

NGO's and Their Significant Works, Important Insights and Role in Rural Development

Jayadatta S.

Assistant Professor, KLE's Institute of Management Studies and Research, BVB Campus, Vidyanagar, Hubli, Karnataka, India. Email: jayadattaster@gmail.com

Abstract: The scope of development in India is not narrow but broad, encompassing not just economic development but also social development, quality of life, empowerment, women's and child development, education, and citizen awareness. A holistic vision and coordinated efforts including numerous departments, agencies, and even NGOs are essential to accomplish this. NGOs, or Non-Governmental Organizations, have more advantages working in rural regions than governmental organizations because NGOs are more flexible, specific to a given location, and committed to serving the public and community as a whole. The knowledge that little was known about the roles played by non-governmental organizations (NGOs) in rural development gave rise to the idea for this study. This paper primarily examines the function of NGOs in rural development from a conceptual standpoint. It examines the meaning of non-governmental organizations (NGOs), their many classifications, their areas of activity, their role and manner of operation, and their funding sources. These non-governmental organizations play an important role in the development of society, the improvement of communities, and the promotion of citizen engagement. The study concluded by recommending that NGOs do a thorough evaluation and set criteria to ensure that required levels of management skills and quality are met while implementing projects in rural areas.

Keywords: Citizen engagement, Non-governmental organizations, Quality of life, Social development.

I. INTRODUCTION

The term “non-governmental organization” is hardly ever used consistently, and NGOs are challenging to define. There are many different categories in use as a result. Concentration is most frequently placed on “degree of operation” and “orientation.” An NGO's direction refers to the kinds of activities it pursues. Examples of these endeavors include development, environmental, and human rights work. The degree of an NGO's operation—which may be local, regional,

national, or international—determines the scale at which it operates. The term “non-governmental organization” was first used in 1945, when the United Nations (UN) was established. Select designated specialized international non-state agencies, often known as non-governmental organizations, were given observer rights by the United Nations, an intergovernmental organization, at some of its assemblies. The word was used more frequently in the future. As long as it is non-profit, non-criminal, and not only a political opposition party, any private organization that is independent of governmental control is now referred to as a “NGO,” according to the United Nations.

Non-governmental organizations (NGOs) are a sort of organization that is distinct from government and business groups, according to (Pearce *et al.*, 2020). They stand out because they were started as alternatives to and enhancements of government-led development initiatives. An NGO, according to the United Nations (2014), is “any non-profit, voluntary citizens' group formed on a local, national, or worldwide level and driven by people with a shared interest.” Private institutions from developed countries that support global development; regional or national indigenous groups; and village member-groups (Linda and Frik, 2004). Non-governmental organizations (NGOs) are organizations that support community organizing, raise private funds for development, and provide services such as food and family planning. They consist of autonomous cooperatives, community associations, water-user societies, women's organizations, and pastoral associations. Non-governmental organizations (NGOs) are citizen-based groups that influence policy and raise public awareness. In the developing world, NGOs are now a vital part of the development machine, and they are often regarded as playing an increasingly essential role in development. On occasion, they are referred to as the “third sector” (Issa, 2005). Nevertheless, according to Lembani (2019), the definition of NGOs can be interpreted differently by various organizations depending on the context of a given scenario. According to him, a non-governmental organization (NGO) is a group of people who work together regularly for a purpose other than achieving government objectives, making money, or engaging in illegal activities (Hinzen, 2000). NGOs, according to Lembani (2019)

