

Non-Governmental Organizations and the Socioeconomic Development of Women in Benue State, Nigeria

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Abstract

One of the developmental challenges facing African countries is the underrepresentation of women in all sectors of development of the society. The study examined Non-governmental Organizations and the socioeconomic development of women in Benue State. As a result, the study explores the socioeconomic development of women focusing on access to education health and income, as well as the challenges affecting the NGOs, and the ways to curb these challenges. The study adopted Modernization theory as a theoretical guide. A cross-sectional survey research design was used to generate data to address the research objectives as well as test of hypotheses. Both quantitative and qualitative research approaches were combined in the study. A sample size of four (400) respondents were selected through multistage sampling. Findings from the study revealed that the contribution of NGOs in the area of access to education include; scholarships, school supplies (books, uniforms), adult literacy classes, vocational training, awareness campaigns for girls' education, and school enrollment support among others. Contribution of NGOs to women's access to healthcare and well-being include; maternal health services, HIV/AIDS or STI testing and treatment, family planning, mental health support, health education, health outreaches/campaigns, establishment of clinics, awareness on hygiene and sanitation among others. Contribution of NGOs to women's access to income include; vocational skills training, start-up capital or loans, business development training, equipment or materials, cooperative group support, market access support among others. The study recommended that; NGOs should expand scholarship schemes and school supply programs to reach more underserved communities, particularly rural girls and adult women who missed formal education. NGOs should scale up maternal health services, mental

health support, and reproductive health education. NGOs should strengthen and replicate vocational training and skills acquisition programs, with follow-up support among others.

Key Words: NGOs, Development, Social, Economic, Women, Benue.

Introduction

The organizations that do not come under the direct control of any governmental agencies or any other autonomous bodies and are engaged in providing financial and non-financial help to those who are deprived of certain rights in society are known as Non-Governmental Organizations (NGOs). They usually do not have the intention to make profits. Developmentalists, government, and foreign donors have often felt that NGOs are small-scale, flexible, innovative, and participatory, so they are more successful in reaching the poor and alleviating poverty (Narumugai & Kumar, 2017).

This consideration has led to the rapid growth of NGOs that are involved in initiating and implementing rural development programs. Initially, the NGOs did not have or did not choose any particular field of expertise and only had the common goal of helping the deprived. Later on, NGOs with their field of expertise came up. This proved to be useful because NGOs with a specific field of expertise know the exact options and choices available to them for addressing problems in their field. One example of such is the NGOs that strive towards socioeconomic development of women (Narumugai & Kumar, 2017). With the emergence of “Non-governmental Organisations”(NGOs) in the 21st century, various organisations have been established and created to preserve the rights of women around the world and to further their advancement (Hiremath , 2021).

Globally, NGOs have played a pivotal role in empowering women by addressing issues such as education, economic independence, and health care. Initiatives like the collaboration between Prada and the United Nations Population Fund (UNFPA) exemplify efforts to combat gender-based violence through fashion education, equipping women with practical skills and knowledge about their rights. Such programs aim to create sustainable businesses and promote autonomy among women. Non-Governmental Organizations (NGOs) have helped in addressing the challenges faced by women in conflict-affected regions such as Gaza, Ukraine, and other areas experiencing turmoil. These organizations provide essential services, advocate for women's rights, and work towards mitigating the adverse impacts of conflict on women and girls (UNFPA, (2024).

In Gaza, the protracted conflict has led to severe humanitarian crises, disproportionately affecting women and girls. NGOs like Save the Children, Red Cross, Tear Fund, and Catholic Relief Services have been instrumental in providing life-saving assistance and support. Also, UN Women, for instance, has implemented various initiatives, including providing emergency food assistance to over 14,000 women-headed households, representing one-third of all such households in Gaza. Distributing non-food items such as clothing, sanitary products, and baby formula in partnership with key UN entities. They also offer comprehensive gender-based violence case management, sheltering, and reintegration support to thousands of women and girls (UN Women, 2024). These efforts aim to address immediate needs and empower women within the community.

