

## **THEME: NGOS AND NATIONAL DEVELOPMENT**

**DATE: 21<sup>ST</sup> AUGUST, 1997**

### **Role of NGOs in Micro-Enterprise Development**

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#### **Background**

The former President of the federal Republic of Nigeria, General Ibrahim Badamosi Babangida once exclaimed “I do not know why the economy has not collapsed.” The whole media was awash with this open declaration of lack of knowledge about the key elements that make the Nigerian economy so resilient, that even the official watchers could not convince General Babangida beyond reasonable doubt on why the Nigerian economy did not collapse at the time IBB made that revealing confession about the inefficacy of the economic policies of his ill-fated administration. Although the Babangida administration has since left office, nevertheless, the big question raised by IBB remains a puzzle to which the two successive administration after his have not provided convincing answers.

In the ensuing economic environment of the Abacha dispensation, it is difficult to say that the circumstance that led General Babangida to make the statement have changed positively. The discourse is aimed at providing some perspectives into the ever recurring question of how to construct a viable and sustainable economy. The role of the informal sector business activities, as one of the major vehicles for achieving national economic prosperity is the focus of this article.

#### **Informal Sector Activities: What Role?**

The question of what constitute an informal sector enterprise has for long been a subject of definitional controversy amongst professionals all over the world. Some definitions have been based on indicators such as size of capital outlay, number of employment generated, working capital requirement, and marginal

access to credit. In spite of these efforts, these definitions are neither universally applicable nor generally acceptable. The least technical yet most revealing definition that I have ever known in that which says “An informal sector enterprise is like a giraffe; it’s hard to describe, but you know it when you see one yet, in spite of their visibility, they escape enumeration in official statistics:.

The main actors in this sector are those small and micro businesses that operate outside the so called “organized private sector”. For the avoidance of doubt, they are made up of semi organized and unregulated activities that are largely undertaken by self employed persons in the open market, in market stalls, in undeveloped plot or street and road sides of urban and semi-urban settlements.

They may not have licenses or official registration to carry out such activities as tailoring, carpentry, provision kiosks, suya and boli roasting, tyre vulcanizing, auto mechanical and body works, welding and metal smithing, sale of second hand clothing, to mention a few.

In spite of their informality, these activities constitute a big productivity area of the Nigerian economy. Their lack of bureaucratic and hierarchical structures and formalization coupled with a largely unregulated operating environment makes the informal sector businesses cost effective and heavily demand driven.

Micro enterprises are usually small businesses or projects undertaken for income generation either on individual or collective basis often by persons falling in the low income bracket. They can be characterized or identified with some of the following features:

- Usually low investment outlay.
- Located in rural/sub-urban, lacking basic infrastructure
- Technology: simple, low mechanization, High local content in design and fabrication.
- Mostly owner funded from individual or collective resources depending on scale, technology requirement and specific activity.
- Owner managed with only very few employing professional management practices. Record keeping may be rudimentary.

- Poor differentiation between owner and business as separate entities.
- Individual, family, community or cooperative efforts.
- Often informal with few seeking formal registration.

Probably the most striking development phenomenon of our national economic experience since the beginning of the 1980s, is the progressive worsening economic recession contributed in large part by the general global recession, debt burden and political instability. These developments have had a telling effect on the Nigerian economy and has been characterized by high domestic inflation and unemployment with a corresponding growth in informal sector activities. Although a universally valid definition has yet to be found, the sector's overall importance in national economic planning is undeniable. This is one sector of the economy that is often neglected in our national economic planning and resource allocation. In spite of its huge potential as a vehicle for national economic development and growth, the sector until recently, is hardly ever considered in policy formulation and implementation in Nigeria.

In most Asian and Latin American countries, the informal sector has been developed and fully integrated as a synergistic and complementary arm of the mainstream formal economy. To the contrary with the exception of a few countries, the informal sector in African economies are largely un-catered for to make meaningful contribution to national economic growth.

There are examples of success stories in East Africa and particularly Kenya where the informal sector otherwise known as the Jua Kali sector which provide a source of livelihood for an estimated 2 million people has become a major policy platform for national economic planning in Kenya.

In the West African region, only Ghana has in recent years instituted policies to facilitate the development of this sector. In these countries, the activities of the informal sector have been largely aided by private donor funds as well as bilateral multilateral aid.