and The World Bank Group (2017), are private entities that seek to alleviate suffering, promote the interests of the poor and vulnerable, protect the environment, provide basic social services, and/or engage in community development. An NGO is a non-profit organization that promotes a shared cause, such as housing, health, training, education, and road development, as well as the provision of drinking water. Their goals are almost always tied to development issues, as described above, rather than profit. The monies they raise are used solely for the tasks they are working on. They also receive a significant portion of their funding from individuals and organizations that make voluntary contributions (Linda and Frik, 2004). NGO stands for non-governmental organization, and it is distinct from the state machinery. It is run on a volunteer basis and attempts to achieve development-oriented goals (Sundaram, 2020). NGOs could refer to organizations that work primarily as intermediaries between donor institutions and their target groups, or they could refer to organizations that actively represent community movements. According to Lembani (2019), who concurs with Todaro (2004), NGOs serve as resource organizations that aid the government bureaucracy in enlisting the participation of local organizations and the general populace in development initiatives. As a result, NGOs are organizationally skilled in mobilizing resources for community development. They tailor their efforts to the population's expressed and defined requirements. They place a strong emphasis on educating the

public so that it can build its own abilities to understand and respond to problems.

NGOs are involved in an initiative to increase awareness and organize economic and social development efforts. Their operations are carried out without government administrative acknowledgment or consent. The majority of it is based on NGO registration Acts, such as the Zambia NGO Act of 2009. For the operations and activities of these NGOs, the department offers rules and policies. They make sure that NGOs' operations are in line with government priorities, and they want NGOs to tell government departments about all of their projects and provide them with plans and yearly reports. Because the department's goal is to speed community development, it is always willing to help NGOs with any type of community development initiative (Lembani, 2019). Non-governmental organizations (NGOs) were created to augment government efforts and fill in gaps in government services. NGOs, on the other hand, are developing a grip in decision-making in nations such as India (Fowler, 1988). Occasionally, they become entangled in a complex of NGOs, political entities, commercial organizations, and significant cooperating partners, making decisions with immediate but no long-term consequences. Non-governmental organizations (NGOs) in India, for instance, are extensively regulated, politicized, and recipients of enormous government and international donor funds.

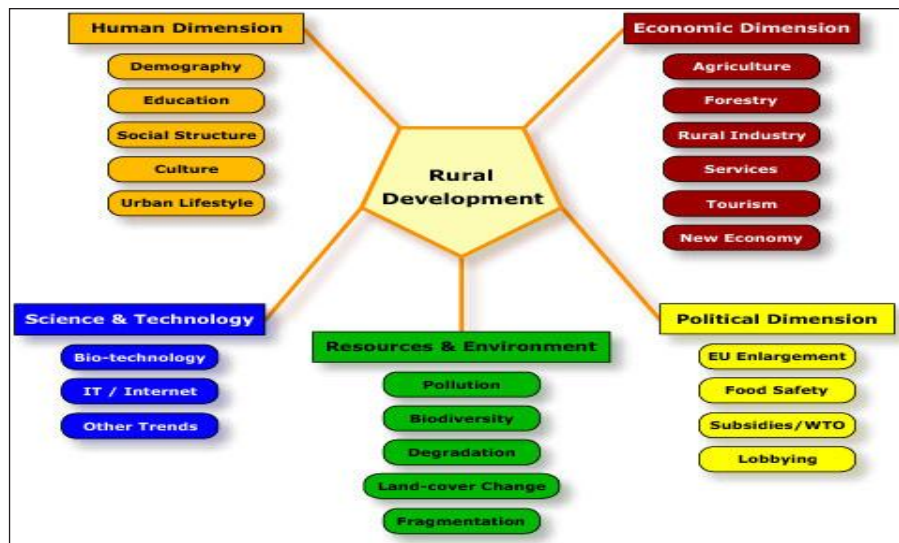


Fig. 1: Image Showing the Role of NGO's in Rural Development

II. CLASSIFICATION OF NGOs

Non-governmental organizations (NGOs) come in all shapes and sizes, and their missions are vastly different. NGOs can be categorized or grouped based on the nature of their development and the extent to which local people are involved in their activities. This includes religious and non-religious NGOs, as well as internal and external NGOs, as well as local and foreign NGOs. Local nongovernmental organizations (NGOs) include such like Community Aid and Rural Water Action, as well as

many others including cooperatives, associations, women's clubs, and religious groups (Lembani, 2019). NGOs, according to the World Bank's topology, contain operational and advocacy functions. The term "operational" refers to the planning and execution of development-related undertakings. Advocacy is the process of defending or advocating a cause, as well as raising awareness about it (Edwards, 1995). NGOs have two different qualities, according to Fowler (1988). To begin with, NGOs' relationships with their intended beneficiaries are built on volunteers rather than control, as is typical with government.

