

**NGO ACCOUNTABILITY AND  
SUSTAINABLE DEVELOPMENT IN NIGERIA**

**By**

**Akintola A. OWOLABI**

**Lagos Business School,**

**Pan-African University,**

**Lagos, Nigeria**

**[owolabiakintola@yahoo.com](mailto:owolabiakintola@yahoo.com); [aowolabi@lbs.edu.ng](mailto:aowolabi@lbs.edu.ng)**

## **NGO ACCOUNTABILITY AND SUSTAINABLE DEVELOPMENT IN NIGERIA**

### **ABSTRACT**

#### **Purpose**

This paper empirically investigates the type of and for whom NGO Accountability is practised in Nigeria with a view to enhancing sustainable development in the country.

#### **Design/methodology/approach**

In-depth interviews on accountability related issues were conducted with managers of an international and a national NGO from Lagos State of Nigeria. The interview was supported by content review of accounts and reports of the selected NGOs. The findings are situated in the context of what the literature says about NGOs Accountability.

#### **Findings**

The findings of this study represent a hierarchical conception of accountability privileging a narrow range of stakeholders, that which is short-term focused and not strategic.

#### **Originality/Value**

This work could enhance the frontier of knowledge in NGO Accountability especially in a developing country like Nigeria.

**Keyword(s):** Accountability; Sustainable Development; NGOs; Stakeholders;

Social Accounting

**Category:** Research paper

## Introduction

There is little consensus on how to define and classify nongovernmental organisations (NGOs) (Vakil, 1997). The diversity of NGOs strains any simple definition.<sup>1</sup> Hudson(1999) in (O'Dwyer and Unerman, 2008) also supports this diversity in definition and classification by claiming that NGOs cover a huge range of institutions encompassing multinational corporations, voluntary associations, credit unions, farmer's cooperatives, consumer groups, religious organisations, and trade unions.

Wikipedia, the free encyclopedia defines 'Non-governmental organization(NGO) as a term that has become widely accepted as referring to a legally constituted non-governmental organization created by natural or legal persons with no participation or representation of any government'. It goes further to state that 'In the case in which NGOs are funded totally or partially by governments, the NGO maintains its non-governmental status and excludes government representatives from membership in the organization'. Unlike the term intergovernmental organization, "non-governmental organization" is a term in general use but is not a legal definition. In many jurisdictions these types of organizations are defined as "civil society organizations" or referred to by other names (Wikipedia).

Despite lack of consensus in the definition and classification of NGOs, their vision and mission are not in doubt. In the course of the 20<sup>th</sup> Century and since the era of globalization, NGOs have become so important contributing significantly to humanitarian issues, developmental aid and sustainable development. Thus, failure of governments and challenge of development have led to the multiplicity of NGOs.

Non-governmental organizations (NGOs) are organizations with good and noble intentions to serve public interest. Alternative terms used to describe NGOs include; independent sector, volunteer sector, civil society, grassroots organizations, quasi-autonomous non-governmental organizations, transnational social movement organizations, private voluntary organizations, self-help organizations technical assistance NGOs and non-state actors (NSA's)

Perhaps one classification that could be useful for the purpose and dimension of NGO transparency and accountability is that provided by the World Bank which divides them into Operational and Advocacy<sup>2</sup>.

---

<sup>1</sup> "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. 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" (The World Bank, 1990)

<sup>2</sup> The World Bank classifies: *operational* NGOs - whose primary purpose is the design and implementation of development-related projects, and; *advocacy* NGOs - whose primary purpose is to defend or promote a specific cause and who seek to influence the policies and practices of the Bank. This classification is contextual and seeks to enhance collaboration between the Bank and NGOs (The World Bank website )

O'Dwyer(2007) sees the work of NGOs' to include being advocates of specific causes such as human rights and social justice, provision of relief and humanitarian assistance, or as being facilitators of development. For the purpose of this study, the classification suggested by (Vakil,1997) which states that NGOs can be distinguished by their essential organisational attributes<sup>3</sup> is employed in the choice of the two NGOs. The first NGO, Growing Businesses Foundation (GBF)<sup>4</sup> is a national NGO which focuses on economic development and empowerment of business organizations at the grassroots level; while the second, Junior Achievement(JA)<sup>5</sup> is an international organisation with focus on development education. The reason for the choice of these NGOs for investigation is due to the role education and small enterprise empowerment and development play in developing nations social and economic lives.