In the case of Nigeria, the period of the oil boom helped to erode the community based self help culture that was noticeable in many rural communities during the

colonial and early post-independence era. During this era of 1970s up to the middle of the 1980s people abandoned these self help roles in exchange for formal employment in the private and public sector. Government a greater role in the provision of social services largely on a subsidized basis. With a rapidly increasing population and a corresponding decline in national resource base, both in absolute and relative terms, the ability of government to sustain its welfare role began to decline at the close of the 1970 decade. The 1980s witnessed this gradual decline which has culminated in a near total collapse from 1991 to the present date. The historical trend presented above tend to agree with the paradigm which suggests an inverse relationship between formal economic prosperity and the development of an informal self help and non-governmental sector. The current economic situation in Nigeria, calls for a conscious effort at developing the informal business sector as a way out of the woods.

There are several reasons and unique peculiarities why this sector is attractive as a means of mass mobilization for national economic reconstruction at this period. They are as follows.

- The rate of growth of employment in this sector is higher than the formal sector. In view of its high labour absorption capacity, employment generation policies should lay emphasis on this sector. Furthermore, the cost of job creation in the informal sector is cheaper than in the formal sector.
- The types of goods and services generated in the sector do not require high foreign exchange content compared to the formal sector. This makes the sector attractive in view of the foreign exchange conservation policy of government.
- The sector is fully indigenized because it is made up mainly of Nigerians and to some extent immigrants and refugees.
- The Development of the informal sector improves the participation of all categories of marginalized peoples such as women, unemployed youths, school drop-outs, ethnic minorities and the poor.

- The sector can help to promote downstream agricultural activities and services thereby promoting rural industrialization and employment.
- The sector can provide a dynamic and realistic basis for an indigenous industrial development. The technological profile of the activities in this sector represent the true state and basis for the future industrial development of Nigeria. In most cases, the processes and procedure and technical content of this sector represent what can be called the “indigenous technology” upon which the future industrial development of Nigeria could be built.

Considering the strategic importance of this sector, there is no gainsaying that the federal, state and local Government should pay to more attention to this sector in their respective future economic plans.

The growth and development of the micro enterprise sector and its integration with the formal national economy is desirable for better flow of resources, increase in production of goods and services within the economy. It should lead to significantly higher growth rates accompanied with real improvements in the standard of living of citizens especially the poor.

### **Problems of the Informal Sector in Nigeria**

The most commonly cited problem of the informal sector in Nigeria is the lack of access to formal financial credit. A lot of reasons have been adduced for this, such reasons include the --- banks to led to a large number of small widely dispersed borrowers. The transaction cost of such borrowing is considered not to be cost effective. Probably the most pervasive of these constraints is the lack of confidence and reluctance of formal leading institutions to extend credit to micro entrepreneurs usually considered high risk, cost ineffective and lacking in capacity. This has not encouraged a two way flow of resources between the formal financial and the micro-enterprise sector of the economy. However, the experience of community Development trust fund and indeed other micro-credit / micro finance NGOs such as [Life Above Poverty Organisation](#) debunks this

notion. Micros entrepreneurs are in fact responsible borrowers, willing and able to repay loans advanced with structured –to-fit terms.

Empirical evidence abounds as to the constraints faced by informal sector operators at the start up phase and scale up phase of their businesses. Studies on informal sector agree that funds for starting a business derive from one's own savings and form loans from family and friends. Only about 5% of informal sector operators started with loans from banks and formal sources of funding. This central problem of low savings and lack of access to credit facilities tend to be responsible for the vicious cycle of low investment – low savings low investment which has impaired in no small measure the evolution and growth of the informal sector. The informal sources of credit available to the operators in this sector is often at very high cost and hardly ever enough to meet the investment needs of the borrowers.

The greatest challenge of the informal sector which is often neglected is the challenge of bridging the huge gap between the formal and informal sectors of the national economy.

This gorge is further compounded by the lack of institutional capacity in the informal sector to complement the highly sophisticated and commercially – oriented formal sector.

There are also very few intermediary institutions that are geared towards the bridging of the ever widening gap. This lack of effective integration between the informal and the formal sector of the economy is a major outcome of misunderstanding and misconceptions that exist between the two sectors about their respective roles. The informal and NGO sector should be seen as a productive sector and part of Nigeria's capacity to render development assistance to the people of the country.