This means that intended beneficiaries are involved in program design and management, which increases the likelihood of program success because the programs are more likely to be relevant and appealing. NGOs use a task-oriented strategy to create suitable organizational growth that promotes change and diversity rather than control and homogeneity, which can stymie progress (Fowler, 1988).

In three ways, NGOs can be characterized based on the nature of their activity. The first group consists of transnational non-governmental organizations that use their non-governmental status to work for governmental or private organizations in third-world nations with dubious motives. On a national level, NGOs have officials who were founded by business people who only use their local context and facilities to undertake programs that use the poor's jobless cheap labor, particularly 'Interns' from colleges and universities. The second is unafraid to supply standard development services. Their work in rural communities does not include much collaboration or participation from the target groups. They engage with the recipients directly and include them in their activities. NGOs in this category, according to IFAD (2016), are particularly useful when it comes to rural development challenges. As Lembani (2019) and Pressler (2017) put it, the engagement that the third type of NGOs aims to establish with the directly affected community may constitute true cooperation in and of itself. Cooperation that is legitimate, creative, and mutually advantageous at the same time. The study's NGO is World Vision International. It is an international non-governmental organization that works actively and directly with people in rural areas. World Vision International addresses the community's perceived needs and challenges, and their participation is extremely valuable.

III. NGOS IN INDIA

Social service has been an element of Indian society since ancient times. A number of non-governmental organizations (NGOs) sprung up in India shortly after independence. Mahatma Gandhi even urged for the Indian National Congress to be disbanded and replaced by a Lok Seva Sangh (Public Service Organization). Despite the fact that his request was denied, Mahatma Gandhi's supporters established a number of voluntary organizations to address the country's numerous social and economic challenges. In India, this was the initial phase of non-governmental organizations. The second phase of NGO development began in 1960, when it became clear that government programs alone were insufficient to achieve the mission of rural development. Many groups were founded with the goal of working at the grassroots level. Furthermore, during the time, favorable governmental policies had a significant impact on the formation of NGOs and their responsibilities. The importance of NGOs in India's rural development has grown over time. Similarly, their position has changed dramatically in recent years as the government's policies have evolved through several plans. The government established a new role for NGOs in rural development in the sixth five-year plan (1980-1985). The Indian government envisaged NGOs playing an active

role in promoting self-reliant communities in the seventh five-year plan (1985-1990). These organizations were designed to demonstrate how underutilized village resources, such as human resources, skills, and local knowledge, could be utilised for their own development. Because NGOs worked closely with local people, bringing about such a shift was not a difficult assignment for them. As a result, in India's eighth five-year plan, NGOs were given a higher priority for rural development. A nationwide NGO network was established as part of this strategy. These organizations were tasked with low-cost rural development. NGOs are expected to play an important role in the development of the public-private partnership model, according to the ninth five-year plan. The government has given NGOs more leeway in terms of rural development through agricultural development policies and implementation methods. As the significance of NGOs in India's rural development grows with each five-year plan, NGOs are now drawing professionals from other professions. Developmental plans are planned and implemented by NGOs. They aid in the mobilization of local resources for development. NGOs aid in the development of a self-sufficient and long-term society. These organizations serve as a link between citizens and the government. Development, education, and professionalization are all facilitated by NGOs.