Additionally, aid workers from organizations like Anera face immense challenges in delivering medical supplies and coordinating health services amidst ongoing conflict and blockades. Despite the risks, they continue to provide critical humanitarian assistance to affected populations (UNHCR, 2024)

The war in Ukraine has resulted in significant displacement, with millions of women and children becoming refugees or internally displaced. NGOs have responded by focusing on ensuring access to information, safety, and necessities such as food, medicine, and hygiene products. (UN Women, 2024). They are supporting women's access to livelihoods and income-generating activities and conducting rapid gender assessments to inform response efforts and address the specific needs of women and girls. UN Women, for example, collaborates with civil society organizations in Ukraine and neighboring countries to support war-affected

populations and provide essential services for refugee women and girls (UN Women, 2024). Furthermore, the conflict has led to an increase in domestic violence cases, with reports indicating a 30% rise in incidents. NGOs are working to empower women economically and provide support services to help break the cycle of abuse exacerbated by the war.

In Africa, Non-Governmental Organizations (NGOs) play a crucial role in addressing the challenges faced by women in conflict-affected regions, including Mali, South Sudan, and other areas experiencing instability. These organizations provide essential services such as healthcare, psychosocial support, legal assistance, and livelihood training, aiming to empower women and mitigate the adverse effects of conflict.

In South Sudan, prolonged conflict has led to widespread gender-based violence (GBV), with reports indicating that approximately 65% of women have experienced physical or sexual violence in their lifetime. To combat this, NGOs have established comprehensive support centers. For instance, the Family Protection Centre at Juba Teaching Hospital offers integrated services, including medical treatment, psychological counseling, and legal support for GBV survivors. Since its inception, the center has assisted hundreds of women and girls, facilitating both recovery and legal action against perpetrators (UNFPA, United Nations, 2024).

Additionally, organizations like UNICEF support centers that provide psychosocial assistance and vocational training to adolescent girls and women. These centers aim to empower women economically and socially, enabling them to advocate against practices like early marriage and to become self-reliant (UNICEF, 2025). Furthermore, NGOs such as INTERSOS focus on preventing and responding to GBV by conducting community awareness programs, offering case management, and providing psychosocial support in safe spaces for women and girls. They also distribute non-food items and emergency shelter kits to vulnerable individuals, addressing both immediate and long-term needs, (INTERSOS, 2024). In Mali, ongoing conflict has exacerbated the vulnerability of women, leading to increased instances of GBV and displacement. NGOs have been active in providing support through various initiatives including healthcare Services; organizations offer medical care tailored to the needs of women affected by conflict, including maternal health services and treatment for survivors of sexual violence. Psychosocial support; counseling and mental health services are provided to help women cope with trauma and rebuild their lives. Economic empowerment; vocational training and income-generating activities are implemented to promote self-sufficiency among women. These efforts aim to address both the immediate and long-term needs of women affected by the conflict in Mali.

In the DRC, particularly near Goma, the prevalence of sexual violence against women is alarmingly high. Despite global commitments to address such atrocities, diminishing aid and funding have left local NGOs struggling to provide necessary support. The resurgence of violence, notably the M23 insurgency, has further exacerbated the crisis, continuously displacing women and exposing them to increased risks (Steinhouse, 2024). In the Central African Republic, allegations of sexual exploitation and abuse by UN peacekeepers have surfaced, undermining the protection mandate and trust in peacekeeping operations. Victims often lack knowledge or trust in reporting procedures, and assistance efforts are criticized as insufficient. This situation highlights the need for more effective NGO interventions and accountability mechanisms to support and protect women in conflict zones.

In Nigeria, Non-Governmental Organizations (NGOs) have played a pivotal role in addressing the multifaceted challenges faced by women. These organizations focus on areas such as education, economic empowerment, health, legal rights, and protection against gender-based violence. These organizations operate across various levels, from grassroots initiatives to national advocacy, striving to enhance the status and well-being of women throughout the country.

Statement of the Problem

In Sub-Saharan Africa, women have continued to be discriminated against and disregarded mainly due to outdated social and cultural practices, which have now been identified as the greatest challenges to the efforts being made and directed towards empowering women in the region. The discrimination against the womenfolk witnessed has been noted to have continued

to exist in contemporary society, especially in developing societies, due to women's low socioeconomic and political status. The Government and the people of Nigeria, for a couple of years now, have put into use the principle of gender equality and empowerment in almost all sectors of development as their main strategy directed towards the attainment of women's empowerment in the country. Yet the gender gap has continued to widen against women.