The exponential growth in the number of NGOs (O'Dwyer, 2007) since 1990 and their lack of commonality beyond the label 'NGO'(Gray, Bebbington and Collison, 2006) make studies on NGOs (including their accountability) to be situational and contextual. Gray et al (2006) also opine that the sheer range of NGOs eludes definition, hence complicating simple specifications of their accountability. O'Dwyer(2007) argues that NGOs who undertake advocacy on issues surrounding human welfare, rights and development have a central concern for the social element of sustainability or social justice. This is a strong argument that makes studies on NGO accountability unassailable in spite of the complexity surrounding it.

Whatever the classification of NGO and its basis, there has been increased visibility of NGOs and their fulfillment of functions in areas which tend to be neglected by the private and public sectors. NGOs have however been subjected to pressure and criticism to be more transparent and

---

<sup>3</sup> These comprise their orientation – the types of activities they engage in – and their level of operation – at international, national or local community level. He identifies six orientation categories: welfare, development, development education, networking, research and advocacy.

<sup>4</sup> Growing Businesses Foundation (GBF) traces its roots to the Growing Businesses Network (GBN), which was established by Capital Missions Company (USA), as Nigeria's first business leadership network comprising socially responsible donor agencies, private sector companies and micro finance institutions, and principally funded by the Rudolf Steiner Foundation. The Lagos arm of the Network later evolved into GBF with a view to tapping into the resources of the private sector in the commercial capital. The Foundation commenced operations in October 1999, as a non-governmental, non-profit organization against the backdrop of increasing socio-economic imbalance in Nigeria, where issues of national concern include mass poverty, corruption, unemployment, rising crime rates, rural-urban migration, entrepreneurs' lack of access to credit, environmental degradation, dilapidated infrastructure, poor public amenities, and decreasing educational standards in the both the formal and informal sectors in Nigeria. ([www.gbf-nigeria.org](http://www.gbf-nigeria.org))

<sup>5</sup> Junior Achievement (JA) is the world's largest non-profit economic education organization operating in 112 countries. JA commenced operations in Nigeria in the last quarter of 1999. JA Nigeria offers FREE business economic education programs and financial literacy tailored to add value to young people between the ages of 5-25 in Nigeria. ([www.janigeria.org](http://www.janigeria.org))

accountable. O'Dwyer(2007) citing (Edwards and Fowler, 2003; Lloyd, 2005; Najam, 1996; Unerman and O'Dwyer,2006) states that until the early 1990s, NGOs were not subjected to intense scrutiny regarding their accountability, governance, legitimacy or wide social impacts. The myth of infallibility surrounding them then has since fizzled out. The increasing need for NGOs' accountability is to mitigate the crisis of sustainability and relevance that plague NGOs globally and Nigeria in particular. It is against this background that this paper empirically investigates what form and for whom NGO Accountability is practised in two selected NGOs in Nigeria. This is with a view to enhancing the sustainability of the NGOs and providing a basis for delivering their mandates.

What follows in this paper is organised as follows: The next section provides the dimensions of NGO accountability. This is followed by a literature review on NGO accountability. Research design and methodology is discussed thereafter followed by results and discussion. The final section is the conclusion.

### **Dimensions of NGO Accountability**

Prior to the Global Accountability Project (GAP) of (One World Trust, 2006) which added *complaint and grievance mechanism* to the discussion about NGO accountability, attention had been focused on *transparency, legitimacy and performance*. Songco (2007) claims that the question of transparency came at a time when massive public and private funds are known to be flowing towards this sector, sometimes in competition with funds that were traditionally going directly to government. Edwards and Hulme (1998) in Songco (2007) recorded that the proportion of total aid from Organisation for Economic Cooperation and Development (OECD) member countries channeled through NGOs rose from 0.7percent in 1975 to 3.6percent in 1985, and at least 5percent in 1993-94 – some US\$2.3 billion in absolute terms. This growing trend in funding should engender NGO accountability to external actors and standards, as well as provide a moral basis for internal accountability<sup>6</sup>.