### **NGOs as Vehicles of Linkage**

The resilience of the micro-enterprises sector in the face of a deteriorating macro economic environment over the yearn in remarkable. Even at the present low level development of it potential, the micro enterprise sector can rightly be

described as the shock absorbing component of the Nigerian economy which unwittingly enables it to withstand the vagaries of global economic decline. The principal players in this sector are usually low income or poor men and women engaged in income generating activities for sustenance, often rural based and providing a source of livelihood for a high percentage of the country's active population. Clearly therefore, actions aimed at boosting micro enterprise development and the adoption of people-centered developmental strategies would be a right step in the direction of achieving maximum welfare for the maximum number as well as ensuring equitable economic growth. Non-governmental organizations have significant roles in bringing this about.

Non-governmental organization, universally referred to as NGOs seem to have emerged as the most widely accepted institutional mechanism used to bridge the informal –formal sector gap. NGOs can be loosely defined as voluntary associations of people working together towards the achievement of a common objective. They are usually not for profit although their members are not necessarily non-profit oriented, and are non-governmental in terms of their origin, membership and funding. While the NGOs by themselves do not yet formally constitute a sector, they are organizational platforms on which the informal sector can be managed and integrated with the rest of the economy, and are no doubt on the way to becoming a fully recognized third sector.

In view of their peculiar nature, NGOs have great potential of becoming the main conduit through which the informal and formal sectors can be effectively linked and synergized. The NGOs have demonstrated their ability as an effective vehicle of mass mobilization for self-help action at the community level. Also their open and informal approach has helped to build a culture of mutual trust and confidence between these organizations and their members.

With the increasing inability of government to meet the social needs of the teeming numbers of people of this country, the upsurge in NGOs and informal sector activities has been quite noticeable. In a recent survey in Nigeria by UNICEF, it was revealed that about 70% of the four hundred and fifty one NGOs enumerated were established between 1980 and 1995, 10% in the 1970s while

only 20% existed before 1970. This phenomenal growth of the NGO sector in the last two decades is indicative of the response of the informal sector to its complementary role to government in the development process.

A further classification of these NGOs also show that the areas of activities where they have demonstrated visible achievements include health, micro-enterprise and micro-credit, environment, population control, gender issues, and education. The wide its capacity as a potential partner of governments multilateral, bilateral and private donor organizations in the delivery of development assistance to Nigeria, particularly at the community level.

The foray of NGOs into micro enterprise promotion is not coincidental but rather a planned move arising from in-depth study of the sector and interaction with the target group. The unique selling points and secret of success of these organizations can be pinned to some of the following factors.

- Tested and effective methodology
- Ability to relate to the situation of the beneficiary and mobilize them for self-help (close interaction)
- Participatory approach
- Proper planning
- Regular monitoring and evaluation of projects
- Need based programs
- Enjoy the confidence of the people
- Maintain track record of performance

As agents of social change and catalyst for economic improvement, NGOs have big but complementary role to government in enterprise development in Nigeria. Given the level of interaction and the firm knowledge of practitioners of the grassroots, NGOs stand in good stead to implement programs designed to bring about positive changes in the living conditions of the low income persons through micro enterprise.

NGOs as custodians of best practices have a dual role in micro enterprise development, as direct agents and intermediaries.

## Acting as Direct Agents:

- **Increasing and sustaining tempo of activities.**

The number of NGOs currently operating in this area are still very few and this implies that the number of operators and the level of activity needs to be marked operators and the level of activity needs to be marked up. NGOs need to continually ensure that their services remain responsive to the needs of the target group and sustained over time. NGOs therefore have a responsibility to maintain their credibility as well as build up capacity to tackle the challenges.

- **Dispersal Rule**

NGOs could serve as dispersal agents for ensuring the equitable development and spread of micro enterprises across the country. This would involve undertaking to replicate successful programs in the country. This is within the capacity of NGOs given the necessary resources.

- **Capacity Building**

The level of technical know how available to a micro entrepreneur often has a positive correlation to the success of the enterprise. Building capacities of the practitioners through systematic training and installation of simple but appropriate business systems will imbue micro entrepreneurs with the right attitudes, knowledge and skills necessary for profitable operation of their ventures. For real growth to take place in this sector, capacity must be continually built up. The modest achievements of NGOs in designing capacity building program for their clients that are predominantly non literate is commendable and needs to be expanded for greater outreach.

