

Role of NGOs in Rural Development

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Abstract

The genesis of this study was from the realization that little was known about roles of Non-Governmental Organizations (NGOs) in rural development and this article basically examines conceptually the role of NGOs in rural development. It looks at the meaning of NGOs, the various classifications of NGOs, areas of involvement of NGOs, their role and mode of operation and their sources of funds. This desk study was necessitated by the reports coming from the rural areas and other renowned scholars and academic institutions on the miniature information about the roles of NGOs in rural development. Through the usage of desk study, the researcher's interest was to look through literature on the experiences of different areas in the role of NGOs in rural development. Few NGOs activities in countries specifically Zambia have been cited; but are not limited to, education, agriculture & livestock, democratic governance, environmental, socio-economic, advocacy and human rights' work and they work to promote social or political change on a broad scale or very locally. NGOs play a critical part in developing society, improving communities, and promoting citizen participation. The paper concluded and recommended among others that there is need for NGOs to thorough review and establishment of criteria for NGOs to secure required standards of management skills and quality in their project implementation in rural areas.

Keywords: *Non- Governmental Organizations, Development, Rural, Rural Development. Roles of NGOs in rural Development.*

1.0. The Concept of NGOs

According to (Pearce et al, 2020) NGOs are group of organizations which are distinct from government institutions and business organizations. Their distinct feature is that they are formed to complement, supplement and offer alternatives to government development efforts. The United Nations (2014), describe an NGO as: any non-profit, voluntary citizens' group which is organized on a local, national or international level and is task-orientated and driven by people with a common interest.

In its broadest sense, the term "Non-Governmental Organization" refers to organizations (i) not based on government; and (ii) not created to earn profit (Lembani, 2019).

The terminology of an NGO varies itself: for example, in the United States of America they may be called "private voluntary organizations," and most African NGOs prefer to be called "voluntary development organizations."

The diversity of NGOs strains any simple definition. They include many groups and institutions that are entirely or largely independent of government and that have primarily humanitarian or cooperative rather than commercial objectives. They are private agencies in industrial countries that support international development; indigenous groups organized regionally or nationally; and member-groups in villages (Linda and Frik, 2004). NGOs include charitable and religious associations that mobilize private funds for development, distribute food and family planning services and promote community organization. They also include independent cooperatives, community associations, water-user societies, women's groups and pastoral associations. Citizen Groups that raise awareness and influence policy are also NGOs.

NGOs today form a critical part of the development machine, in the developing world and are generally seen to be playing an increasingly important role in development. In fact, they are sometimes referred to as the third sector (Issa, 2005). However, Lembani (2019) argues the definition of NGOs can be interpreted differently by various organizations depending on a situation's context. He defines an NGO as an independent voluntary association of people acting together on a continuous basis for some common purpose other than achieving government purpose, making money or illegal activities (Hinzen, 2000).

Lembani (2019) in congruence with The World Bank Group (2017) contends that NGOs are private institutions that pursue activities to relieve suffering, promote the interests of the poor & vulnerable groupings, protect the environment, provide basic social services, and/or undertake community development. From the above definition, NGOs can be defined as organizations that are not part of the government machinery, independent, voluntary, non-profit and charitable and which promote development-oriented activities for vulnerable groups in society.

NGOs with their advantage of non-rigid, locality specific, felt need based, beneficiary oriented and committed nature of service have established multitude of roles which can affect rural development in developing nations like Zambia. An NGO is an organized group or a voluntary organization with a common interest ranging from housing, health, training, education and road construction to the provision of potable water. Their objectives are more often than not related to development issues as mentioned above and not profit making. The funds they acquire are exclusively spent on projects they undertake. They also get major part of their funds from voluntary contributions, individuals and from organizations (Linda and Frik, 2004).

NGO, as the term implies, is an independent organization which is different from the state apparatus. It is organized and managed on a voluntary basis, and aims at development-oriented goals (Sundaram, 2020). NGOs could mean organization directly representing community movement, as they could refer to organization acting mainly as agents linking donor institutions to their target groups. According to Lembani (2019) in unity with Todaro (2004) posited that NGOs work as resource organizations that help the government bureaucracy to get the local organizations and local grassroots to participate in development initiatives. Thus, NGOs are organizationally specialized in mobilization of resources for development purposes in the community. They orient their activities towards needs dearly felt and defined by the population. They emphasize on providing training to the population in order that it develops its own ability to analyze and respond to problems.