In Nigeria, a number of NGOs have been reported in the various communication media as not been insulated from lack of transparency and corruption that has plagued the country over a number of years. The challenge of lack of accountability and poor transparency in many aspects of the Nigerian economy is very daunting (see for example the Transparency International<sup>7</sup> Corruption Perception Index<sup>8</sup> for Nigeria; 2006 (2.2); 2007(2.2) and 2008(2.7)). NGOs CEO

---

<sup>6</sup> In her work on Mechanism NGO accountability, Jordan(2005) states that the current emphasis on 'upward' and 'external' accountability to donors should change to include accountability to NGO staff ('internal' accountability) as well as to the general public and the beneficiaries of NGO services('downward' accountability)

<sup>7</sup> Transparency International(TI), founded in 1993, is the civil society organization leading the fight against corruption. TI, with more than 100 national chapters around the world, has its International Secretariat in Berlin, Germany. More information on TI is available at [www.transparency.org](http://www.transparency.org)

<sup>8</sup> The Corruption Perceptions Index (CPI) measures the perceived level of public-sector corruption in 180 countries and territories around the world. The CPI is a "survey of surveys", based on 13 different expert and business surveys. It has a scale of 0-10(0 and 10 being the most and least corrupt respectively).

have also not been unscathed by huge remunerations, financial scandals and corporate governance issues(Jordan 2005 and Bothwell 2004). Accountability and transparency issues have been the bane of many NGOs especially the small unstructured ones that lack capacity and depth to deliver their mandate.

When a gap exists between the value systems of organisations and their interacting constituencies, then the organisation may face the challenges of legitimacy. Slim (2002) in Songco (2007) frames the NGO legitimacy controversy by challenging NGOs to declare whether they speak as *poor, with the poor, for the poor or simply about the poor*. Or is their action merely a façade and pretentious to execute personal agenda different from the identified group and objectives they purport to serve. Legitimacy is earned not forced.

Jordan(2005) claims that NGO accountability and performance has to do with quality versus the quantity of NGO services. A distinction is made between short-term functional accountability(accounting for resources, use and immediate impacts) and strategic accountability (accounting for the impacts that an NGO's actions have on other organisations and the wider environment). O'Dwyer(2007) also reiterates broader conceptions of and motives for NGO accountability which makes performance measures not limited to their stewardship or proper use of financial resources but to include impacts on 'clients',

The fourth element of accountability which is complaint and grievance mechanisms are *“mechanisms through which an organization enables stakeholders to address complaints against its decisions and actions, and through which it ensures that these complaints are properly reviewed and acted upon”* (Blagescu, De Las Casas and Lloyd, 2005). This enhances stakeholder engagement and wider democratization-an internal driver of NGO accountability(SustainAbility, 2003)

The highlighted dimensions of accountability provide a framework over which NGOs should benchmark the attainment or lack of it of their mandate, vision and mission. These dimensions of NGO accountability with their implication on the moral basis of the existence of the NGOs and their wider societal impact form the bases on which the selected NGOs' accountability were evaluated.

## **Literature Review**

Srinivas(2005) claims that NGO accountability covers issues such as organizational management, project implementation, financial management and information disclosure. It is related to issues such as answerability, responsibility, liability, dependability, conscientiousness, reliability, trustworthiness, legitimacy, and transparency. Srinivas(2005) further opines that there

has been a rising visibility and stakes of NGOs' work. A crisis of legitimacy in many sectors, especially business and government has amplified the need for NGOs as a 'counterbalance'.

More vocal advocacy by NGOs has also challenged the work of corporations, governments and international organizations, which in turn has elicited counterattacks. Their potential to address institutional failures (formal and/or informal) for global problems is also being increasingly recognized. On the other hand, Srinivas(2005) concludes that cases of NGO misconduct in advocacy, fund use, management, and governance, have come to light, questioning their very legitimacy and congruency with social values and expectations. Some NGO have also ignored the fact that they are answerable to key stakeholders and the constituency that they work with, for promises of performance.

