

Economics and Administration, Tourism and Tourism Management, History, Culture, Religion, Psychology, Sociology, Fine Arts, Engineering, Architecture, Language, Literature, Educational Sciences, Pedagogy & Other Disciplines in Social Sciences

Vol:4, Issue:22
sssjournal.com

pp.4111-4121
ISSN:2587-1587

2018
sssjournal.info@gmail.com

Article Arrival Date (Makale Geliş Tarihi) 11/06/2018 | The Published Rel. Date (Makale Yayın Kabul Tarihi) 21/09/2018
Published Date (Makale Yayın Tarihi) 22.09.2018

HUMANITARIAN AID AND ITS COMPLEX ROLE IN AFRICAN COUNTRIES' DEVELOPMENT PROCESS

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ABSTRACT

The main problem related to the activities of civil society organizations, is the logic humanitarian assistance-improvement of beneficiaries' living conditions. Indeed, in most of Africans communities where development NGOs are operating, poverty and social vulnerability are illogically increasing. This fact is often due to an insufficient knowledge of the realities of the social environment in which these NGOs are operating, lack of self-reliant development models and mostly the mismanagement of funds by the NGOs officials who have become true "businessmen". Thus, the application of strategies and techniques for development trample and objectives of donors are still not realized. If the proliferation of NGOs in Africa started in the 1990s after the introduction of the Structural Adjustment Policies, we can legitimately ask the question of whether NGOs are real actors of development or simple organisms set up by the capitalist system to further control the world.

This article aims to answer to this question. Firstly, it analyzes NGOs operations in Africa, their methods and the way they are processing. Secondly, it tries to propose some alternatives to improve the humanitarian actions in African countries. Finally, this work takes a concrete example of NGOs aid program which is the microfinance and tries to see if microcredits have or not an impact on their beneficiaries' lives.

Keywords: Development process, humanitarian aid, microfinance, Non-Government Organizations.

1. INTRODUCTION

Over the past two decades, due to the structural adjustment programs which have led to the weakening of States, sub-Saharan Africa has experienced an impressive proliferation of Non-Governmental Organizations (NGOs). All around the African continent, their number remains unverifiable because their statutes vary from one country to another.

The main objective of this study is to highlight the logic humanitarian assistance and its contribution to the resolution of development issues in Africa. In other words, it is trying to answer the following question: are humanitarian aid and NGOs' actions contributing to poverty reduction and socio-economic development of the beneficiaries? Firstly, we will try to present a critical analysis of the context of the appearance and proliferation of NGOs in Africa in relation with their actions, then we will try to understand how funds received by the NGOs are really managed. Finally, the perspectives for a better efficiency of the actions of these development actors, in other words, we will analyze some thoughts related to fair and fruitful collaboration of these organizations with local communities in the implementation of development projects in Africa.

The limits of our work is due to the fact that we have not been able to conduct an empirical field study to collect and analyze data related to the subject; however, this work is based on field studies of several researchers who have worked on this subject.

2. CRITICAL ANALYSIS OF NGOs' OPERATIONS IN AFRICA

NGOs emerged in African countries from the period of colonization of the continent by the Western powers. During the 1940s, it was not question of development but rather to civilize Africans (3 C theory:

Christianize, Colonize, Civilize). The theorization of the humanitarian aid started after independences and was led by "pioneers of development" as Rostow, Rosenstein-Rodan or A. Lewis. Their idea is relatively simple to explain: countries receiving massive aid in all sectors can skip steps and grow rapidly (Gabas, 1989). During that period, development assistance was mostly limited to urban societies and benefited only to a privileged minority of Africans: political and military elites, diplomats and senior officials. "In summary, development assistance practiced by international organizations of bilateral (or multilateral) [from that period] led especially sub-Saharan African countries to wrong development" (Assogba 1991, p.40).

After several years of field work, the specialists themselves often agree that "NGOs are presented as champions of village development; they are the new face of the fight against poverty. Their action is explained, sprinkled with various praises, but nothing is said about the shadow of their table, very little critics against their shortcomings. To this observation, journalists and NGOs respond that it's important to preserve the public sensibility, but especially to spare donors. The difficulties of mobilizing funds require some restraint in the information. If the argument is partly valid, we must however not ignore the reality about the NGOs' operation. Are NGOs aware of the problems they may cause to populations? Do they take the time and hindsight needed to try to make a self-criticism of their actions?" (Gueneau, 1986, p.189-190). Such questions are still relevant. Thus, it is all the work of NGOs in Africa which remains to be assessed, from local or international associations.