IV. HURDLES, IMPEDIMENTS IN THE WAY TO RURAL DEVELOPMENT

In India, one of the biggest issues that NGOs face is their reliance on government finances or external donations. Because most duties are dependent on finances, NGOs are less flexible in carrying out their mission. Furthermore, the structures of non-governmental organizations (NGOs) have become bureaucratic in nature, resulting in a decline in overall development effectiveness. Then there are the people-related challenges that NGOs face, such as rural people's traditional thinking, their poor understanding, and low levels of education for comprehending new technology and initiatives, as well as a lack of awareness. Villages also lack infrastructure such as water, power, educational institutions, and communication services, causing them to develop slowly. Apart from these, issues such as economics, such as high-cost technology, underdeveloped rural industries, social and cultural differences, conflicts between different groups, administrative issues, such as political interference, and a lack of motivation and interest, all act as roadblocks to India's rural development. NGOs, however, will continue to fight for rural development in India despite the obstacles. Local talent was used selectively by NGOs, who were trained and used for rural development. However, the willingness and active engagement of rural people in development processes and initiatives is critical to the success of rural development. The shortage of skilled persons willing to work in rural regions is one of the key operational difficulties that NGOs face. Another important issue that NGOs in India face is their reliance on government finances or foreign donations. Because most duties are dependent on finances, NGOs are less flexible in carrying out their mission.

Furthermore, the structures of non-governmental organizations (NGOs) have become bureaucratic in nature, resulting in a decline in overall development effectiveness. Then there are the traditional beliefs of rural people, their inability to comprehend new technology and initiatives due to a high percentage of illiteracy, and the lack of public awareness of the challenges that NGOs face. Villages also lack infrastructure such as water, power, educational institutions, and communication services, causing them to develop slowly.

V. MAJOR ROLE SEEN FOR NGO'S IN RURAL DEVELOPMENT

In the same way that economic reform and liberalization saw the government relinquish control of several areas to allow private sector entrepreneurship to thrive and contribute to the country's high growth rate in recent years, a similar paradigm shift is required to free NGOs from their reliance on aid and grants from within and outside the country in order to transform the country's rural situation. This is hoped to be accomplished for NGOs by including them in microfinance, micro insurance, and micro-entrepreneurship activities for the overall development of rural areas and the welfare of rural Indians.

VI. THE ABILITIES AND SUCCESS OF LOCAL GOVERNMENTAL ORGANIZATIONS

Generally speaking, local governments have control over the majority of local resources that are located inside their boundaries through regulation, taxation, and eminent domain, but it is still difficult for them to influence policy. While they should ideally handle the various socioeconomic issues that affect their specific populations, structures, and territories directly, studies demonstrate that in the majority of developing nations they are now obstacles to the creation of inclusive community development programs (Luqman *et al.*, 2005; Shamim *et al.*, 1992). On the other side, the local community in Herat and Balkh views the government differently despite decentralization in the public sector. According to the research done by Jelinek (2009), the government did not actively involve the local communities in the prohibition of poppy cultivation, which had a negative impact on people's lives. The public was extremely upset and concerned about the government's activities. Norad (2013) asserts that when local residents don't feel that they have any ownership over development initiatives, they may not engage, which undermines the efficacy of aid initiatives. According to Swidler and Watkins (2009), if the neighborhood takes ownership of a project, people will actively volunteer for and help with its implementation, resulting in the initiative's sustainability and outside funding. Similar to this, Anzar (2002) claims that the likelihood of community involvement in any particular intervention is influenced by how satisfied the community is with the services offered by the development partners. For instance, in Africa, local money sources are underdeveloped and poorly managed, and local

service requirements are not adequately satisfied (Onyango-Delewa, 2016). Financial instability is compounded by insufficient human resources, a lack of professional training for many employees, and widespread political meddling in local government (Olowu and Smoke, 1992). Similar to this, in Pakistan, although the current government advocates for better local governance, the living conditions of those who live in rural regions continue to be contentious. The historical conflicts between the federal and provincial governments further restricted the financial and institutional capabilities of local governments, paralyzing the local institutions, even as the nation experienced a negative military dictatorship and political unrest (Archondo-Callao, 2001; Siddiqui, 1992; World Bank, 2007). Through the Social Action Programme, the federal government devised a strategy to incorporate social development into the overall national development plan (SAP). In an effort to lessen rural-urban poverty in Pakistan, the Poverty Reduction Strategy (PRSP), which at the time concentrated on promoting broad-based economic growth, was adopted. Due to lack of direction and local community participation, it was unsuccessful in its endeavor and had a significant negative impact on the integration process (Baig and Khan, 2006). Similar to this, the federal government made another effort in the post-devolutionary era of 2001 to resuscitate local administration in order to raise the standard of living in rural communities, promotes agricultural growth, and creates an all-inclusive community emancipation plan. As a result, local governments' responsibilities for providing services and allocating resources significantly expanded (Cheema *et al.*, 2005), and rural areas underwent some transformation. However, these local governments were efficiently used for corruption and patronage politics, which limited the qualities of effective local government actions (Cheema *et al.*, 2005; Malik and Ahsan, 2019; PILDAT, 2013, p. 26).