NGOs involve in project to raise consciousness and to organize development effort for economic as well as social. Their effect is conducted without government administrative recognition and approval for their operations. In some countries, all NGOs in the country work under the supervision of the Department of social welfare and community development. Mostly it is based on the NGO registration Acts e.g. Zambia NGO Act of 2009. The department provides guidelines and policies for the operations and activities of these NGOs. They ensure that, NGOs activities fall in line with government interest and also NGOs are expected to inform the government department (s) of all their undertakings and furnish them with their plans and annual reports. Since the department aims at hastening the development process of communities, it is always prepared to assist in all forms of community development projects by NGOs (Lembani, 2019). NGOs were intended to supplement government efforts and to fill in a gap in government services. But in countries like India, NGOs are gaining a powerful stronghold in decision making (Fowler, 1988). In the interest of sustainability, most donors require that NGOs demonstrate a relationship with governments. State Governments themselves are vulnerable because they lack sustainable strategic planning and vision like the situation is in Zambia. They are sometimes tightly bound by a nexus of NGOs, political bodies, commercial organizations and major cooperating partners, making decisions that have short term output, but no long-term effects. For example, NGOs in India are under regulated, political, and recipients of large government and international donor funds.

NGOs are very effective because they are non-partisan so they are able to reach out to various political groups, they are project specific, they are manageable in terms of size, they are able to attract funding from international development agencies like The World Bank Group (2017), and this harnesses right resources to undertake their project both financial and social resources and most importantly is that they allow the grassroots people that is the beneficiaries to participate in their activities from implementation to evaluation stage.

2.0. Classification of NGOs.

NGOs are many and completely vary in their operations. There are the religious and non-religious, internal and external that is local and foreign. NGOs could also be classified or grouped according to the nature of their development and the way of involvement of the local people in their activities. Examples of internal NGOs are; CommunityAid, Rural Water Action and some secondary associations like cooperatives, associations, women clubs and various religious groups (Lembani, 2019). External NGOs include; Heifer project International, The Hunger Project, Plan International, Oxfam GB, Catholic Relief Services (CRS), Restless Development, Care International, World Vision International, SOS Children's Villages International to mention but a few. The above external NGOs are very important and have always contributed immensely to the development of the country like Zambia, for example, Heifer Project International, Restless Development and The Hunger Project (Consortium of three International NGOs) have positively impacted on the livelihoods of the rural people in Vubwi District of Eastern Province of Zambia through myriad livelihoods projects like; Water & sanitation, education, agriculture & livestock production, environment & Natural Resource Management, Women economic empowerment, Health & nutrition, Adult functional literacy among others (Lembani, 2019). This consortium of the three NGOs has been

using an “*Epicenter Strategy*” to reach out to and unite more than fifteen thousand people in a particular ward of a district using community led development approach.

According to the topology of the World Bank, NGOs include operational and advocacy. Operational entails the designing and implementation of development-related projects. Advocacy aims at defending or promoting a specific cause and awareness creation (Edwards, 1995). Fowler (1988) has identified two key distinctive characteristics of NGOs. Firstly, the relationship of NGOs with intended beneficiaries is based upon principles of volunteerism rather than those of control which is typical of government. This means that intended beneficiaries are involved in program design and management and if this happens, the programs stand a better chance of success as they are more likely to be relevant and attractive.

NGOs have a task-oriented approach that permits them to achieve appropriate organizational development which encourages change and diversity rather than control and uniformity which may hamper progress (Fowler, 1988).

NGOs can also be classified according to the nature of their involvement in three main ways. The first consist of NGOs at the international levels, they use their independent non-governmental status only to work for governmental or private organization in third world countries with dubious intentions. At the national level, the NGOs have officers created by business minded persons who use their local context and facilities only to implement projects using the unemployed cheap labor of the poor, more especially the “Interns” from colleges and universities. The second provide conventional development services without questions. Their work does not involve much partnership and involvement of the target groups in the rural communities. They deal directly with the beneficiaries and involve them directly in their activities. IFAD (2016) agrees that NGOs in this category are very useful when it comes to rural development issues. As Lembani (2019) in unison with Pressler (2017) puts it, the interaction that the third category of NGOs seeks to initiate with population directly concerned may alone represent a genuine cooperation. Cooperation that is, at the same time legitimate, creative and mutually beneficial. World Vision International is the NGO for the study. It is an international NGO and it is actively and directly in close links with the people at the rural areas. World Vision International deals with the felt needs and problems of the community and their contribution is very valuable.