The complexity of NGO accountability was enunciated by Lloyd and de las Casas(2005) being due to the need to be accountable to many different sets of stakeholders which, separately and collectively, play an integral part in their operations:

- institutional donors provide funding;
- governments provide legal and regulatory frameworks;
- supporters provide their money and time;
- beneficiaries provide the basis for an organization's purpose and moral legitimacy.

Possible explanation for the focus on NGOs accountability and responses in that direction is not unconnected with NGOs desire to create, maintain or repair their societal legitimacy. Arguably, legitimacy theory, a theory applied in social and environmental accounting is a plausible explanation for NGO accountability. Other theories that provide a sound theoretical foundation to substantiate the value of NGO accountability include Stakeholder theory; Institutional theory and Resource Dependence theory

Legitimacy theory(Lindblom, 1994; Suchman, 1995) is value system centred. A dichotomy exists between the value system of organisations and those of the society. Legitimacy exists at the organisational level when there is congruence between organisation and society value system. Legitimacy refers to perceptions by key stakeholders that the existence, activities and impacts of Civil Society Organisations (CSOs) are justifiable and appropriate in terms of central social values and institutions. Legitimacy is grounded in the perceptions of stakeholders in the larger environment in which the organization is embedded(Brown and Jagadanada, 2007). It is about an organization fulfilling its social contract with the society. Legitimacy is the right to be and do something in society- a sense that an organization is lawful, admissible, and justified in its chosen course of action(Edwards, 2000). An NGO legitimacy could be official, democratic, or earned through value added.

Institutional theory, unlike legitimacy theory specifies how society expectations are met and gained by institutionalising norms and rules. Institutional theory attends to the deeper and more resilient aspects of social structure. It considers the processes by which structures, including

schemas, rules, norms, and routines, become established as authoritative guidelines for social behavior. It inquires into how these elements are created, diffused, adopted, and adapted over space and time; and how they fall into decline and disuse. Although the ostensible subject is stability and order in social life, students of institutions must perforce attend not just to consensus and conformity but to conflict and change in social structures (Scott , 2004). This theory provides some code of behaviour to earn, nurture and maintain societal expectations; and thus create a positive organisation-society interface.

Resource dependence theory concerns itself with the strategy organisations adopt in drawing resources from the environment. This position is imperative because organisations are interdependent with selves and the environment. The resolution by organisations of different and conflicting expectations of different stakeholders is what stakeholder theory engages in. This is more necessary because of divergent impacts different stakeholders have on organisations. In spite of the diversity in their level of analysis and specificity, the various theories are united in their resolve to advance and sustain positive organisation – society interface.

Various authors, accounting associations, researchers, donors, governments, corporations, and international agencies raise important questions about the issue of NGO accountability and concluded (based on different objectives) that NGO accountability is important to both the internal and external users. Accountability also contributes to the effectiveness of NGO work and the legitimacy of their advocacy.

Bendell (2006) concluded based on the submissions of eleven world leading NGOs that the core values and operating principles for international NGOs, should include good governance and management; fundraising and multi-stakeholder engagement. It also makes specific reference to respect for universal principles (such as the Universal Declaration of Human Rights), independence, responsible advocacy, effective programmes, non-discrimination, transparency and ethical fundraising.

With regard to the evolution of NGO accountability practices and their implications on NGOs, Songco (2007) finds that the effort of creating a more proactive environment for NGO accountability is to dissect the different levels at which accountability needs to be promoted, the methods that can be used by NGOs operating in these different levels and incentives and disincentives that can be instituted in this regard.

Lloyd R. and de las Casas, L. (2005) investigate NGO self-regulation and its impact on enforcing and balancing accountability. They argue that increasing visibility and increasing criticism, among other factors, have led to growing pressure on NGOs to be more accountable, both from within and outside of the sector. One increasingly prominent means, they said, of doing so is self regulation, but without means of enforcement how effective is this? And how can self-policing codes tilt the balance in accountability procedures away from the powerful (donors and governments) and towards the NGO's beneficiaries – those people on whose behalf an NGO claims to be working and who, after all, provide the rationale for its existence.