- **Credit Delivery**

Access to credit and availability, is a major constraining factor for growth of micro enterprises in developing countries. With tested and effect live credit delivery mechanisms and the high loan repayment rate, micro-credit NGOs have shown that lending to the poor can be viable after all, NGOs need to be actively involved in providing credit for micro enterprise and this requires specialized lending skills and perfect knowledge of the industry.

They should be supported to expand their portfolio to commercially sustainable levels while maintaining the portfolio quality and value remains a challenge to the micro-credit institutions.

- **Input to Policy**

NGOs have a responsibility to articulate their positions and views on issues concerning the development of the sector and seek to constructive input to national policy formulation. This could be achieved through the establishment of a viable, all embracing micro enterprises advocacy network to advance the cause of micro enterprise development in Nigeria.

- **Information**

Apart from access to credit, potential entrepreneurs also need access to information on raw materials, production processes, appropriate technology and market. Collection, collation, storage, retrieval and accessibility of information relevant to micro enterprise in Nigeria and elsewhere need to be coordinated. This also calls for proper documentation of valuable experiences and activities of NGOs which could be applied in developing replicates of outstanding practices.

## **NGOs, Micro Enterprise Development:**

### **Recipe for effective Alliance**

I have, in the foregoing section, attempted to establish the need for and the relevance of micro enterprise development to the people and economy as well as the centrality of NGOs to this process. While NGOs are here challenged to boldly seize the opportunity of being in the center stage and discharge their largely self assigned roles to their client groups micro entrepreneurs – one is not unmindful of the serious limitations they face. A few of these

- Funding constraints
- Few practitioners viz –a-viz the demand for the services rendered
- Poor operating environment
- Institutional capacity constraints.

It is therefore clear that no one system is fully equipped to single-handedly steer the ship of micro enterprise to berth. What seems an imperative in my opinion is the development of a workable blue print for micro enterprise development in Nigeria which will seek to consolidate and build upon the gains of the various isolated/ dispersed efforts of different organizations, government agencies and private initiatives around the country.

In selecting a system for encouraging micro-enterprise development, the incorporation of the following elements and paths may prove useful:

- Adopt a collaborative approach between all agencies interested and /or engaged in micro enterprise development. This should involve governmental, non-governmental and private sector organizations.
- Recognize and accord NGOS more roles and responsibilities in the shaping of micro enterprise development policy and program implementation.
- Encourage a systematic transfer of government participation and channeling of available resources through NGOs and the private sector for better management and output. Government should endeavour to create the enabling environment.
- Awareness building and sensitization programs for micro entrepreneurs.

To effectively position themselves towards meeting the future challenges of an expanding micro enterprise sector, non-governmental organizations as prime actors must adopt the business' approach to micro enterprise activities and de-emphasize the 'charity' approach.

It is my submission that these are some of the critical issues for consideration if the micro enterprise industry is to achieve desired growth and sustained ability any time in the near future.

### **The Role of Government**

For the NGO and informal sector to be fully integrated into the mainstream economy, government must create an enabling environment that encourage and promote participation by the sector by the sector. A stable and democratic polity

is a sine qua non for the in-flow of aid and grants that are required for the growth and expansion of this sector. Government therefore must see the democratization of Nigeria as a primordial step in its effort towards national development.

The government must cultivate a complementary relationship with the NGO sector through an institutionalized framework that will promote the principles of partnership, collaboration, participation, and consultation. This new dispensation should replace the current atmosphere in which government/NGO /Informal sector relations in characterized by mutual distrust and hostility and lack synergy. In the national planning process, government must see the NGOs and informal sector as part of the national resource base for which there must be special policy considerations of clear definition of roles and allocation of resources.

In order to avoid the type of frustrating admission of ignorance by former president Babagida in the future, government must ensure that the activities of the informal sector are fully captured in the compilation of economic statistics for the national accounts. The government must devise and insitutionalise an empirical manner in which national economic indicators such as the gross domestic product, gross national product and employment can distinctly recongnise and acknowledge the contribution of the informal sector of the economy. This official recognition of the NGO and informal sector will enable it to feature prominently in the future development strategies and can become energized in shouldering greater responsibility in tackling the challenges of national economic development as the current century draws to a close.

Specifically the government should look into the following areas of policy and structural interventions in order to enhance the development and contribution of the informal sector to the overall performance of the whole economy.