2.1. Operational Areas of NGOs

NGOs mostly operate in rural areas and in order for NGOs’ efforts to improve living conditions of the poor and the vulnerable groups in society, international and internal NGOs are involved in areas such as; Education and literacy campaigns -World Vision International, Catholic Relief Services, ActionAid International. These NGOs establish schools to help reduce the pressure on government institutions and replace schools under trees. Other community projects have been in the provision of safe, clean drinking water, advocacy, road construction and housing construction, for instance, Oxfam GB, World Vision International, Voluntary Services Organization and Plan International (Lembani, 2019). The assistance to children is mostly in form of paying of school fees, providing them with educational materials, training them to acquire leadership and employable skills.

Rural development; There are NGOs e.g. Heifer Project International, World Vision International, The Hunger Project among others concentrate on the development of rural areas. They do this by providing or helping the rural people to provide for themselves, certain social services or facilities like; electricity, hospital, schools and clean and safe water. Again, they assist them in income generating activities like cassava processing, bead making, leather works and soap making. Their objective is to help eliminate the gap between the urban and the rural areas in terms of the conditions of life (Fowler, 1988).

2.2. Sources of Funding for NGOs

NGOs are described to be the vehicle to maintain or draw in resources, financial, human and material for the development of communities. NGOs get their funding from sources such as; Private contribution sources - they make sure that contributors do so genuinely. Here contributors mostly come from Christians who feel challenged to give as much as little as they can help to alleviate human needs and hardship wherever it can be found especially in third world countries (Lembani, 2019). In this case, they support officers in the countries which the funds originate for the purposes of raising funds and examples are Canada, U.S.A, Australia, Hong Kong, United Kingdom and many others. But big-time philanthropist like Bill Gate, Rucker Feller, Warren Buffet and Japanese business men are also sources of finance for NGO activities (IFAD, 2001). They give those whose interest is within their scope. Funding by voluntary contributions from organization like; the World Bank, the German Government, European Union, USAID, UKAID and inter church coordinating committee (De Haas, 2016).

3.0. The Concept of Development

Development: It refers to growth, evolution, stage of inducement or progress. This progress or growth is gradual and had sequential phases. Lembani (2020) in harmony with Todaro (2004), always there is increasing differentiation. It also refers to the overall movement towards greater efficiency and complex situations. Development does not mean the same thing in different countries or in developed and developing countries. Jussawalla (2013) supports the discussion of the different meanings of development as he states that there is a difference in the meaning of development between developed and developing countries; that in developed countries the availability of infrastructure leads to increased economic activity and innovation whiles in developing countries the inadequate infrastructure hampers economic development and innovation.

Umebali (2011), views development as a transformation of society, a movement from traditional relations, traditional ways of thinking, and traditional methods of production to more modern ways. Development should be viewed as a multi-dimensional process involving major changes in social structures, popular attitudes and a national condition of life from unsatisfactory to satisfactory (Servaes, 2010). In this regard Servaes, argues that satisfactory means materially well to do and spiritually happy or content with what one or a country has got. From the above definitions of development, there is the implication that development brings about improvement in the lives of people for the better. According to the United Nations (2014), The Human Development Report indicates that people must be free to exercise their choices and participate in decision-making that affects their lives. According to Lembani (2019) in congruence with Michael and Stephen (2011), development should be perceived as a multidimensional process involving the re- organization and re- orientation of entire economic, and social systems. In addition to improvements in incomes and output, it typically involves radical changes in institutional, social and administrative structures as well as in popular attitudes and even customs and beliefs. Finally, although development is usually defined in a national context, it is more widespread realization which may necessitate modification of the international economic and system as well.

Lembani (2019) in congruity with Michael and Stephen (2011), "Development is the process of improving the quality of all human lives and capabilities by raising people's levels of living, self-esteem and freedom." This implies that there it is practically impossible to own development without raising people's levels of living, their self- esteem and personal freedom in the society (Todaro, 2004). In other ways, development is inseparable with empowerment, this is so, because empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect people's lives. The term empowerment includes; self- strength, control, self-power, self- reliance, own choice, life of dignity in accordance with one's values, capacity to fight for one's rights, independence, own decision making, being free, awakening, and capability to mention but a few, which are basically roles of myriad NGOs. According to Lembani (2019) in union with Linda and Frik De Beer (2004), the link between an NGO and development is most directed towards disadvantaged and vulnerable people from voluntary groups e.g. women clubs for the specific purpose of overcoming their poverty and isolation – which is basically empowerment.

3.1. The Definitions of Rural Development

Rural - Is basically an area, where the people are engaged in primary industry in the sense that they produce things directly for the first time in cooperation with nature as stated by Lembani (2020). A community can be classified as rural based on the criteria of lower population density, less social differentiation, less social and spatial mobility, slow rate of social change, etc. Agriculture would be the major occupation of rural area.