Drawing on the theoretical constructs of hierarchical and holistic accountability<sup>9</sup>, O'Dwyer and Unerman (2008) investigate developments in accountability practices at the Irish section of the human rights advocacy NGO Amnesty International and find that while managers favoured the development of holistic accountability mechanisms exhibiting accountability to a wide range of stakeholders, a hierarchical conception of accountability privileging a narrow range of (potentially) powerful stakeholders, has begun to dominate external accountability discourse and practice.

This paper also draws on the work of (Ebrahim,2003)which recognizes five broad mechanisms for NGOs accountability in practice: reports and disclosure statements, performance assessments and evaluations, participation, self-regulation, and social audits. Ebrahim (2003) analysed these five mechanisms along three dimensions of accountability: upward-downward, internal-external, and functional-strategic; and observed that accountability in practice has emphasized upward and external accountability to donors while downward and internal mechanisms remain comparatively underdeveloped. Moreover, NGOs and funders have focused primarily on short-term 'functional' accountability responses at the expense of longer-term 'strategic' processes necessary for lasting social and political change

### **Research Design and Methodology.**

Case study method approach was employed in carrying out the study. We selected two NGOs (one indigenous and the other with foreign affiliation) representing respectively SME development and Education thematic areas - see appendix A. The available Data on NGO accountability for the selected case studies were elicited from the managers and accountants through interview process. The information obtained from the interview was corroborated with content review of annual account and reports, and also the websites of the NGOs.

The nature of the questions during the interview, the content review of the annual report and account, and the websites were with a view to determining for whom, on what, and for what purpose NGO accountability was premised on. Specifically, it was investigated whether accountability was based on self regulation: internal or external accountability, financial or non-financial. It was also investigated whether accountability was top down or bottom up; whether accountability was from the hierarchical or holistic perspective. We also investigated whether they were subjected to regulatory control, maintenance of code of conduct and observance of standards. The five broad mechanisms for NGOs accountability in practice(Ebrahim,2003): reports and disclosure statements, performance assessments and evaluations, participation, self-regulation, and social audits were borne in mind in drafting the interview questions. We were

---

<sup>9</sup> Within the embryonic NGO accountability literature, hierarchical accountability is seen as embracing narrow, short-term, accountability to powerful NGO patrons, favouring the use of quantitative measures designed to assess specific aspects of NGO 'performance' (Edwards & Hulme, 2002; Najam, 1996). Conversely, holistic accountability is seen as broadening the accountability of an NGO to encompass accountability for its wider impacts, including its actual and potential impacts on a range of less powerful stakeholder groups. This can, for example, include accountability for the achievement of an NGO's mission in bringing about long term structural change (Edwards & Hulme, 2002).

also on the look out for the dimensions of the accountability practiced by these NGOs along the line suggested by (Ebrahim,2003): upward-downward, internal-external, and functional-strategic

## **Results and Discussion.**

The two case studies are Growing Business Foundation- a national NGO and Junior Achievement – an International NGO

### ***Growing Business Foundation (GBF)***

This NGO has its focus on growing SMEs. There was evidence which showed that they practice financial accountability(functional accountability with a short-term focus, as opposed to strategic accountability). They have bookkeeping and financial accounting system in place that generates Annual Financial Reports and Accounts. These accounts are audited by one of the big four accounting firms – PriceWaterhouseCoopers. The financial reports show the statement of activity during a year and the financial position at the end of the programme. They are registered with the Corporate Affairs Commission. They also file returns with Federal Inland Revenue Services showing their status as NGO. The employees are subjected to Pay As You Earn and this they pay to the State Board of Internal Revenue – the relevant tax authority. This form of accountability is self-serving with no participation by the stakeholders they profess to serve.

The NGO does upward accountability mainly by reporting to management and governing body. The constitution of the governing body with a lot of business management and financial knowledge has helped tremendously in the quality of financial accountability. The practice of accountability at the NGO is also self-regulating because there is no institutional framework to do otherwise. This is to satisfy the donors and other powerful stakeholders with the consequence that lack of downward accountability to the ‘clients’(the poor masses they purport to serve) may not guarantee the NGO’s sustainability.

### ***Junior Achievement***

This NGO is an international one in the Education Thematic area. It has mandatory reporting requirements to the African regional headquarters as well as the International headquarters. The major focus is financial reports(financial accountability) on activity, financial position and cash flow. It is audited by Ernst and Young – also one of the big four audit firms.