- Combination of micro-level policies interventions with practical, goal-specific activities which can improve the quality of life at the primary level.
- Review of all policies affecting the informal sector with a view of creating a conducive legal and regulatory climate and eliminating unnecessary constraints to the operation of informal sector activities.

- Provision of technical and vocational training to be provided at the secondary level to develop artisans, managers and entrepreneurs for the informal sector.
- Expansion of schemes that promote the traditional credit institutions that provide the bulk of the credit needs of this sector with an aim to modernizing and linking them with the formal credit market and enhance resource flow between them.

The family Economic Advancement Program (FEAP) announced in the Federal 1997 is another attempt by the government to bring micro enterprise to the center state and enhance the real income earning capacities of Nigerian families. The sheer volume of resources to be committed (4.3 billion Naira) in the program amplifies the relevance of micro enterprise as the bedrock of the Nigerian's industrialization and economic advancement. It however calls for a marked departure from the previous implementation strategies and mitigation or outright elimination of the pitfalls in past programs. If FEAP is to meet with any level of success. Specifically the following reasons stand out. They are:

- And Poor planning (Top down Approach), Non participatory methods, corruption in implementing agencies, instability in the polity and lack of continuity and inadequate resources and inefficient delivery mechanisms.

The consistent failure of the programs put in place as described above have meant that in spite of seeming stabilization of the economy, more and more people are daily slipping further down the alley of poverty. The need to address this drift demands a change in methodology, problem isolation and intervention strategies. The vacuum thus created by the inability of government to effectively reach out to a vast majority of poor micro-entrepreneurs has provided the impetus for NGO participation in micro enterprise development.

## **Conclusion**

The relevance and the cost effectiveness of the informal sector strategy has proved to be a useful innovation in finding a lasting and more enduring solution to the problem of national economic development. The experience of some

developing countries in Latin America, Asia and until recently in Africa tend to confirm this optimism.

The huge geographical size ethnic and religious diversity, highly increasing population, and political plurality of the Nigerian nation make the legitimization and adoption of the informal, voluntary, self-help and NGO sector a very viable option in the task of national economic reconstruction. With the willingness of government to put in place the necessary policy and institutional structures, it would be left to the informal sector to rise up to this challenge.

### **Summary of Discussion**

The moderator, Mr. Ohale, thanked the presenter for an educative and informative paper. He acknowledges the important role of credit in the growth of the economy noting that NGOs have an important role to play in using this as a tool for national development.

A participant from the Peoples Bank of Nigeria said NGOs should be seen as a complementing sector to the government. According to him, NGOs are performing social as well as religious duties since the sustenance of man is God's own desire. He urged government to give whichever assistance it could to NGOs to improve on their performance.

Another participant from Peoples Bank of Nigeria noted that the state (Government) alone cannot meet all the needs of the citizenry. He also said that it is not possible for every entrepreneur to access credit from the formal banking system. As a result, NGOs are a necessity to fill the gap being left by the formal sector.

In his own contribution, a participant from the office of the Auditor-General said government in many of its policies has recognized the needs of the operators in the informal sector. Unfortunately, he said, such benefits hardly get to the target group because those who are vested with the power of implementing the policies exclude the poor while the resources are hijacked by the rich and powerful.

Participants agreed with the presenter that the operators in the informal sector form the bulk of the poor population in Nigeria. Since they are poor, the tendency is also that they are weak and subject to neglect in the overall national planning.

A participant noted that majority of the micro-business owners are in the rural areas, denied of the many basic amenities which urban dwellers enjoy. According to him, NGO activities are more relevant in the rural areas to tap the energies of these people for self actualization.

LAPO programme coordinator re-echoed this stance and added that LAPO is actually working in this direction. He said LAPO operates through Branch, offices in order to reach the rural people. According to him, four out of the organization's five branch offices are located in the rural areas. In addition to this, community projects are also emphasized for the rural dwellers in order to ease the burden of food processing.

A participant from National Directorate of Employment, lamented the failure of government projects especially credit schemes which are directed at the less-privileged persons in the society. He said the people were largely responsible for this failure because of their attitude towards government programmes. He cited the example of credit programmes from which people borrow without the intention of repaying the loan because they feel it is their share of the national cake. He went further to say that NGOs should make it one of their duties work easier. He commended NGOs for encourage the people to improve on the present methods to increase efficiency and productivity.