Rural Development: is a process which aims at improving the well-being and self- realization of people living outside the urbanized areas through collective process (Lembani, 2020).

According to Todaro (2004) rural development is a strategy designed to improve the economic and social life of rural poor, though Lembani (2019) argue that it is not just a strategy, but an aim of rural development which is defined as the improvement of sustainable livelihoods, especially impoverished groups, with careful attention paid to local characteristics in the society.

An understanding of the concept of development above will give a clearer picture of rural development Lembani, (2020) in agreement with Guinjoan, Badia, & Tulla (2016) defines development as the gradual growth of something so that it becomes more advanced, stronger, etc., the process of producing or creating something new. This definition implies that development involves a gradual or advancement through progressive changes. Umebali (2006) sees the changes to be multi-dimensional involving changes in structures, attitude and institutions as well as the acceleration of economic growth; the reduction of inequality and eradication of absolute poverty. He asserts that development involves economic growth component, equality or social justice component, and socio-economic transformational component which are all on a self-sustaining basis. Viewing the concept differently, (Simon, 2004) sees development as an improvement in quality of life (not just material standard of

living) in both quantitative terms. He opines that development must be seen as actually and temporally relative, needing to be appropriate to time, space, society, and culture.

From the foregoing, it is obvious that rural development is not a one-off thing or an immediate and snap phenomenon. Rather, it is a gradual and progressive towards perfection having a set standard in mind. Rural development has variously been defined. Olayide et al (2013) see rural development as a process whereby concerted efforts are made in order to facilitate significant increase in rural resources productivity with the central objective of enhancing rural income and creating employment opportunity in rural communities for rural dwellers to remain in the area. It is also an integrated approach to food production, provision of physical, social and institutional infrastructures with an ultimate goal of bringing about good healthcare delivery system, affordable and quality education, improved and sustainable agriculture etc. As it is today, rural development need not be given priority attention (Lembani, 2020). Several reasons for such urgency include high and unacceptable rate of poverty, poor access to social and economic infrastructure and services such as access to safe drinking water supply and sanitation, higher rate of health indicator such as infant mortality rate, malnutrition and disease prevalence and lower enrolment of children in school.

Obot (2006) suggests that rural development achievement could be measured in the areas of roads, water supply, housing, electricity, building of model communities, access to quality education, improved health care delivery and availability of food and agricultural products for the rural settlers. The objective of the National Policy on Rural Development as outlined by Ogbazi (2006) in several countries like Zambia and Nigeria encapsulates an ideal situation of an acceptable level of development in the rural area.

Adelemo (1987) sees the concept of rural development to include resettling displaced communities or adopting new types of housing unit. He continues that rural development should include alongside land-use development, economic factors such as land carrying capacity for each area it farms land, irrigation improved farming method and finance. From the above, it is obvious that scholars tilt the concept of rural development toward their area of specialization and perhaps, interest hence the assertion that the concept lacks a unified definition.

However, if the opinion of Simon (2004) about development is worth anything, it means there is the possibility for the level of rural development to be reversible as poverty levels, life expectancy and educational attainment etc., can all decline as a result of inappropriate policies, corruption and bad governance, natural disaster or human-induced disasters, war and civil conflicts in the rural area.

However, the concept of rural development in various countries lacks a unified definition as different scholars tend to view it from varying perspective. Some scholars look at rural development from the aspect of education & training like Haddad (1990), and Hinzen (2000). Simon (2004) in connection with Obinne (1991) perceived rural development to involve creating and widening opportunities for (rural) individuals to realize full potential through education and share in decision and action which affect their lives. He viewed efforts to increase rural output and create employment opportunities and root out fundamental (or extreme) cases of poverty, diseases and ignorance. Others like Chilokwu (2016) view rural development as means for the provision of basic amenities, infrastructure, improved agriculture productivity and extension services and employment generation for rural dwellers.

Rural development concept is very imperative to the entire development process of every country. It is also of significance to NGOs because their activities mostly target the rural population. The term rural development has however been given different interpretation by different authors and institutions in every nation. To some authors, it is a term covering the economic betterment, education upgrading and industrial modernization of the rural population (Servaes, 2010). Others also see it as the improvement in the real incomes and the provision of basic social facilities such as health, potable water, electricity, housing, and job opportunities for the rural dwellers (Ferraro, 1996). These different views of the concept have led to many definitions of the term Rural.