JA does upward accountability to the donors, management and governing council. The report is basically financial. They however also try to report on their projects to synthesize other stakeholders like volunteers and potential students. This is however inadequate if they must attain the objectives for which they are set up on a sustainable basis.

## **Conclusion.**

Corporate accountability literature has been growing but there has been absence of studies on NGO accountability especially in Nigeria. This paper set out to investigate NGO accountability

in Nigeria using two case studies – a national and an international NGO from SME and Education thematic areas respectively. The paper set out to find out the mechanisms of accountability being practised by the NGOs: reports and disclosure statements, performance assessments and evaluations, participation, self-regulation, and social audits. It also set out to reveal for whom the accountability is designed: donors (upward) or beneficiaries(downward), NGO staff(internal)or outside stakeholders(external), and short term financial (functional) or long term impact (strategic)

It was observed, as in many other jurisdictions and NGOs that the NGOs studied are accountable essentially to the owners or those stakeholders with economic power over their organisations. Not much of the accountability is focused on the stakeholders upon whom the organisations have impacts. Moreover, accountability is essentially financial but not on the extent of the attainment of the purposes and objectives for which they were set up.

## References

Blagescu, M., De Las Casas, L., & Lloyd, R. (2005). *Pathways to accountability: A short guide to the GAP framework*. London: One World Trust

Bothwell, R.(2004), “Trends in Self-Regulation And Transparency Of Nonprofits In The U.S.,” in *The International Journal of Not-for-Profit Law* - Volume 2, Issue 3. July 20

Brown D. and Jagadananda, “Civil Society Legitimacy and Accountability: Issues and Challenges”, The Hauser Center for Non-profit Organizations, Harvard University and CIVICUS: World Alliance for Citizen Participation and Center for Youth and Social Development (CYSD), 2007. Available at:

[http://www.civicus.org/new/media/LTA\\_ScopingPaper.pdf](http://www.civicus.org/new/media/LTA_ScopingPaper.pdf)

Ebrahim, A. (2003). Accountability in Practice: Mechanisms for NGOs. *World Development*, 31 (5): 813-829

Edwards, M. and D. Hulme(1996) “Too Close For Comfort? The Impact of Official Aid on Nongovernmental Organizations,” in *World Development*, Volume 24. U. K.

Edwards, M., & Hulme, D. (2002). Beyond the magic bullet? Lessons and conclusions. In M. Edwards & A. Fowler (Eds.), *NGO Management*. London: Earthscan.

Edwards(2000) “Legitimacy and Accountability of CSOs” *Open Forum for CSO Development Effectiveness*. Issue Paper 4. Accessed from <http://www.scribd.com/doc/31341265/Open-Forum-Toolkit>

Gray, R., Bebbington, J. and Collison, D.(2006) “Civil Society and Accountability: Making the

People Accountable to Capital. *Accounting, Auditing and Accountability Journal*, 10(3):319-48

Hudson, A. (1999). "Organizing NGOs' international advocacy: organizational structures and organizational effectiveness". Paper presented at the NGOs in a Global Future conference

Jordan, L.(2005) "Mechanisms for NGO Accountability", *GPPi Research Paper Series No. 3*, Global Public Policy Institute, Berlin, Germany <http://www.globalpublicpolicy.net>

Lloyd R. and de las Casas, L. (2005) NGO self-regulation: enforcing and balancing accountability in one word trust [www.oneworldtrust.org](http://www.oneworldtrust.org)

Najam, A. (1996). NGO accountability: a conceptual framework. *Development Policy Review*, 14, 339–353.

O'Dwyer, B. (2007). The nature of NGO accountability: Motives, mechanisms and practice. In J. Unerman, J.Bebbington, & B. O'Dwyer (Eds.), *Sustainability accounting and accountability*. London and New York: Routledge

O'Dwyer, B. and Unerman, J (2008) "The paradox of greater NGO accountability: A case study of Amnesty Ireland" *Accounting, Organizations and Society* Volume 33, Issues 7-8, Pages 801-824

One World Trust (2006) *Global Accountability Report*  
[http://www.oneworldtrust.org/index.php?option=com\\_docman&task](http://www.oneworldtrust.org/index.php?option=com_docman&task)

Scott, W. Richard (2004). "Institutional theory" P408-14 in *Encyclopedia of Social Theory*, George Ritzer, ed. Thousand Oaks, CA: Sage.