VII. BETTER CREDIBILITY

As a result of their own operations, NGOs are able to raise funds. Their credibility skyrockets, and their commitment to rural residents is reaffirmed. The CNRI is an apex body with over 2,000 member NGOs engaged in a wide range of activities, including self-help group formation, income generation, marketing, and agency work for life and non-life insurance companies, as well as banks and financial institutions, to environmental protection, watershed management, handicrafts, textiles, traditional medicinal plants, and human resource development.

VIII. ROLE AND EFFECTIVENESS OF NGOs IN RURAL DEVELOPMENT WORK

Agricultural, health, human resource development, community development, and industrial and trade development programs were among the major NGOs' rural development initiatives. The majority of beneficiaries, non-beneficiaries, NGOs'

workers, and workers from other development organizations thought that NGOs' rural development efforts were effective for rural development. According to studies, non-governmental organizations (NGOs) can play an important role in development. The role of the state in the planning process, political parties, participation, active participation of grassroots organizations, and the role of donor agencies, among other things are all critical for ensuring people's participation and socioeconomic development. Poverty eradication, human resource development, health care, environmental protection, human rights protection, empowerment of women, children, and the weaker sections, ushering in a silent revolution, and other important purposes of NGOs. This study was based on NGOs' functions, such as villager socio-economic changes, health and sanitary conditions, economic security, education, and self-employment status, increase in irrigated area, animal resources, and Cropping Intensity, increase in yield of crops under demonstration and changes in crop management practices, operational constraints in the functioning of NGOs, and beneficiaries' perceptions. However, this study also points out that anticipating significant societal transformation through voluntary effort is a form of daydreaming, and that the socio-economic structure and states' good attitudes toward NGOs have a part in NGOs' expanding role in the development process.

IX. INTERACTION PROCESS, MODE OF INTERVENTION AND PEOPLE'S PARTICIPATION: MAJOR, AMBIGUITIES AND DILEMMAS

People's perceptions of the organization are greatly influenced by the frequency and nature of interactions between the leadership and the people. This is evident in the nature and quality of people's participation, as well as the degree of cooperation they contribute in the organization's activities. Projects are a popular modality of intervention because they bring with them not just the opportunity to work with people, but also new concepts, infrastructure, roles, relationships, and interaction patterns. Project management, project monitoring, and formal reporting have all become commonplace in the workplace. A rigorous bottom-up accountability system arises. Professionals are held accountable to the grassroots workers, who are held accountable to the Leadership, who are held accountable to the donor agencies. The process through which people's accountability can be ensured is essentially ambiguous. Furthermore, the project-based style of intervention fosters a variety of perspectives on these phenomena among various collectivities. The creation of voluntarism images is a long-term process. It's a never-ending process based on a variety of experiences gained from working with non-governmental organizations. Initially, the grassroots workers (who are residents of the community) build an emotional relationship and dedication to the people and their cause. Despite the fact that they are paid employees, they place a moral importance on the work they do. They are aware that their work is viewed with admiration and veneration by others. Rather than