A participant from people's Bank of Nigeria pointed out that not all NGOs are set up for development purposes. He also said that the nature of poverty in Nigeria is so enormous that the effect of NGOs' poverty alleviation programme is very marginal. According to him, marginal effect can be eroded by contradicting government policies. He gave an example of a situation where NGOs are trying to alleviate poverty by giving out micro-credit while government is demolishing market stalls. This, he said, could be a setback on the work of the NGOs and the benefits people are supposed to derive from them. He also advised that NGOs

focused on development should: 1. make enough input to influence the government official economic policies and programmes like other interest groups such as MAN (Manufacturers Association of Nigeria), 2. Spotlight the areas where they can be involved in implementing government policies and programmes to help the populace. By so doing their role, which should be helping the people and the government will be further enhanced.

Another participant said that NGOs should be seen as partners to the government. He went on to add that NGOs should be able to liaise with foreign agencies and give them a clear picture of the poverty situation in the third world. This would make such agencies know areas where they could render assistance.

A participant from National Board for community Banks pointed out that discontinuity in government policies could be a hindrance to NGOs. He explained the Nigerian situation where a change in government usually leads to a change in policies. This, he said, could be a problem where these policies affect implementation of NGOs objectives.

The presenter of the paper pointed out that it is very important that in offering services, organizations should strive to build trust and confidence. Confidence, he explained is a product of experience. In enterprise, inadequate finances limit the individual so that micro-credit can go a long way by enabling individuals to expand their enterprise. He also noted that NGOs in Nigeria are not alternative to government rather, they should be complementary, working hand-in-hand with the government to eradicate poverty. He went further to advise that NGOs should not try to expand in a hurry as this would over-stretch their resources. Rather, expansion should be a gradual process to allow NGOs to fill their roles.

It was the consensus of participants that government and NGOs used to work in cooperation in the interest of development in the society.

### **Group session**

In the second session of the programme, participants were divided into four groups. Each group was given a topic to discuss and make presentation of findings.

**Group 1:-** How can resources be mobilized locally for development purposes

1. Chinye Onyia
2. Ameh Samuel
3. Joshah Uduebor
4. Patrick Owolabi
5. Aganmwonyi Felix

**Group 2: -** What are the issues in the utilization of Resources in NGOs

1. B.M. Mustapha
2. Felix Famosaya
3. Ighodalo Joseph
4. Chris Omusi
5. Akokha Rilwan
6. Anthony Enuagu

**Group 3:-** National Development: What role for the people?

1. C.U. Ohale
2. F.O. Alli
3. J.O. Adejimo
4. B.A. Garuba
5. K.O. Iju
6. Uwa Izekor

**Group 4:-** The role of micro-enterprise in national development

1. Osunde Omo-Omoruyi
2. Solomon Imohiosen
3. Godwin Ehigiamusoe
4. Micheal Nwokacha
5. R. Zaibe

The group session was co-ordinated by Mr. Godwin Ehigiamusoe. Groups were given 20 minutes to discuss their topics and come up with suggestions and recommendations.

## Conclusions

After deliberations on these issues in groups, certain conclusions were reached by all participants:

1. People should be encouraged to cultivate the habit of saving. These savings become useful when it can later be used to finance a small – scale enterprise.
2. Communities should be encouraged to organize fund raising events to finance certain projects within the communities. Such fund should be contributed to by the government. To further ensure efficient use of resources people could organize themselves into labour groups to work on such projects so as to reduce the cost of labour.
3. Communities where natural resources like oil, coal etc. are tapped should be compensation either by the company or government work in such communities.
4. NGOs should have priority lists and try to work with the list and meet the most important needs of their clients first.
5. NGOs should charge commercial interest rate on their loans in order to be self sustaining
6. NGOs should channel their idle fund into profit making ventures.
7. People should be educated on the need to support and maintain government provided programmes to ensure its survival and not to view government programme as national cakes where funds can be taken by everybody.
8. There should be discipline and commitment in the utilization of resources by avoiding corrupt practices such as embezzlement.
9. Beneficiaries of a project should be consulted before government or NGOs embark on such projects.
10. The situation where a new government discontinues with the programmes of its predecessors should be discouraged as this only sets communities backwards in terms of development. Rather, new government should seek to improve on earlier programmes.

11. Micro-enterprise provides employment. It should be encouraged especially with the provision of access to credit facilities.