In a "communist" approach, Fonteyn L., (2005) observed that whatever their ideological foundations, NGOs play in fact a specific political role: making less showy destructive policies implemented by liberal governments, accompany the devastating effects of structural adjustment policies and giving them less painful gaits. Indeed, the expansion of NGOs was strictly parallel to the depletion of certain regions of the world including Africa and Latin America, impoverishment linked to payment terms of "debt" imposed by the international financial institutions (privatization, liberalization of economy, drastic drop in state spending, etc.). In most of "developing-countries" the growing number of NGOs funded from 1980, coincided with the requirements of structural adjustment programs imposed by the International Monetary Fund (IMF) and the World Bank and therefore with major cutbacks in all public budgets: education, health, energy, rural development, transport and others. In 1992, the "Operation Rice for Somalia" was led by the great imperialist powers at a time when the country was ravaged by civil war. In reality, the equation humanitarian aid and States control is presenting as follow: most of NGOs are funded by Development Assistance Agencies, financed by Western governments, the World Bank and those large multinational companies which even poor countries by imposing their devastating economic requirements. For example, in the field of Health, the World Bank requires states to pay more attention to preventive programs, less expensive than curative ones without considering the facts of each situation and each community. It also recommends privatizing the education system in order to free up funds. And the World Bank did fill some of the gaps and problems arising from these adjustments and budget cuts by NGOs that it directly or indirectly finances.

Paris R. (2015) in an article titled: *With NGOs, is humanitarian a new way to capitalism?* by making a critical analysis of humanitarian organizations elaborated the idea that behind these organizations is hidden a "humanitarian capitalism" who "is going from the diversion of populations' misfortunes to recover the manna of the sensitivity of people to the massive interventions of imperialist powers on behalf of the right of humanitarian intervention for peace, for democracy and against terrorism." The various activities of these NGOs are often opportunities for them through media to exposure and attract more donors in order to increasing their "earnings." Paris R. (2015) remarks that "money is more imperative than humanitarian aid and public health. And this money, it does not come easily if nothing spectacular happens. Donations truly flock with compassion raised by a disaster and the hype that comes with it."

In a study entitled *"The hidden face of globalization, imperialism in the XXI century"* that tried to highlight the capitalist and neoliberal nature of NGO's interventions in poor countries, Petras and Veltmeyer (2002) denounce NGOs accusing them of being "at the service of imperialism." NGOs by reflecting the "cooperation for development" of the World Bank and its partnership strategy are also revealing at the same time the local face of imperialism. "Cooperation" is therefore the "subordination of the one who receives help from his donor." The main role of NGOs is to "give the structural adjustment process (and globalization), especially in Africa, social dimensions and a human face" in order to calm the legitimate anger of the people and to make discouraged socialists adapt to the realities of the neoliberal system while seeking to reduce the "abuse". Furthermore, the authors note the lack of democracy in the functioning of NGOs whose directors often "receive a salary and benefits equivalent to those of the CEOs of great private

firms and manipulations they exercise to replace and destroy organized popular movements and to recover their leaders and their intellectual strategies "(Petras and Veltmeyer, 2002). Indeed, the purpose of most of NGOs is to distract and mystify this popular discontent, to prevent it from directly attacking the profits and power of firms and banks and direct it to local micro-projects, a self-exploitation and an apolitical "popular education" that avoid class analysis of imperialism and the accumulation of capitalist profit.

In Togo, for example, the expression of social discontent was manifested by several populations protest movements against the excesses of government and private companies. These movements have increased since the implementation of neoliberal policies in the 1990s. The management of the liberalization of trade and the protection of population against the opportunist drift of governments and big business groups needed strong structures of civil society, embodied in this context by organizations including the Togolese Consumers Association (*ATC: Association Togolaise des Consommateurs*), which is intended as a popular movement and able to control the excesses of government and multinationals and to protect consumers. However, a study conducted in 2012 concluded that "the Togolese Consumers Association is not a real social force supposed to sufficiently protect population because of its lack of structures and incredible strategies to protect consumers on the one hand, and moreover the lack of hearing from the population [who considers it as corrupted and serving government and multinationals] and lack of financial means [...]. Moreover, there is the lack of expertise within that Association to effectively control the quality of products in the markets. The raids on shops are almost always mediated, rather than the control, such actions become advertising operation for these shops "(Abdou, 2012, p.67). This association is therefore acting for business groups to the detriment of the population. These ATC maneuvers can be inserted into the description of NGOs made by Polet (2008) when he stated that most of these organizations are often used first, for economic accumulation strategies and personal political ambitions of their leaders. The logics used within most of organizations called "humanitarian" are similar to those that dominate within political parties: deployment strategies to occupy the most lucrative positions or best connected on funding flows, incessant conflicts and multifaceted influence struggles for leadership, creating a customer base through the implementation of projects and distribution of resources and others.