a job, the concept of assisting and benefiting others gives them a sense of service. Beyond organizational operations, they interact with people at the grassroots level. Members of the target groups communicate their personal and collective issues with them. The urgent challenges confronting their community are constantly discussed, and the organizational personnel is expected to cooperate and provide a hand in resolving them. The grassroots workers share their experiences with the members of the target group and recognize the need of addressing such challenges. They, on the other hand, do not receive appropriate encouragement and support from specialists. Project-based tasks are prioritized by experts. Their demands and expectations of grassroots workers are limited to project-related activities. This results in a process of meaning construction and revision. The meanings that a grassroots worker ascribes to NGOs appear to be influenced by his social background, early expectations, and experience with official and informal NGOs relationships. The organization's worker image has shifted as a result of the leadership and professional's repeated disregard for the workers' voice. Slowly, they begin to see NGOs as organizations that serve the interests of leaders, just like any other private company. When workers fail to cover numerous inputs and training supplied to them in their day-to-day tasks, this view becomes even stronger. They are unable to comprehend how a plethora of project-based managerial and technical training inputs will increase their capacity to effectively play their position as a rural development agent. The project-specific requirements are too mechanical, routine, and uninteresting for them. They are expected to meet a predetermined goal within a certain amount of time. As in every bureaucratic organization, government or corporate, they are also involved in a lot of paper work, such as drafting weekly/monthly progress reports, reviewing reports, filling out various types of paperwork, and so on. These things, in the eyes of grassroots workers, scarcely address the context concerns and increasing demands of the people. And they do not receive the kind of insights and support that they anticipate from the leadership and specialists. As a result, their perception of NGOs as private organizations grows stronger, and they begin to see themselves as paid 'employees.'

Professionals, on the other hand, see the intervention process from a different perspective. They are in charge of a specific project. The project's goal is to meet a set of objectives within the time frame allotted. They envision their jobs in the context of the project and work hard to meet the project's goals quickly and effectively. However, their preoccupation with attaining the project's short-term objectives leaves them with insufficient time to engage in other activities, even if they are urgent and important to the people. They ignore the fact that field visits are highly unpredictable. They lack emotional engagement and long-term commitment to these peripheral needs of the people and the place because of their alien origin. If they find a better employment opportunity with another NGO, they will leave. They frequently dissuade grassroots workers from taking part in people's mobilization. That is not the role of the worker for them. They oppose the idea that relying on them generates dependency. However, their professional approaches (as they

see it), which mostly regards people as objects of intervention, misses the people and the area. They also neglect the reality that people's moral mental framework is what elevates social service to such a high status. This narrow-minded profession opposes the spirit of voluntarism, which reduces the effort to a mechanical process with no emotional or personal attachment to the task.

On the one hand, all kinds of programs are implemented and justified in the name of people development and empowerment; while on the other hand, the leadership finds no alternative to the professional approach, which leads to increased alienation of the people. Even the leadership is more concerned with meeting project requirements than with meeting the needs of the people. They find and hire suitable individuals to oversee and coordinate the projects. They must keep donors updated on project progress on a regular basis. Project requirements gradually establish a formal organizational structure and increase infrastructural capability. For the most part, the Leadership is absent from the field due to management, security, and sustainability considerations. The Leadership's casual involvement with the people is limited to project-specific activities, and their direct contact with the people and presence in the field is dramatically reduced. People have a hard time grasping the concept that the projects are tools for reaching the ultimate aim of rural development.

X. CONCLUSION

Rural development is a dynamic process that mostly focuses on improving rural communities (Lembani, 2020). Agricultural development, the construction of economic and social infrastructure, fair pay, housing and housing sites for the landless, village planning, public health, education and functional literacy, communication, and other issues are among them. Rural development is a national imperative and is extremely important in India for the reasons listed below. The findings confirmed that residents in a variety of areas had high expectations of NGOs' role in rural development, owing to the fact that people expect significant improvements in their lives and the lives of the communities in which they live. Individuals and families anticipate a variety of things from their communities, ranging from jobs to infrastructure development to social upliftment. People, on the other hand, anticipate the following from rural development NGOs: Job and livelihood opportunities are created. Poverty reduction leads to an improvement in living standards. Upliftment in both the economic and social spheres. Infrastructural Development and Industrialization. The role of non-governmental organizations (NGOs) in rural development has led to a better knowledge of NGOs and development. Rural development may also be defined as an improvement in people's living standards in rural and underdeveloped areas. The role of non-governmental organizations (NGOs) in bringing about development in terms of educational development, economic empowerment, healthcare delivery and service provision, and finally, local people's participation in development planning has been explained to demonstrate how development

can be brought about in a very effective and efficient manner.