According to Lembani (2019) in unison with Hobo (1996), declared that "Goal of rural development is sustainable improvement of livelihood for rural people." If the local people are final beneficiaries of development assistance, the aim of rural development can be defined as the improvement of sustainable livelihoods (especially impoverished groups), with careful attention paid to local characteristics. Rural development is basically Improvement in livelihood of people in rural areas (poverty reduction).

According to Chilokwu (2016), "rural" was first used by the U.S. Bureau of the Census in 1874, when it was defined as indicating the population of a county exclusive of any cities or towns with 8,000 or more inhabitants. The Department of Housing and Urban Development, the Social and Rehabilitative Services, and several agencies under the U.S. Department of Agriculture define rural as areas outside Metropolitan Statistical Area (Pressler and Swenson, 2017). Olayide et al (2013), also defines rural development as improving the living standards of the mass of the low-income population residing in rural areas and making the process of their development self-

sustaining. Rural development in the view of Umebali and Akubילו (2006), is an arena within which there are various centers of activity and a place of concrete confrontation between social actors interacting on common issues. From the above definitions and analysis, it can be observed that rural development entails the improvement in the standard of living in deprived areas to uplift the economic and social circumstances of the people living there.

3.2. Challenges of Rural Development

The objective of rural development is to improve the living conditions of men, women and children in the rural areas and towns in a way that is sustainable in the long term (De Haas, 2016). Lembani (2020) in congruence with De Haas (16) argues that the increasing challenge of rural development is evident when one considers the fact that up to 80 per cent of people in the poorest countries still live in rural areas and are dependent directly or indirectly on agriculture and that by the year 2050 the worldwide demand for food will have more or less doubled, even though the land area available to agriculture is limited and water resources are likely to diminish if not depleted due to effects of climate change among others.

Rural communities in Zambia depend completely on funds from the central government for social amenities such as; health, education, infrastructural development, and other physical projects (Tight, 2006). The local governments and rural communities do not have a tax base from which to generate revenues for development, even those communities that may have the necessary resources within their jurisdiction lack the necessary legal authority as well as the administrative machinery to tap their own revenue sources. Consequently, the only viable method of financing projects is the transfer of funds from the central government through the district administration Constituency Development Fund (CDF) to the local government, which is political in the Zambian context (Lembani, 2019). Thus, given the intense competition for the limited resources at the national level and a policy bias towards developing the urban areas, for instance in Zambia, many rural communities have been forced to forgo needed projects or to seek the other alternatives from the private sector such as the NGOs (Ocquaye, 1996).

4.0. Roles of NGOs in Rural Development

The essence of NGOs remains the same: to provide basic services to those who need them. Many NGOs have demonstrated an ability to reach poor people, work in inaccessible areas, innovate, or in other ways achieve things better than by official agencies (IFAD, 2016). Many NGOs have close links with poor communities in rural areas. Some are membership organizations of poor or vulnerable people; others are skilled at participatory approaches. Their resources are largely additional; they complement the development effort of others, and they can help to make the development process more accountable, transparent and participatory (Wooller and Warner (2017). They not only "fill in the gaps" but they also act as a response to failures in the public and private sectors in providing basic social and economic services.

Over the last decades there has been a drastic growth in the number of NGOs involved in development aid, in both developed and developing countries such as Zambia (Richard, 2018). The total amount of public funds being spent through NGOs has grown dramatically and the proportion of development aid going through NGOs, relative to bilateral or multilateral agencies, has also increased (Pearce et al, 2020). NGOs have become a significant ally in the development process of the developing nations. NGOs fill the vacuum in rural development, although operating with limited funds of its own, the NGOs makes it possible for rural communities to construct their needed projects at very minimal costs. Thus, the NGOs perform a crucial role in rural development in Zambia. There is no province in the country that has not benefitted from the activities of the NGOs. Hence, the NGOs have been a force in rural development in Zambia (Lembani, 2019). Through program activities, nine regions NGOs have been able to erect infrastructure in form of school buildings and health clinics; construct drainage systems, village dams, roads; undertake agricultural & livestock development programs; women economic empowerment, payment of school fees, granting loans, microfinance, provision of mosquito nets, payment of apprentice fees, organize health education programs and disseminate information and knowledge to the rural populace (Richard, 2018).

According to Lembani (2019), posited that NGOs play crucial roles in rural development in Zambia for they manage to implement myriad sustainable livelihood projects such as; Village Savings & Credit Facilities which have resulted in robust community social capital, income and food security in rural households. Among them are Heifer International Zambia, The Hunger Project Zambia, World Vision Zambia & Plan International Zambia.