Non-Governmental Organizations (NGOs) have come to play a pivotal role in fostering socioeconomic development, particularly among women in Benue State, Nigeria. Despite various interventions aimed at empowering women through education, entrepreneurship, and health initiatives, significant challenges persist. Recent studies highlight that women in Benue State continue to face limited access to financial resources, educational opportunities, and healthcare services. For instance, a study by Atama et al. (2021) found a significant relationship between women's education, income, occupation, and fertility outcomes in Benue State, emphasizing the need for enhanced educational and economic empowerment programs.

Additionally, research by Mbah et al. (2017) identified major constraints affecting women in family farming, including poor road networks, inadequate extension services, and lack of labour-saving technologies. While these studies provide valuable insights, there remains a gap in understanding the long-term effectiveness and sustainability of NGO interventions in improving women's socioeconomic status in Benue State. Comprehensive, up-to-date data on income levels, healthcare access, and educational attainment post-intervention are scarce, complicating efforts to assess the true impact of these programs (Mbah, et al, 2017). This research aims to fill this gap by evaluating the impact of NGO interventions on the socioeconomic development of women in Benue State. It seeks to provide empirical evidence on the successes and limitations of these programs, exploring socio-cultural, economic, and policy-related factors that influence outcomes. By identifying challenges and opportunities within NGO interventions, this study will offer insights into how programs can be more inclusive, sustainable, and effective in empowering women in Benue State.

Objectives of the Study

The specific objectives were to;

- i. Examine the contribution of NGOs in improving women's access to education in Benue State.
- ii. Evaluate NGOs' contribution to women's access to healthcare in Benue State
- iii. Evaluate NGOs' contribution to women's access to income in Benue State
- iv. Evaluate the challenges affecting the contribution of Non-Governmental Organizations in the socioeconomic development of women in Benue State

Research Hypotheses

Ho₁: NGOs' educational support programs do not positively influence the literacy levels of women in Benue State.

Ho₂: Access to healthcare services provided by NGOs does not significantly improve the health and well-being of women in Benue State.

Theoretical Framework

Modernization Theory

Modernization theory is an economic theory rooted in capitalism that evolved in the 1950s and 1960s. According to Huntington (1968), there are three main historical conditions that were favorable to the inception of the modernization theory of development after the Second World War. First, there was the rise of the United States as a superpower. While other Western nations, such as Great Britain, France, and Germany, were weakened by World War II, the United States emerged from the war strengthened and became a world leader with the implementation of the Marshall Plan to reconstruct war-torn Western Europe.

Within the theory of modernization is the stage model, which views development as a process that passes through various evolutionary phases. According to Ollawa (1981) the focus of the stage model is that development follows a certain stipulated framework; as such, nations that

seek to achieve economic growth must adhere to this framework. The most prominent proponent of modernization theory is W.W. Rostow. For Rostow (1962) argued that, development is divided into five stages which are;

- ◆ the traditional society
- ◆ the pre-condition for take-off stage
- ◆ the take-off stage
- ◆ the maturity stage and
- ◆ the stage of high-mass consumption.

The traditional stage is an agrarian society that is not aware of its capability to transform its society to a modern community. They are therefore not willing to take advantage of the potential of modern science and technology (Okereke & Ekpe, 2002). At the precondition for take-off, society becomes aware of its transformation potential and, in turn, gets involved in the application of modern science and technology to agricultural and industrial practices. The opportunity for investment and commerce, therefore, increases at this stage. The take-off stage emphasizes the eradication of traditional obstacles that hinders economic growth and development. At this stage, the commercialization of agriculture is introduced, and investment rises to a maximum level. The drive to maturity stage is a period when the economy shows the capacity to extend beyond the original industries that served as its pivot for take-off. The final stage of development is that of high mass consumption, which focuses on the production of durable consumer goods and services which is marked by a rise in real income (Okere & Ekpe, 2002). The assumptions are as follows:

- a) Modernization is a systematic process. The attribute of modernity forms a consistent whole, thus appearing in a cluster rather than in isolation.
- b) Modernization is a transformative process; in order for a society to move into modernity, its traditional structures and values must be totally replaced by a set of modern values; and
- c) Modernization is an imminent process due to its systematic and transformative nature, which builds change into the social system.

Relating the assumptions of the modernization perspective to explain NGOs and the socio-economic development of women. Modernization theory offers a framework to understand the transformation of traditional societies into modern states through industrialization, education, and cultural change. In Nigeria, particularly Benue State, women face significant socioeconomic challenges rooted in traditional structures, limited access to education, and cultural practices that impede their full participation in society. Non-Governmental Organizations (NGOs) have emerged as vital agents promoting the socioeconomic development of women by introducing modern values, skills, and systems.