When analyzing the business operation and the political role of NGOs in the framework of the capitalist system, one can estimate that their "*assistencialist* approach is most often coupled with a vision of social relations advocating consensus and harmony. This is typically due to the NGOs' leaders' social classes. In fact, this kind of action led to reproduction of the historical relations of domination, to calm the revolts and bypass all forms of resistance; in summary, to stabilize and consolidate the capitalist system"(Fonteyn, 2005). The funds used to finance NGOs often come from Western States. There are even NGOs called GONGOS (Government Organized NGOs) and GRINGOS (Government Regulated and Initiated NGOs) which depend 100% on State funding (Fonteyn, 2005). In this context, can we really call these organizations "Non-Governmental"? Funds also come from international institutions like the European Union or the World Bank. Thus, Humanitarian Office of the European Commission (ECHO) is the world's largest donor of funds devoted to the "humanitarian aid" especially in Africa with 25% of annual government allocations. The World Bank makes participating more and more NGOs in its programs: in 1997, they contributed more than 80% of its agricultural projects and 60% of its health programs. In other words, NGOs are doing a sort of outsourcing for the World Bank (Fonteyn, 2005).

While claiming to "help" the victims of the evils of capitalism, NGOs sometimes are being directly harmful for those populations. Their logic of "assistance" causes the creation of new needs, which parasitize and disrupt local economies. Because, "helped" countries are regularly used as weirs to consumer products that are impossible to sell elsewhere. Thus, after the Chernobyl nuclear disaster, severely polluted consumer goods, illegal in Europe, were sent to the "Third World". This is still the case of spoiled food sent to Africa, sometimes "so old that the guardians of the San Francisco Zoo had given up to feeding their animals with it" (Hancock, 1991, p.39). Thus, "in 1983, Morocco eventually make soap with 240 tons of butter solidified coming from the European Economic Community: that butter was found to contain four times more aerobic bacteria than it is allowed by European regulations."(Hancock, 1991, p.40). Some "humanitarian organizations" in Somalia began a vaccination campaign, then abruptly called it off: "Thousands of children in whom the immunization process was initiated but not completed were thus rendered more vulnerable to deadly epidemics that if they had simply been left without that immunization."(Hancock, 1991, p.33)

Ultimately, the proliferation of NGOs has not helped to reduce structural unemployment or massive rural exodus; it has also failed to provide decent wages to the growing number of informal workers. The work of NGOs is steel just to provide to a narrow category of independent professional's high currency revenues,

which allow them to escape the ravages of neoliberal economics in their countries and their fellow citizens, and rise them from the existing class structures. Therefore, they accentuate inequalities and social disorder rather than overcome these problems. Moreover, NGOs are focused on survival strategies rather than launch calls for a general strike. For example, they organize soup kitchens ceremonies, rather than massive protestations against those who control the food supply, against the neo-liberal regimes or against American imperialism. Major international NGOs have become, since the neoliberal beginnings in 1970s, the humanitarian showcase of imperialist hawks, the vanguard of imperialist troops (Petras, Veltmeyer, 2002).

3. HOW RECEIVED FUNDS ARE MANAGED BY NGOs?

In Africa as elsewhere, NGOs are bowing to lobbies, States (often Western), International Institutions in order to obtain financing. So how do they actually spend these funds?

NGOs are generally in the logic of profitability and competitiveness. They adopt a competitive strategy and therefore involve management techniques, advertising and marketing. This involves hiring, including employees for "Human Resources" and "Communication Sections" services. And it is to pay these employees that the funds are used primarily by the NGOs (Fonteyn, 2005). G. Hancock, in the *"moguls of poverty"* (1985), indicated that about 6.9 million of donations received by the NGO Hunger Project in Great Britain and in United States, only 210,000 dollars were actually given to the Third World countries' population, barely 3%. The rest was spent on salaries of European employees and representation expenses, "Communication Services", "publications", "Management and miscellaneous expenses", etc. (Hancock, 1991, p.28). A recent study in the Bolivian case also indicates that for every 100 US dollars spent in social development projects undertaken by NGOs on the ground, about 15 or 20 dollars only arrive to the designated beneficiaries, "most of the rest is used for administrative costs and permanent salaries." (Arellano-Lopez, Petras 1994, p.104).