Slim, H.(2002) "By What Authority? The Legitimacy and Accountability of Non-Governmental Organizations," presentation to *International Meeting on Global Trends and Human Rights — Before and After September 11*, Geneva, January 10-12, The International Council on Human Rights Policy.

Songco A. Danilo (2007) "*The Evolution of NGO Accountability Practices and their Implications on Philippine NGOs*" - A Literature Review and Options Paper for the Philippine Council for NGO Certification

Srinivas, H. (2005) "Quick Introduction: NGO Accountability", GDRC  
<http://www.gdrc.org/ngo/accountability/quick-intro.html>

SustainAbility(2003) *The 21<sup>st</sup> Century NGO: In the Market for Change*. Executive Summary.

London: SustainAbility

The World Bank Website, *NGO World Bank Collaboration*  
(<http://wbln0018.worldbank.org/essd/essd.nsf/d3f59aa3a570f67a852567cf00695688/ce6b105aa19360f85256966006c74e3?OpenDocument>) Accessed 31.05.10

The World Bank, (1990) *How the World Bank works with Non-Governmental Organizations*.  
<http://www.gdrc.org/ngo/wb-define.html>. Accessed 31.05.10

Vakil, A. C. (1997). Confronting the classification problem: A taxonomy of NGOs. *World Development*, 25(12), 2057–2070.

Wikipedia Non-governmental Organization [http://en.wikipedia.org/wiki/Non-governmental\\_organization](http://en.wikipedia.org/wiki/Non-governmental_organization)

**APPENDIX A: Brief Profile of ‘Growing Business Foundation’ (GBF) and ‘Junior Achievement Nigeria’ (JA Nigeria)**

<b>S/No</b>	<b>Name of Organisation</b>	<b>Background</b>	<b>Vision</b>	<b>Mission</b>	<b>Objectives</b>	<b>International Affiliation /Support</b>
1	Growing Business Foundation (GBF)	GBF commenced operations in 2000 as registered non-governmental, non profit organisation. It was established to respond to issues of national concern which include but not limited to poverty, corruption, unemployment, poor public amenities and entrepreneur lack of access to credit from the corporate and individual social responsibility perspective and to promote sustainable economic growth in Nigeria.	Sustainable economic development led by socially responsible businesses and individuals.	To enhance collaboration amongst businesses, civil society and governments to promote the healthy economic development of communities and channel resources towards projects with sustainable wealth generating potentials.	<ol style="list-style-type: none"> <li>1. To demonstrate that small-scale entrepreneurs are credit worthy with a view to solving two problems in micro-enterprises: the lack of access to commercial credit for micro-loan programs and the limited availability of loan funds.</li> <li>2. To establish professionally managed endowment fund innovative enough to attract significant long-term investment and create a revenue base to support the foundation's mission of sustainable wealth generation and economic development.</li> <li>3. To design innovative</li> </ol>	Nil

					programs that assist with the institutionalization and recognition of Micro-Finance Institutions (MFI) and rural financial intermediaries of medium scale enterprises as key players in the financial market.	
2	Junior Achievement Nigeria (JA Nigeria)	JA is the world's largest and non-profit economic education organization operating in 112 countries worldwide. JA commenced operations in Nigeria in the last quarter of 1999. JA Nigeria offers FREE business economic education programs and financial literacy tailored to add value to young people between the ages of 5-25 in Nigeria.	Young conscientious business leaders leading a vibrant economy.	To inspire and educate young people to become conscientious business leaders.	<ol style="list-style-type: none"> <li>1. Build a bridge between the classroom and the workplace.</li> <li>2. Be recognized as the leader in the delivery of high quality supplementary economic education programs in Nigeria.</li> <li>3. Contribute to the development of young Nigerian business leaders that can compete with their peers anywhere in the world.</li> </ol>	A member of JA Worldwide.