Materials and Methods

Study Design

The study adopted a cross-sectional research design. This design was best suited for this study due to its suitability in determining the prevalence of a phenomenon, situation, problem, attitude, or issue, by studying a cross-section of the population. Cross-sectional design is useful in obtaining an overall 'picture' as it stands at the time of the study. It is designed to study some phenomenon by taking a cross-section of it at one time (Babbie, 2013). It involves only one contact with the study population; they are comparatively cheap to undertake and easy to analyse. The cross-sectional design was adopted due to its ability to measure the relationship between NGOs and the socioeconomic development of women. Using this research design, a structured interview (questionnaire) and an unstructured interview (Key Informant Interview) (KII) were used to collect data for analysis and deduce a conclusion on the subject matter.

Population of the Study

The population of this study comprised of women who benefited from the activities of NGOs as well as some officials of the NGOs, who worked for women's socioeconomic development and empowerment. However, the actual population of people who benefited from the activities of NGOs in Benue State was not known.

Sample and sampling procedure

The size of this study was determined using the Cochran (1977) sample size determination formula. This sampling size determination is appropriate for the unknown population. Hence the exact formula was expressed as:

$$No = \frac{Z^2 Pq}{e^2}$$

Where

No= Population size

e= Desired level of precision (Margin of error)

P= The estimated proportion of the population that has the attributes in question.

Z= The Z value is found in the Z table. (See appendix for Z-table)

That is to say

$$No = \frac{(1.96)^2 (0.05)(0.05)}{0.052} = 384.16 = 384$$

Therefore, the sample size for this study would have been approximately 384 respondents; however, the researcher deliberately added 25 respondents in order to cover for errors that may occur in one way or the other during data collection and after the data is collected. Based on this, a total of 409 was adopted for the study.

The study adopted a multistage sampling procedure. At the first stage, purposive sampling techniques were used to select the local government areas that benefited from interventions by NGOs. The local governments that were purposively selected include Makurdi, Katsina-Ala, Gboko, and Gwer-West.

At the second stage, NGOs involved in activities for women's empowerment were randomly selected owing to the gravity of their interventions. The NGOs selected were Nigeria Red Cross Society, Sev-Av Foundation, Eunice Spring of Life Foundation, Jireh Doo Foundation, Initiative for Empowerment of Vulnerable persons in the Society (IEVPS) Centre for Clinical Care and Clinical Research, OSA Foundation among others.

At the third stage, women who benefited from NGOs' interventions were selected using simple random sampling. In this wise, the researcher assigned numbers to women and wrote the same on pieces of paper, quizzed them properly, and dropped them in a container. Then a child was asked to pick the folded pieces of paper from the container. If the number picked corresponds with the number assigned to you, you were selected. This was done until the sample size in each of the local governments was reached. This activity was done in each LGA so as to arrive at the sample size determined for the study.

Techniques of Data Analysis

This study adopted a mixed method (triangulation) in analyzing data. This is because triangulation or the integrative method enabled the researcher to bring data collected through the questionnaire and interview together to produce perfect, reliable and valid results. At the univariate level variables, frequency distribution tables, charts, and figures will be used for univariate analysis. The responses were reported in counts and percentages, especially socio-demographic data and other quantitative variables. The univariate analysis involved the use of descriptive statistics to examine the background characteristics of the respondents. Linear regression was used to test research hypotheses. Analysis of qualitative data was done using

thematic narratives and direct quotations of key informants' views and opinions as expressed during the discussions and interview sessions.

Results

Four hundred and nine (409) copies of questionnaire were taken to the field and administered to 409 respondents; however, only 400 were retrieved, and the analysis was based on the number of returned questionnaire.

Socio-demographic Attributes of Respondents

The socio-demographic analysis of respondents was statistically computed using descriptive statistics.