Profitability is the key operating criteria, adequate to capitalist logic. NGOs are in fact making business and are often in search of profits and interest more than most of commercial enterprises. Some economists and management researchers show that: "It seems reasonable to compare [the] donors to customers – consumers of charity in some way – and that is how marketing research envisages them." (Quéinnec 2004, p.61). Hence the importance of the "mediated cover" for NGOs: they must be able to work in front of cameras if they want to attract donors especially during disasters and other unfortunate events affecting the human beings. NGOs are therefore engaged in a fierce media competition, and they are very few to stay on the field when the reporters have gone. "Being on the picture is an absolute imperative for someone living of donations. To the donors this means that one fulfills the contract, that one is where he claims to be and that one is working on their behalf" (Emmanuelli, 1991, p.221). This explains the concentration of NGOs in places showed by the media especially in African countries and in poor countries of Asia and South America where poverty and misery of the population, natural disasters, wars and others are often used as advertising tools by NGOs through the media. This also explains why they used to favor some victims over others. Economic, political and media considerations are often intervening to choose and identifying poor which are starving, refugees who are entitled to the media and "humanitarians" attention. "Interventions that the anticipated unit cost is lowest are preferred by associations [...] The decision of an association response is then a decreasing function of the unit cost of the victim to rescue. By rationing the situation of aggregate supply, this necessarily results portfolio logical that the most "expensive" victims (high unit cost) will never be rescued" (Quéinnec, 2004, p.55), which clearly is a profits maximization logic and therefore capitalist logic.

If we consider the associations with social and altruistic vocation, census difficulties also come from the opacity of development actors, particularly as regards their financial resources. It is currently not possible to accurately measure the contribution of the non-profit sector in African economies. It is not also clear to what extent local NGOs depend on public funding or grants of Western cooperation. In fact, they are seldom asked for their activities. Just because they seem to being fragile and working for the common interest, African NGOs are largely beyond the requirements of transparency that donors require from their northern counterparts, often manipulated to meet the external politics' objectives (Michael, 2004, p.118). A certain opacity also characterized the International Solidarity Associations. Comparative studies thus show that even large Northern NGOs are less transparent than many States and multinational enterprises (Blagescu and Lloyd, 2006, p.8). Generally, despite of having a more democratic way of governance than intergovernmental organizations, international solidarity associations rarely explicit how they make their decisions and almost always refuse to publish the studies that would assess the effectiveness and the actual impact of their programs (Kovach, Neligan and Burall, 2003).

The problem is more serious in small poor countries where humanitarian aids conveyed by Western NGOs represent a significant windfall for the national economy and is important for States' budgets. Certainly, one can understand that a humanitarian organization is reluctant to give information to the concerned authorities at the risk of informing repressive regimes and undermining victims. But in the long term, we quickly see the limits of this approach, which is not helping the State to coordinate development efforts in a coherent framework at local and national level. Burkina Faso, which has many NGOs, strikingly illustrates the problem. Once approved by the authorities, associations of development do indeed make no activities' reports and financial statements to the Office responsible for supervising their activities, the NGO Monitoring Bureau (*BSONG: Bureau de suivi des ONG*) (Piveteau 2004, p.202). It is therefore impossible to integrate their achievements in the five-year plans of the government. Unable to remedy the situation, the authorities do not seem better able to prevent abuse. In theory, for example, BSONG might suspend or even order the closure of inactive or rogue NGOs that continue to enjoy tax benefits. In practice, BSONG is almost not using his right of eviction. Afraid of being accused of attack on freedom of association, this leaves NGOs enjoying the benefits granted by the State without the risk of sanctions when they shirk their obligations. Burkina Faso is not an exception from this point of view. In Uganda, only one third of local NGOs is able to provide properly kept accounts, and only half bother to give a copy of their annual reports to the authorities (Barr, Fafchamps and Owens, 2004, p.16 and p.39). Rarely made public, those reports are also intended to donors and almost never to the beneficiaries of development projects. Financially, abuse may be common. By their statutes, Ugandan NGOs have indeed tax benefits without having to prove that their cash surplus shall not be paid to their employees and do not go directly into the pockets of their executives. Indeed, humanitarian organizations are often denouncing the draconian State maneuvers when they are asked to make accountability reports. When she began to regulate the humanitarian sector in 2001, the Sierra-Leona government was accused of wanting to eliminate organizations that displease it and who do not support his political clientele. It had then to give up systematically obtain information on the financing of local and international NGOs to better coordinate reconstruction efforts and preventing tax abuses found under the cover of humanitarian actions.