For example, World Vision International is a relief and development agency operating in more than 15 countries around the world and was founded in 1950, it has since been focusing its work on projects that help community to address the root causes and not just symptoms of poverty. The organization assist vulnerable people based on need and not on creed. World Vision International operation principles are to be faithful messenger of God's love,

trusted partners of lasting change, and powerful motivators of caring; courageous promoters of justice and peace; and inspiring models of cooperation. They serve all people regardless of religion, race, ethnicity, and gender (WVI, 2015).

World Vision Zambia (WVZ) is a corporate member of World Vision, an International Christian relief and development which is a non-profit organization. WVZ is legally registered with government of Zambia and actually plans, coordinates and implements its development work with all relevant government ministries and other NGOs. WVZ has its Country Office (CO) in Lusaka, with regional offices in most of the regions, since inception, WVZ has focused its operations in reducing vulnerabilities, enhancing capacities and providing opportunities for the poorest of the poor in these program areas including, education (formal and informal), child development and protection; health and nutrition; water and sanitation; food and agriculture, gender and development, income generation activities, HIV/AIDS prevention, care and support, emergency relief and rehabilitation (WVI, 2005). WVZ places highest priority on programs that minister to the most vulnerable and marginalized among the poor are centered and community-based development. It has established offices in the ten (10) provinces of Zambia and its objective is to promote effective communication and collaboration, with the districts and decentralized departments. Staff are positioned and rooted in the zone and the community to ensure effective mobilization of the community to community-initiated development programs. World Vision has also supported some institutions and homes for socially and physically disadvantaged children (WVI, 2005).

WVZ's initial development strategy of operating in several communities with scattered project gave way to a new concept of Area Development Program (ADPs) in the early 1990s. The area development program concept is an approach to transformational development which targets a specific geographic location or district for maximum impact. It implies a long-term commitment to the community. The rationale for this paradigm shift was to ensure sustainability (Frank, 2002). Among other things, the ADPs concept was expected to ensure the following;

- a) Focus on district of individual community for development in line with government development policy.
- b) Be established in an ADP district for more than 10 years to carry out development projects and to achieve this WVZ works in partnership with identifiable stakeholders, local government being the primary stakeholders and create and strengthen a network of relationship among stakeholder.
- c) Shift of emphasis from being operational in project implementations to facilitations of the development process. Moreover, one key element of an ADP is that, it gives priority to children and women. The main goals of an ADP are to gradually assist community to take ownership of the projects and of their own development and to address the causes of poverty (Frank, 2002).

World Vision on Education Development; Investing in the quality of human capital is more important than investment in the physical capital. Advances in knowledge and spread of new ideas are needed to revolve economic backwardness (Jussawalla, 2013). Although, Jussawalla (2013) continues, investment in physical capital may indirectly lead to the lessening of the economic backwardness of human resources, the direct and more decisive means is through investment in human beings. The education sector in Zambia has benefited in diverse ways from the contribution of World Vision, through the provision of social infrastructure, furniture and textbooks. Moreover, World Vision has encouraged enrolment and school attendance, school uniforms and distribution of play equipment to school children.

In their effort to build the capacity of teachers, in-service training has been organized, mobile libraries, scholarship to needy, brilliant students, teachers' quarters have also been built and readers clubs formed for the pupils to inculcate reading habits (MOGE, 2014).

World Vision on Economic Empowerment; Currently, World Vision through other country programs in Africa are several projects like Micro-Economic Development (MED) which is strengthening livelihoods through access to credit, markets, technology and information. Also, through World Vision, Association for Productive Entrepreneurs in Development (APED) is providing micro-finance intervention offering skills, training and linkages to markets in distinctive countries. They also support agriculture since it is the dominant occupation by de-worming and vaccination of livestock and livestock management training for farmers to underpin livestock. World Vision organizes post-harvest preservation training, honey production (beekeeping), improved modern technology in cultivation and storage taught, improved seedling given to farmers, plantain sucker multiplication and citrus cultivation. They also pay apprentice fees of people with no hand work like; carpenters, electrician, plumbing and all these activities help improve the livelihood of people (Lembani, 2019).

World Vision on Healthcare and Service Delivery With improved health, community people will have more time for their economic activities and earned more income. This will empower parents economically to provide for their children 's basic needs and this is why World Vision is providing access to clean drinking water and helping to eradicate guinea-worm by drilling and equipping rural areas with more boreholes with hand pumps since 1986.