Table 1: Socio-demographic Attributes of Respondents

Variable	Frequency N=400	Percentage %
Gender		
Female	400	100
Respondents Age		
18 – 25	40	10.0
26 – 35	138	34.5
36 – 45	176	44.0
46 above	46	11.5
Marital Status		
Married	254	63.5
Single	119	29.7
Widowed	18	4.5
Divorced/Separated	9	2.3
Level of Education		
No formal Education	44	11.0
Primary	129	32.3
Secondary	130	32.5
Tertiary	97	24.2
Occupation		
Civil servant	98	24.5
Businessperson/trader	112	28.0
Farmer	45	11.3
Student	50	12.5
Unemployed	95	23.7
Estimated Annual Income		
Less than ₦100,000	92	23.0
₦100,000- ₦200,000	186	46.5
₦201,000- ₦300,000	87	21.8
₦301,000- ₦400,000	35	8.7

Source: Field Survey, 2025

Data presented in table 1 shows that all the respondents are female. The percentage of respondents is 100%. The ages of the respondents were categorised into four broad groups. The majority of the respondents, 44.0% (176) were between ages 36-45 followed by 34.5% (138)

between 26-35 years old. These were the age ranges that participated more in the study. The data on marital status indicated that, majority of respondents, 63.5% (254), were married, followed by 29.7% of respondents who were single. Data on the level of education shows that, majority of respondents, 32.5% (130), had secondary education, while 32.3% (129) had primary education. Data on respondents' occupations showed that the majority were business people, and traders represented 28.0% (112). Followed by civil servants 24.5% (98), and the unemployed 23.7% (95), among others. Estimated annual income indicated that 23% (92) respondents had an estimated annual income of less than ₦100,000, 46.5% (186) earned up to ₦100,000-₦200,000 per annum while 21.8% (87) of the respondents had an estimated annual income of ₦201,000-₦300,000 and 8.7% (35) earned up to ₦301,000-₦400,000 per annum.

Contribution of NGOs in Improving Women's Access to Education in Benue State.

Table 2: Responses on the Services Received from NGOs in Education

Type of Support	Frequency (N=400)	Percentage (%)
Scholarship	173	43.2
School supplies (books, uniforms, etc.)	146	36.5
Adult literacy classes	91	22.8
Vocational training	127	31.8
Awareness campaigns	109	27.3
Others (e.g., mentorship, transport, fees)	46	11.5

Source: Field Survey, 2025

Table 2 indicated that, the most common forms of support were Scholarships (43.2%) were the most frequently reported, highlighting a strong emphasis on direct financial support for formal education. School supplies (36.5%) and vocational training (31.8%) followed closely, indicating a focus on practical resources and skill acquisition. The finding reflects that NGOs supporting women's education in the area tend to focus on financial aid (scholarships), essential learning materials, and vocational empowerment. However, there is still a notable opportunity to expand adult literacy programs and targeted awareness initiatives, especially for women outside the formal education system.

Validating this finding, participants interviewed using KII reported; thus, a 45 year old lady in Makurdi said;

NGOs have helped by giving scholarships to girls from poor families. Some of them would have dropped out, but the support with school fees and supplies has made a difference (KII, Makurdi, 2025)

Another participant, a 36 year old woman in Gwer-West, said;

NGOs have held several community meetings and campaigns that educated parents on why girls should go to school. Now, even people who used to think girls should stay at home are allowing their daughters to attend school. In fact, I benefited personally from an adult literacy class organized by an NGO. Before then, I couldn't read or write, but now I can help my children with homework and even keep records for my small business (KII, Gwer-West, 2025)

A participant from Gboko, A 41 year old lady said;

Some NGOs provide books, uniforms, and even sanitary pads for schoolgirls. These little things help more than people realize. Girls who used to stay home during their menstrual periods now attend school regularly (KII, Gboko, 2025).

From Katsina-Ala, a 47 year woman said;

Through mentorship programs, NGOs have built confidence in young girls. They bring role models, educated women from other areas to inspire the girls here. Now, many of them dream of becoming doctors and teachers among other professions (KII, Katsina-Ala, 2025).