In brief, we can conclude that the management of funds from financing the NGO is very opaque and those organizations make no effort to improve the transparency of their management. Instead, they create a leeway to better spend this money as they see it fit. This is explained largely by the fact that much of this money is used for unnecessary expenses (for example personnel and management exaggerated costs and wages) or is diverted to the pockets of the leaders of those NGOs which thereby often become great businessmen who make "profit" at the expense of the misery of the population.

4. PERSPECTIVES FOR IMPROVING EFFICIENCY OF HUMANITARIAN AIDS

Since then, donors are certainly back on their enthusiasm for the humanitarian sector. Questions have emerged regarding the representativeness and effectiveness of local and international NGOs. Doubts emerged also in the civil society. In Africa, the population also began to express their reluctance. In Chad for example, the case of the NGO *Arche de Zoé* in October 2007 has shown in his way. In Burundi, surveys have confirmed certain defiance against humanitarian action (Pérouse de Montclos, 2005, p.71). It is then necessary to elaborate many reflections on practical approaches that will enable NGOs to make a self-criticism and to develop some effective voice and ways in order to better act to contribute, alongside local groups and initiatives in Africa to reduce poverty and impoverishment.

With the failures and shortcomings of development NGOs in sub-Saharan Africa, by the parable of "the dark side of the moon", Assogba (1991) expounded the idea that: "When one focuses on the history of NGOs' decisions and actions, we see that they do rarely accompany an existing project launched by the population. Instead, the NGO created his own project, develop it, follows its own stages and insufficient knowledge of the intervention environment can prevent the action to benefit the poorest social groups (landless, socially marginalized groups, women...), that's representation and weight in communities' making decisions are ignored. On the other hand, the investment in work of that social group is generously needed" (Assogba, 1991, p.59). Thus, this highlighted the unrealistic and disconnected actions of NGOs which leads very often "difficult to make the management of the action by the community once the NGO leaves the locality. [...] Too often, stopping the intervention means stopping the action. Even when beneficiaries are sufficiently trained, the problem of the capacity of villagers to maintain and renew all devices that have been set up remains: this is the main problem of the legacy of recurrent costs" (Freud, 1988, p.60). Despite their speeches, it is important to rethink about the observation according to which the practice of NGOs does not encourage the development of African beneficiary societies from their own dynamics, logic and population

strategies. So, to solve this problem, it is essential to change the assisted mentality that NGOs have created among local people and make them actors and responsible for their own "fate". "To the development projects must be substituted the entrepreneurship" (Gabas, 1989b, p.37). In this regard, there are now some reflections about partnerships between NGOs from developed countries and under-developed countries on the one hand, and between NGOs of under-developed countries themselves on the other.

Furthermore, experts realized that the basic institutions in the villages (cooperatives, farmers' associations, health committees, water pumps user groups and others, etc.) offer the greatest potential for development dynamism. "These organizations supervised by national NGOs or not, play a critical role in rural development strategies. In fact, they are self-development of rural communities NGOs. It was found that these rural local associations are organized effectively; they are autonomous in their functioning, supervision and management. The Northern and the Southern countries' NGOs and national governments must consider them as the first leaders and development actors. Because a sustainable development requires that the African peasantry itself develops its strategies according to its own logic. The development aid Agencies can bring financial and technological resources but adapted to the social environment. Both the others must now be partners in development " (Assogba, 1991, p.47).

For sustainable and participatory development of African societies, it is also very important to consider the dynamics of local rural associations and organizations. Because these associations were born from internal dynamism of African realities and "are potentially the most effective levers of real development of African peasant societies. Indeed, they indicate the new voice that leads the development of peoples themselves, with the support of other more developed nations" (Assogba, 1991, p.48-49). This dynamism is regarded by most scholars as the main way to boost the development of Africa, a development that comes from the base and which then takes into account the real needs of the population. "The experience of groups or associations of farmers in West Africa, [...] is pretty conclusive to affirm that it is a germ that carries a hopeful development in this region of the black continent. If [...] this hope became reality, it would anyway be a takeoff. This takeoff calls for other subsequent developments requiring further implementations [...] and other analyzes" (Buijsrogge 1989, p.211). We must especially emphasize the fact that the support that Northern and Southern NGOs (Africans in particular) give to the local associations will be in the respect, dignity and cooperation with the local peasantry. This is called the partnership for development.