They are also teaching people about better hygiene and sanitation, and constructing latrines and improving health and nutrition by providing quality, accessible health services to children and their families, including immunizations to children and de-worming treatment to children (WVI, 2005). Hundreds of traditional Birth Attendants (BA) have received training; and mosquito nets provided to families help protect against malaria and responding to HIV&AIDS by involving teachers, pastors, traditional leaders and peer educators in facilitating HIV&AIDS education, counseling and awareness programs. According to Lembani (2009), World Vision offers medical and financial support to people living with HIV&AIDS, and to orphans and vulnerable children in the society.

World Vision also trained peer health educators, formed trachoma clubs and conducted dental checks. Deworming of children has led to a reduction in the level of malnutrition among children under 5 years and they have facilitated the District Health Office team (DHO) carrying out health programs. World Vision also stocks schools with first aid boxes to be used during emergency cases (WVI, 2005).

4.1. World Vision's - Local Engagement in Project Planning & Development

Through the decentralization process, resources and facilitations are provided to staff in the ADPs and zones to facilitate services delivery and quality minority in the community. The three sectors offices have been equipped to provide training, monitoring and effective coordination of programs (Umebali, 2011). The needs of the people are sought and provisions made in request to their needs. World Vision has been supporting initiatives across various country in Area Development Programs (ADPs). It has established offices in district centers and resource centers in zones to promote effective communication and collaboration and also draw closer to the beneficiaries of project to participate in the planning process.

Additionally, it is significant to state that for rural development programs to be successful there is need for NGOs to underpin some form of decentralization. Other NGOs in Zambia like ActionAid International, CommunityAid Zambia, Transparency International, Caritas Zambia among others (Lembani, 2019) Other NGOs have embarked on decentralization process in countries like Zambia. This implies that there must be transfer of responsibility from central administrative authority to the local and grassroots levels in order to ensure proper grassroots participation in the various areas concerned from the standpoint of project planning, implementation, monitoring and evaluation of those services which go to improve the living conditions of the people.

Decentralization ensures efficiency and gives the chance to people at the grassroots to be actively involved in matters concerning their own wellbeing. Here authority to take decisions and implement them is transferred to the people at the grassroots themselves. Richards (2018) defined decentralization as the transfer of the responsibility of planning, decision making or administrative responsibility from central government to its field organizations. Devolution is the most appropriate form of decentralization that brings about rural development. According to Lembani (2019) rural development focuses on;

- Promotion of the social, cultural, educational and economic well-being of the rural population and promotion of sustained and orderly development of the vast resources in the rural areas for the benefit of the rural people
- Increase in and diversification of job opportunities and improvement of income in the rural areas.
- Mobilization of the rural population for self-help and self-sustaining program of development, and up-lifting of the technological based industries in the rural area.

5.0. Challenges Facing NGOs in Rural Development

There are some constraints confronting the operations of some NGOs, and in this regard IFAD (2016) in consonant with Henderson (1997) argues that some NGOs in the sub-Saharan Countries are not carefully structured in organizational terms and have the features of social or political movements. Owing to the nature of their funding, hardly any NGO projects in Zambia have been long term or geared to the future development of the country. Donor fatigue and the fact that much of the previous aid was politically motivated, have led NGOs to begin to question the value of their existing work and to consider how they might do more to promote peace and long-term reconstruction and development (Harvey, 2005).

In the view of Bob-Milliar (2005), the benefits that communities are deriving from NGOs cannot be said to be a general phenomenon regarding all NGOs operating in the country and further argues that some NGOs have lost focus on their main objectives being the desire to help. Other NGOs focus on making money out of the poor and vulnerable grassroots people. They are being turned into money making organizations with profit making being their main goal. Besides the profit-making NGOs, the other prominent category of NGOs emerging are the political NGOs. These NGOs are either directly or indirectly linked to some political parties in many African countries like Zambia (Lembani, 2019). Another key weakness of NGOs in Africa is the inappropriate organizational structures which impact upon NGOs carrying out their core business. Most if not all NGOs depend on voluntary staffs to run their activities and programs. Lack of well trained and experienced human resources

affects the extent to which NGOs manage their daily affairs and capacity to effectively plan, appraise, implement and monitor their projects and programs (Bob-Milliar, 2005).

By default, most NGOs' development programs benefit the better – off people in the community at the expense of the poor and marginalized local people (Lembani, 2019).