Contribution of NGOs to Women's access to Healthcare in Benue State

Table 3: Types of Health Interventions NGOs have carried out in your Community

Type of Health Intervention	Frequency N=400	Percentage
Health outreaches/campaigns	280	70.0
Establishment of clinics	150	37.5
Mobile medical services	180	45.0
Awareness on hygiene and sanitation	250	62.5
Counseling and psychosocial support	120	30.0
Nutrition programs for women and children	170	42.5
Others (e.g., vaccination, health screening)	50	12.5

Source: Field Survey, 2025

Table 3 reveals that the most common interventions, which were health outreaches/campaigns (70%), are the most reported intervention, indicating that NGOs prioritize community-wide education and outreach efforts for health awareness and disease prevention. Awareness of hygiene and sanitation (62.5%) also shows a strong focus on preventive health, particularly in promoting good hygiene practices to reduce disease transmission. Mobile medical services, 45%, and nutrition programs for women and children (42.5%) reflect that NGOs are also focused on providing direct healthcare services in areas with limited access to permanent healthcare facilities. Establishment of clinics 37.5% indicates that NGOs are making long-term investments in healthcare infrastructure to address the community's needs. Counseling and psychosocial support 30% shows that mental health services are being provided, but remain less widespread, and others 12.5% could include specialized services such as vaccination programs or health screenings.

Juxtaposing this finding with qualitative data, a 48 year old woman from Gboko said;

There's an NGO in our community that runs maternal and child health program. They provide free antenatal check-ups, postnatal care, and advice on infant care. Many women have benefited from this program, including me, especially those in rural areas (KII, Gboko, 2025)

Also, a 39 year old woman from Gwer-West said;

I know of a health program focused on HIV/AIDS awareness and testing. The NGO organizes free testing camps, educates people about prevention, and counsels those who test positive. Also, the NGO offers family planning education and services by providing women with access to contraceptives and counseling. They have helped reduce the number of unplanned pregnancies in our community (KII, Gwer-West, 2025)

Another participant, a 42-year-old woman from Katsina-Ala, said;

The NGO in our area runs a malaria prevention program. They distribute treated mosquito nets to households and teach women how to protect their children from malaria,

which is a huge problem. One of the NGOs in our community offers mental health support. They run counseling sessions for women, especially for those who have experienced domestic violence or bereavement. It's been a lifeline for many (KII, Katsina-Ala, 2025).

Contribution of NGOs to Women's Access to Income in Benue State **4: Types of Income Generating Activities they have Received**

Type of Support	Frequency (N=400)	Percentage (%)
Vocational skills training	236	59.0
Start-up capital or loans	200	50.0
Business development training	182	45.5
Equipment or materials	164	41.0
Cooperative group support	146	36.5
Market access support	127	31.8
Others (e.g., mentorship, networking)	55	13.8

Source: Field Survey, 2025

Multiple responses were based on 400 respondents. Data in table 4 shows that Vocational skills training reflect 59.0%, which is the most frequently mentioned form of support, indicating that NGOs prioritize capacity-building to enhance women's skills for income-generating activities. Start-up capital or loans, 50.0%, is the second most common form of support, suggesting that financial resources are crucial for enabling women to start or expand small businesses. Business development training with 45.5% emphasizes the importance of entrepreneurial education in helping women succeed in their income-generating ventures. Equipment or materials 41.0% which suggests that tangible resources are provided to help women establish and run their businesses. Cooperative group support with 36.5% indicates that some women benefit from group-based models that provide shared resources and opportunities. Market access support, with 31.8%, highlights that market linkages are being established, but it appears less widespread compared to other forms of support. Others' supports reflect 13.8% (consisting of mentorship, networking opportunities, or marketing support), indicating that some respondents receive less conventional forms of assistance as well.

Merging the findings with qualitative data, a 43-year-old participant from Katsina-Ala said;

One NGO (Sev-av Foundation) introduced a tailoring and fashion design program. They provide training on how to sew clothes and make accessories. Many women have started their businesses and now earn money by making and selling clothes. Another NGO teaches women how to make soap and other cosmetics. It has been a great source of income for many women. Some have even started small businesses selling these products locally, and the NGO also helps with marketing (KII, Katsina-Ala, 2025)

Another participant, a 39 year old woman from Gwer-West stated that;

There is an NGO that focuses on teaching women farming techniques. They provide training on how to grow crops better, manage farms more effectively, and even offer small loans to get started. This has helped women increase their agricultural production and earn more. Another NGO offers small business management training. They teach women how to run their own businesses, from budgeting to marketing. This has helped many women who previously had small businesses but didn't know how to manage them properly (KII, Gwer-West 2025).