The development of African societies must also be seen in the context of social relations generated by the capitalist market. This is the basis of the relations between the North and the South with growing differences. Samir Amin (1974) calculated that the difference in levels between the most economically advanced countries and least developed ones were three to four before the industrial capitalism unfolds and is 60 today. We must therefore remove obstacles to development discarding what prevents communities or countries to develop, that is to say, to meet the physical and cultural needs of their population. The first "external" obstacles are macroeconomic and include the pricing of raw materials and agricultural products, which have tended to decline in recent decades and Third World debt, which absorbs a significant portion of South's economic surplus to send it to the North. There is also unacceptable *conditionalities* set by the International Financial Organizations to extend poor countries credit; the existence of tax havens that permit riches from South to transfer their illegal properties to the North. Other obstacles that are internal to the underdeveloped societies include the enrichment mechanisms favored by tax policies that allow the wealthy to avoid taxes, the weakening of social security measures to encourage the returning on capital, the decreasing of real wages, strengthening gender inequality since women are often underpaid compared to men, corruption, etc. So, all these problems must be taken in account by NGOs in their approaches and their actions. To contribute fighting against poverty, NGOs must work to solve the above internal and external problems that keep African countries under-developed.

We must avoid falling into the trap of false solutions to the problems of poverty. Indeed, most of or almost all development programs are acting on the effects and not on the causes of poverty. Just as the media broadcast images of unbearable misery experienced by some communities, that NGOs mobilize themselves to try to relieve this misery. They do not try to act in depth and especially at the base. They must therefore implement development programs thoughtfully, studied and adapted. These programs should consist primarily to support initiatives of the poorest not to create increased dependency, which pushes people into a culture of assistance. For example, the formal education programs offered to poor countries are to integrate individuals into the dominant ideological and social system, while a real education, central effort to development, is to make people able to take charge of their own destiny. This means a popular education policy based on awareness and values other than formal education.

To the question of what kind of development must be promoted? Houtart (2001) offers a different view of development in which the nature must be seen not as a resource, but as an environment in which human beings are themselves part; on solidarity as prevailing on individualism and mere economic growth. So according to him, three essential elements must guide all development. Indeed, the development must first meet the needs of all peoples and all social groups, without following the requirements of the international market as it was imposed by the *Bretton Woods* Institutions. Then it must remain respectful of natural resources and the ecological balance. But environmental disasters caused by the capitalism especially in poor countries, reflect the contradictions in this logic. Finally, development must be at the service of human beings, and not lead them under the pretext of economic growth in destructive practices of their physical and cultural identity. For example, most fatal work accidents in poor countries are due to non-respect of safety rules, for the sake of increasing productivity and competitiveness. Can we ignore the labor conditions of outsourcing, to create wealth by crushing socially and psychologically millions of human beings? Either we cannot forget how the work is now redefined, deregulated and relocated. Produce wealth in the capitalist logic represents many human tragedies.

Therefore, NGOs must then have a triple mission. Indeed, at first they must delegitimize the current development system, primarily because it does not meet the essential functions of the economy. That is to say, supply the material needed to physical and cultural life of all human beings across the world and then because of the injustices that are created. By delegitimizing the existing model, NGOs must necessarily propose another model of development. To the capitalisms, scientist and rationalist project must succeed a development oriented on the individual and collective human welfare, built on real alternatives. Then NGOs must build convergences to build a new balance of power. This is shared among the different social forces and movements without losing their specificities because only a new balance of power can change the actual African social structures and NGOs individually cannot create and lead this change. They must also resist to all attempts at co-optation by the capitalist economic system and its political and cultural institutions, to integrate the social movements in his logic and make them lose their power of protest. Finally, humanitarian organizations must offer alternatives and fight for their implementation. Alternatives for development and fight against poverty exist in all areas and it is rather the political will to implement them which is lacking. Ultimately, through these reflections, humanitarian action must be re-analyzed again, redefined, replaced in the socio-economic context in which it was proposed to poor societies. This is the only way for NGOs to truly contribute to the fight against poverty in these societies.

That approach called "endogenous" development, after several failed development programs in Africa has been implemented by several NGOs through microfinance programs. If the establishment of microfinance programs had generated a lot of enthusiasm and hope in the fight against poverty, it is necessary after several decades to analyze their impact on the living conditions of "developing" societies.

