes, how often do you hold meetings? (a) Weekly [] (b) Fortnightly [] (c) Monthly [] (d) Quarterly []

SECTION B: ASSESSMENT OF CBO IMPACT

15. Does your organization have objectives for its activities? (a) Yes [] (b) No []

If yes, state them.....
.....

16. Identify some of the impacts derived from your organization by the community

.....
.....
.....

17. Does your organization create any opportunity for self-development for members? (a) Yes [] (b) No []

If yes, by what means?.....
.....

If no, why?.....
.....

18. What is the main source of funding/capital for your organisation?

(a) Government [] (b) NGO [] (c) Membership dues []

19. Do you involve other organizations in your activities? (a) Yes [] (b) No []

If yes, how often?.....
.....

If no, why?.....
.....

20. Does your organization give education and training to community members?

(a) Yes [] (b) No []

If yes, what kind of education or training?.....
.....

How often?.....If no, why?.....

SECTION C: CHALLENGES OF CBO OPERATIONS

21. Does your organization get support from anywhere? (a) Yes [] (b) No []

If yes, what kind of support?.....
.....

What agencies offer the support?.....
.....

If no, why.....
.....

22. Is the Account of the organization accessible to every member?..(a) Yes [](b) No []

If yes, how often?.....
.....

If no, why?.....
.....

23. Are the community members aware of the organization? (a)Yes [](b) No []

If yes, how do you know?
.....

If no, why?.....
.....

24. Does your organization have records? (a) Yes [](b) No []

If yes state the kind of records.....
.....

25. Does the organization have any challenges in the course of her operation?

(a) Yes [](b) No []

If yes, mention some of them
.....

SECTION D: RECOMMENDATIONS FOR POLICY FORMULATION

26. Suggest ways of resolving the challenges stated above
.....
.....

27. Do you have any other thing to share with me that we have not discussed?

(a) Yes [] (b) No []

If yes, state them.....
.....
.....

Table 4.19 Data on Socio-economic characteristics of CBOs in the study area

Socio-economic characteristics	Weight (Ranking) (R)	Per-cent (P) (%)	Weighted score (P)x(R)	Number of projects
Size:				
46 - 65	3	20	60	
26 – 45	2	13	26	
5 - 25	1	67	67	
Age:	4		-	
B/f 1990	3	-	39	
1990 – 1995	2	13	272	
1999 – 2011	1	86	-	
A/f 2011		-		
		100	153	
Education:				
Tertiary and secondary	2	83	166	
Others	1	11	11	
None	0	6	0	
		100	177	
Income (N):				
> 181,000	4	4	16	
101,000-180,000	3	6	18	
20,000-100,000	2	27	54	
< 19,000	1	63	63	
		100	151	

Source: Field Survey, 2010/2014