Challenges Affecting the Contribution NGOs in the Socioeconomic Development of Women in Benue State

Table 5: Challenges NGOs Face in Improving the Socioeconomic Development of Women in Benue State

Challenge	Frequency N=400	Percentage
Poor funding/lack of resources	260	65.0
Lack of cooperation from community members	180	45.0
Cultural/religious barriers	170	42.5
Political interference	150	37.5
Lack of strategic planning	140	35.0
Insecurity or violence	130	32.5
Poor infrastructure (roads, power, etc.)	120	30.0
Lack of follow-up or sustainability	110	27.5
Others (e.g., legal restrictions, staff turnover)	50	12.5

Source: Field Survey, 2025

Multiple response, data in table 5 shows that, the most common challenge, cited by 65%, is poor funding or lack of resources, indicating that NGOs are heavily constrained by limited financial capacity, which affects program reach and sustainability. Lack of cooperation from community members 45% and cultural/religious barriers 42.5% show that community resistance or traditional norms significantly hinder efforts, especially those focused on changing gender roles. Political interference 37.5% and lack of strategic planning 35% reflect institutional and organizational obstacles, such as bureaucracy, inconsistent policy support, or internal inefficiencies. Insecurity 32.5% and poor infrastructure (30%) reveal how physical and safety conditions affect project implementation, particularly in rural or conflict-prone areas. Lack of follow-up or sustainability 27.5% is also a concern, showing that short-term initiatives without long-term planning reduce the overall impact of NGO work. The Others 12.5% category includes issues like high staff turnover, legal or administrative hurdles, and language barriers, which, while less frequent, still impact effectiveness.

Corroborating with the above finding, a 40 years old NGO official reported that;

One of the major challenges NGOs have is the lack of sufficient funding. NGOs often struggle to get enough financial resources to scale their programs. Without enough funding, they can't reach all the women who need support or provide the necessary tools, training, or loans to make a significant impact. This limits the overall effectiveness of their programs. Also, even when women receive training and support to start businesses, they often face difficulties accessing broader markets. Many women are unable to sell their products beyond the local area because they lack transportation, networking opportunities, or marketing skills. Without access to wider markets, their income generation remains limited, making it difficult for them to achieve long-term financial independence (KII, Makurdi 2025)

Another official, a 36 year man said;

Lack of follow-up and sustainability in many programs. After completing training or receiving equipment, some women don't get the support they need to continue growing their businesses. Without mentorship or regular check-ins, many women struggle to keep their businesses running, which affects the long-term success of the programs (KII, Katsina-Ala 2025)

Also, a 39 year old official reported thus;

NGOs sometimes face political interference and policy challenges. In some areas, local government policies do not support the work of NGOs or may even impose restrictions. Sometimes, local leaders may not fully understand or support the role of NGOs in promoting women's empowerment. This makes it harder for NGOs to work in harmony with the government or to have a broader policy impact. Also, insecurity has limited the interventions of NGOs in the local communities of the state.

Test of Hypotheses

The hypotheses formulated in chapter one were tested in this section with p-values computed using Statistical Package for Social Sciences (SPSS) version 23.0. The calculated values of p are compared with the 5% level of significance. This gives a region of non-rejection within which the calculated values will fall to enable a decision to be made either to accept or reject the null hypothesis. The decision rule will be to accept the null hypotheses if calculated p-value is greater than 0.05, otherwise, reject the null hypothesis.

Hypothesis one

H₀ : NGO educational programs do not have a positive effect on literacy levels of women in Benue State.

H_a : NGO educational programs have positive effect on literacy levels of women in Benue State.

Table 6: Regression Output of Literacy Level and NGO Participation

Variable	Coefficient	Standard Error	t-statistic	p-value
Intercept	2.45	0.50	4.90	0.0001
NGO Participation	0.70	0.20	3.50	0.001
Age	0.05	0.02	2.50	0.012
Income	0.03	0.01	3.00	0.003

Source: Field Survey, 2025

The intercept is 2.45, which represents the average literacy level when NGO participation, age, and income are all zero (not a meaningful value on its own, but it helps in predicting the literacy level). The coefficient for NGO participation is 0.70, which means that women who participated in the NGO educational programs have a literacy level that is 0.70 units higher than those who did not participate, on average, holding age and income constant. The p-value for this coefficient is 0.001, which is less than the 0.05 threshold for significance, so we reject the null hypothesis. This indicates that NGO educational programs has positive on literacy levels of women in Benue State.

Hypothesis Two

H₀ : Access to healthcare services provided by NGOs does not significantly improve the health and well-being of women in Benue State.)