5. AN EXAMPLE OF HUMANITARIAN AID PROGRAM: CAN MICROFINANCE BE AN EFFECTIVE TOOL FOR "ENDOGENOUS" DEVELOPMENT?

Inspired by the experience of the Grameen Bank in Bangladesh in 1974, microfinance has been perceived and described as an effective alternative in the fight against poverty and for the endogenous and sustainable development. Indeed, Muhamed Yunus, the founder of the Grameen Bank, the "Bank of the Poor" was on the fact that the poor have an urge need to get out of the poverty and they will pay back the loans they have received since they saw their participation in the programs of the Grameen Bank as an important opportunity that they should seize. Also, Yunus argues that this development tool has the advantage of not creating a relationship made of "*assistencialism*", that is to say a dependency relationship between the beneficiaries to aid programs like most of the development programs initiated by NGOs. This view was supported by several specialists in microfinance:

"The poor are given the opportunity to spend the money lent in the way that suits them most and they are considered as the agents of their own development. This approach would also lead to the establishment of an equal relationship within which the participants want to prove they are worthy of the trust placed in them. Therefore, in addition to material gains it would produce and unlike older development practices, [Microfinance] restores dignity and empowers the poor through their own success, equip themselves and their families for future challenges " (Dugas -Iregui, 2007, p.6).

The injunctions of the Bretton Woods Institutions in the 1980s for the withdrawal of African States in the economic sectors and redirecting them to free and liberal markets have not brought the promised results. Rather, these interventions have led in many cases to increased social inequality, poverty, social misery,

corruption, underemployment, etc. Facing these failures of economic policies imposed by the "top" (top-down) and the need to counter the disastrous economic and social consequences involved, new approaches from the bottom (or "grass-roots" approaches) have been developed.

Thus in the design and execution of new development programs, NGOs have engaged themselves in the practice of microfinance granting microcredits to the poor to enable them to develop small income-generating activities, to be financially independent and then finally out of poverty. Practice in opposition to the "institutionalist" approach of Microfinance (commercial approach) who argues that microfinance institutions (MFIs) must have a commercial goal for financial autonomy to enable them to help more poor in a sustainable way, the microfinance practiced by NGOs is based on the fact that MFIs have a social role and constantly need subsidies to help the poor. These NGOs are based on the basic philosophy of the microfinance initiated by Muhamed Yunus which was based on the assistance of the poor to improve their living conditions without the pretension to do business. And these MFIs founded and managed by NGOs and international donors say they are "less interested in the banking business itself than the use of financial services as a means to alleviate the worst effects of deep poverty on beneficiaries and communities, even if some of these services require subsidies. Their focus tends to be self-employment of economically active poor, especially women [...] The center of attention of their programs is the family" (Woller and al, 1999: 31).

5.1. From the welfare to the "institutionalist" derives ...

Before the independence of most of countries in Sub-Saharan Africa, in the 1950s, sources of financing micro-entrepreneurs (especially farmers) were informal. These funding sources include relatives or friends, moneylenders, street bankers who often apply very high interest rates which obviously kept the beneficiaries of these credits into a cycle of poverty and social vulnerability. After independence, to overcome this situation, most of African States have introduced "public" microfinance institutions. These States have actually wanted to overcome the high interest rates problems and offer a service tailored to the needs and capabilities of the poor. "But the bankruptcy of many public institutions and the persistence of informal sector showed that the State was not better suited than the commercial sector to solve the existing problems of asymmetric information" (De Briey, 2005, p.5). The explanation is likely also to standardized State action that does not allow these institutions to establish personal relationships with borrowers or to have a strong local presence or to make more flexible their loaning procedures to adapt them to needs of borrowers.

This bankruptcy of State microcredit institutions gave birth to institutions called "semi-formal", in so far as these institutions are formal in their constitutions but informal cause they do not often meet regulation and banking supervision. These institutions consist of Savings and Credit Cooperatives and NGOs are often "non-profit" Association and Foundations. These NGOs are inspired by practices developed by the informal sector, the practices they have tried to institutionalize and regulate and extend credit to more poor people excluded from the traditional banking sector. "Their emergence was made possible through the help of international cooperation which channeled many resources to finance these intermediary institutions. Indeed, these programs saw favorably the experiences to enable the poor to get out of their precarious status in opposition to development aid policies previously conducted and that kept the poor in a state of dependence by the provision of free social services. The subsidies received by NGOs had enabled them to offer credit at a lower cost than that required very often in the informal sector" (De Briey, 2005, p.6). This "social" vision of microfinance that prevailed in the 1980s, conceived microfinance as part of an integrated program of fight against poverty and vulnerability and improve the welfare of the poor. This approach was described as "well-being" ("Welfarist Approach") by Woller, Dunford and Woodworth (1999).