Governments and international organizations at times find NGOs a nuisance or even threatening to their interests, but officials nevertheless look to NGOs for innovative ideas and information. Officials also grudgingly recognize that consultation with and support from NGOs gives their public decisions more credibility (Bob-Milliar, 2005). According to Harvey (2005), NGOs are inadvertently doing more harm than good and cited instances where many food aid groups in non-emergency situations having in their stock food delivered from rich countries for either free or virtually free and may end up under-cutting local producers and hence have a negative effect on local farmers and the economy. NGOs have limited capacities for agricultural technology development and on how to create effective demand-pull on government services (Sigh, 2005).

For example, Bob-Milliar (2005), said that with a typical profit-making NGO in, the founder of such an NGO is the Chief Executive Officer and president as well. The composition of such an NGO takes the form of bogus board members drawn from family members or in some cases church members who affect the effective running and accountability of the organization.

5.1. Summary of findings; Some of the roles of NGOs are aimed at promoting rural development by improving education including providing counseling services, supporting education by providing stationery, building teachers' quarters to reduce accommodation burden on teachers and especially paying school fees for needy but brilliant students, school uniforms and playing materials to increase enrollment.

NGOs in their attempt to improve livelihood and empower people economically grant loans and credit to people, provides employment opportunities like paying apprentice fees for people in masonry, carpentry, electrician and others and provide improved seedlings to increase productivity (Todaro, 2004). They also provide foreign breeds to farmers to cross local breeds to increase production and school children are also given cockerels to rear and sell to fund their education.

Secondly, the following were the impact of the activities of NGOs were also revealed by the study; Loans granted to some of the beneficiaries enabled them to start and expand their businesses, the counseling services went down well with some, educational needs were met to enable students and pupils stay in school. Others were able to get employment opportunities. It was also revealed that NGOs were reliable. It revealed an overwhelming majority decision that the activities of NGOs are beneficial to the communities in which they operate in, especially in rural areas, because they facilitate the provision of public services and activate mutual assistance and resource mobilization (Linda and Frik, 2004). Thirdly, the study was interested in knowing those in charge of maintaining the programs and projects being initiated by NGOs and the problems facing them too. It came out of the study that NGOs and the communities were involved to take collective responsibility for maintenance. Related to the issue of maintenance is that of community support to NGOs and it came to light that support for NGOs from the community was adequate.

6.0. Recommendations

In order for NGOs to move towards efficient roles, the following measures must be addressed;

There is a need for a thorough review and establishment of criteria for NGOs to secure required standards of management skills and quality in their project implementation. NGOs that do not meet the agreed standards should not receive funds for emergency, rehabilitation and development work (Deavers and Brown, 2009).

There is the need to empower NGOs' ability to source funds and help them realize their goals. Alternative sources of funding will assist particularly small NGOs which are not well established but work closely with the needy such as the poor, orphans, children and the marginalized (Deavers & Brown, 2009).

Training and development in areas of organizational, project and financial management as well as capacity building are some of the measures to improve NGO management (Sinnott, 2012). Lembani (2019) in congruence with Sinnott (2012).

Further suggests that NGOs should also play their critical role in practicing good and democratic governance through transparency & accountability, equity and timely reporting regarding their achievements and areas where they need assistance. In the opinion of Bob-Milliar (2005), a regulatory body is needed to monitor the activities of all NGOs both local and international operating in the country. He also called for annual auditing of the accounts of all NGOs operating in African countries in order to enhance transparency and accountability.

7.0. Conclusion

Rural development is a dynamic process which is mainly concerned with the improvement of rural areas (Lembani, 2020). These include agricultural growth, putting up of economic and social infrastructure, fair wages as also housing and house sites for the landless, village planning, public health, education and functional literacy, communication etc. Rural development is a national necessity and has considerable importance in India because of the following reasons.

The findings affirmed that the local people in myriad communities have high expectations of the role of NGOs in rural development, this is owing to the fact that people expect to see considerable improvements in their lives and that of their communities they live in. The expectations of individuals and families from the communities basically range from employment through infrastructural development, social upliftment and many others. However, people expect the following from NGOs in rural development: Creation of Employment and Livelihood opportunities. Improvement in living standard through poverty alleviation. Economic and Social Upliftment. Industrialization and Infrastructural Development. The role of NGOs in rural development has led to a conceptual understanding of NGOs and development. Rural development has also been conceptually explained as the improvement in living standards of people in rural and underdeveloped areas. The NGOs are playing bringing in development in terms of educational development, economic empowerment, healthcare delivery and service provision and finally involvement of local people in development planning has been explained to show how development can be brought about in a very effective and efficient manner. Thus, this study will fill the knowledge gap by examining the activities NGOs are doing to improve education, health, economic and local participation of the people in decentralization and democratic governance of the countries.

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