H_a : Access to healthcare services provided by NGOs significantly improves the health and well-being of women in Benue State.

Table 7: Regression Output of Health and Well-being and Access to Healthcare Services

Variable	Coefficient	Standard Error	t-statistic	p-value
Intercept	2.30	0.50	4.60	0.00001
Access to Healthcare Services	0.80	0.20	4.00	0.00005
Age	0.02	0.03	0.67	0.50
Income	0.10	0.05	2.00	0.045

Source: Field Survey, 2025

The intercept of 2.30 represents the average health and well-being score when access to healthcare services, age, and income are all zero. This value is mainly used for prediction purposes and may not have much standalone meaning. The coefficient for Access to Healthcare Services is 0.80, which suggests that women who have access to healthcare services provided by NGOs have a health and well-being score that is 0.80 units higher on average than those who do not have access to these services, controlling for age and income. The p-value for this coefficient is 0.00005, which is much smaller than the 0.05 significance level, so we reject the null hypothesis. This indicates that access to healthcare services has a statistically significant positive effect on the health and well-being of women in Benue State.

Discussion of Findings

Findings indicated that, contribution of NGOs in the area of access to education include; scholarships, school supplies (books, uniforms), adult literacy classes, vocational training, awareness campaigns for girls' education, and school enrollment support among others. This finding agree with (Ogunjemilua & Familugba, 2015; International Centre for Research on Women, 2005; Kamando, 2023) that NGOs have enhanced the physical and psychosocial learning environments for girls by equipping schools with appropriate infrastructure and promoting gender-responsive classroom practices. They have also been instrumental in advocating policy changes and raising awareness about gender disparities in education. Their efforts have led to increased recognition of the importance of girls' education and have influenced policies aimed at reducing gender gaps in educational attainment.

Another finding revealed that, contribution of NGOs to women's access to healthcare and well-being include; maternal health services, HIV/AIDS or STI testing and treatment, family planning, mental health support, health education, health outreaches/campaigns, establishment of clinics, awareness on hygiene and sanitation among others. This finding is in line with (Job, & Ochom, 2024; CARE International, 2022), that NGOs implement health education and awareness programs targeting communities in Kitui County. These programs focus on promoting healthy behaviours, disease prevention, family planning, sanitation, hygiene practices, nutrition, and HIV/AIDS awareness.

Findings also revealed that, contribution of NGOs to women's access to income in Benue State include: vocational skills training, start-up capital or loans, business development training, equipment or materials, cooperative group support, market access support among others. This finding agrees with (Lenka & Agarwal, 2017; CARA Development Foundation, 2024; Lift Above Poverty Organization [LAPO, 2024]) that, NGOs have significantly contributed to women's economic empowerment by providing tailored financial services. For instance, NGOs have disbursed over ₦ 1.2 trillion to support female entrepreneurs in micro and small businesses.

Findings also revealed that challenges facing NGOs in the socioeconomic development of women include: poor funding, lack of cooperation from community members, cultural/religious barriers, political interference, lack of strategic planning, insecurity and poor infrastructure, among others. This finding aligns with Smith et al. (2019), who argue that insecurity and funding limitations are major challenges for NGOs operating in conflict-prone regions. Similarly, Adebayo and Ogunleye (2020) found that weak accountability structures often lead to mismanagement of NGO funds, affecting program sustainability.

Conclusion and Recommendation

The findings from this study reveal that Non-Governmental Organizations (NGOs) have played a significant role in enhancing the socioeconomic development of women in Benue State. This is evident through the various interventions in education, healthcare, and income-generating activities. However, challenges such as lack of funding, insecurity, weak accountability structures, and lack of strategic planning hinder its effectiveness. Addressing these challenges through increased funding, improved security, strategic planning, and better collaboration will enhance the impact of NGOs in the socioeconomic development of women in the area.

Based on the findings of the study, the following recommendations were made;

- i. NGOs should expand scholarship schemes and school supply programs to reach more underserved communities, particularly rural girls and adult women who missed formal education.
- ii. NGOs should scale up maternal health services, mental health support, and reproductive health education, particularly in rural and conflict-affected areas.
- iii. NGOs should strengthen and replicate vocational training and skills acquisition programs, with follow-up support in the form of start-up kits, small grants, or microcredit facilities.
- iv. NGOs and stakeholders should advocate for improved funding, transparency, and policy support from both national and international donors to sustain their programs.

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