REFERENCES

- [1] M. A. Bailin, "Requisitioning, reimagining and re-tooling philanthropy," *Nonprofit and Voluntary Sector Quarterly*, vol. 32, no. 4, 2003.
- [2] D. Billis, "A theory of the voluntary sector; implications for policy and practice," Center for Voluntary Organization, London School of Economics and Political Science, London, 1989.
- [3] J. Birkenmaier, D. M. Rubio, and M. Berg-Weger, "Human science non-profit agencies," *Journal of Social Work*. London: Sage Publication, 2002.
- [4] E. A. Brett, "Voluntary agencies as development organization: Theorizing the problem of efficiency and accountability," *Development and Change*, vol. 24, no. 2, pp. 269-304, 1993.
- [5] J. E. Curtis, E. G. Grabb, and D. E. Baer, "Voluntary association membership in fifteen countries: A comparative analysis," *American Sociological Review*, vol. 57, 1992.
- [6] R. Chambers, *Rural Development: Putting the Last First*. London: Longman, 1986.
- [7] A. Ebrahim, "Information struggles: The role of information in the reproduction of NGOs - Founder relationships," *Nonprofit and Voluntary Sector Quarterly*, vol. 31, no. 1, 2002.
- [8] J. Farrington, and D. J. Leiwis, *NGOs and the State in Asia: Rethinking Roles in Sustainable Agricultural Development*. London: Routledge, 1993.
- [9] M. Fogarty, "Efficiency and democracy in large voluntary organization," *Policy Studies*, vol. 11, no. 3, 1990.
- [10] M. Hamersley, and P. Atkinson, 1995, In J. Mason (Ed.), *Qualitative Researching*. Sage Publications, 1996.
- [11] M. Heidenreich, "Problems of generalization in cross national studies of organization," *International Sociology*, vol. 6, no. 2, 1991.
- [12] R. B. Jain, In N. Bawa (Ed.), *NGOs in India: Their Role, Influence and Problems*. Knishka Publishers and Distributors, New Delhi, 1997.
- [13] J. L. Gonzalez III, "The influence of organization and management theory on rural development studies," *Journal of Rural Development*, vol. 16, no. 2, 1997.
- [14] C. Torres, W. A. McIntosh, and M. Zey, "The effects of bureaucratization and commitment on resource mobilization in voluntary organization," *Sociological Spectrum*, vol. 11, 1991.
- [15] M. Kerstin, "Mission impossible? Defining non-governmental organizations," *Voluntas: International Journal of Voluntary and Nonprofit Organizations*, vol. 13, no.

- 3, pp. 271-285, 2002.
- [16] G. Woller, and R. Parsons, "Assessing the community economic impact of non-governmental development organizations," *Nonprofit and Voluntary Sector Quarterly*, vol. 31, 2002.
- [17] J. Rana, and S. Ahuja, "Tapping the potential of Indian rural market through marketing strategies," *International Journal of Research in Finance and Marketing*, vol. 4, no. 5, pp. 1-9, 2014.
- [18] E. E. Umebali, *Rural Resources Farm Business Management and Rural Development*. Lagos: Computer Edge Publishers, 2011.
- [19] United Nations, Human Development Report, New York: United Nations, 2001.
- [20] United Nations, World Urbanization Prospects Report 2014, New York: United Nations, 2014.
- [21] J. Wooller, and S. Warner, *An Innovative Flexible Program for Rural Women*. Australia, Oxford: Oxfam, 2017.
- [22] World Bank Group, Zambia Review World Bank, 2017.
- [23] WVI, A Case Study of Uganda World Vision International, Africa Office, 2005.