Based on the logic of subsidies and dependency of beneficiaries in programs of these NGOs, however, this approach has led to high arrears rate and very important operating costs leading to the gradual disappearance of many microcredit programs. Along with the poor performance of these institutions and often lack long-term vision of donors, a revival of the financial and economic thinking had emerged, marked by willingness to liberalization of financial markets and profitability requirement in almost all sectors. Under the effect of these two events, the "Welfarist Approach" has been subject of criticism after the 1980s (De Briey, 2005). In reality, it was the beginning of the end of the so-called solidarity microfinance supposed to offer an alternative to the neoliberal model to poor countries. Indeed, from the 2000s, NGOs have to be removed gradually in the field of development programs through microcredit or have switched to the Savings and Credit Cooperatives and then functioning with business or "institutionalist" logics of microfinance. Centered on the financial autonomy of MFIs, this approach diverts microfinance from its original purpose which from now on must be to make profitable micro-loans that are no longer granted only to "less poor" but generally to

micro-entrepreneurs who often live above the poverty line which then should help the poor to improve their living conditions. This new approach of microfinance supported by the World Bank (WB) and the United Nations Development Program (UNDP) insists on the distortions in the financial market which subsidies are the cause and the limited ability of donors to meet the massive demand for microcredit.

In February 1997, the Washington seminar was celebrating the merits of microcredit. This should be the engine of the fight against poverty and for autonomous and sustainable development in the developing countries. It was even considered as an important tool that can contribute to achieving the Millennium Development Goals. From these "praises", one moved to a reality, which reveals that the moving from the "social" to the research of economic interests led MFIs "on the brink" (Gentil, 2002).

5.2. ... to chess and limitations of MFIs in poverty reduction

The objective of the different social actors, including financial institutions, should essentially be, according to Muhammed Yunus to eradicate poverty and microcredit would be a central element of this strategy to help putting poverty "in the museum ". However, from a macroeconomic perspective, the efficiency of microfinance in reducing poverty particularly in societies where people suffer financial exclusion and social precariousness has never been scientifically proven.

"Success stories often poorly documented and misunderstood in theoretical models, resulted in sweeping generalizations of the contribution [of the microfinance] to poverty reduction. Were confused all practices of micro loans, be it employment policies in countries with high income per head, post conflict politics and reconstruction and their use in countries where co-exist very limited financial inclusion and masses undergoing high risk exposure, weak institutional capacities to cope and limited or very limited income. As for the supposed efficiency of microcredit to fight poverty, we are facing more beliefs than evidences. The commendable good intentions are confused with the realization of the promises" (Servet, 2010, p.3-4).

Most studies often lead to the conclusion that microcredit allows its beneficiaries to provide more easily to their basic needs such as food, children's education, health needs without allowing them to truly reinvest in their income-generating activities and ultimately improve their living conditions. Also, the poorest are often excluded or excluded themselves from clients of MFIs and experience shows that unless using credible targeting tools, the poorest will always be excluded or tend to exclude themselves because they do not believe the microfinance programs are for them, because they have no "correct" clothes or something like that (Navajas and al., 2000)

The neoliberal system due to the devastating effects of its privatization policies since the 1990s in Africa has created, developed and propagated the belief that microcredit should unavoidably help resolve the problem of poverty. "But the risk is important now cause of the failure of the mobilization of microcredit make it more or less quickly dismissed with the neoliberalism itself that has given rise to the belief in its effectiveness" (Servet, 2010, p.4). Thus, neither development actors nor private investors in "social business" have an interest in maintaining the illusion of microfinance as a tool that would eradicate poverty and social vulnerability. It is important that experts in development programs fairly objectively analyzing microfinance programs to mitigate the illusion of power of microcredit to eradicate poverty and to put development actors in front of the reality on the ground. These new studies, as objective as they are and far from prejudices could identify the major challenges faced by microfinance actors on the ground and could help to find effective solutions for advancing the program.

These problems are diverse. In fact, from one microcredit program to another, the definition of poverty itself is problematic and different. The "poor beneficiaries" (or "very poor") are often all the poor in the general population of the community; as all the poor of that community automatically benefit from microfinance services. "Often the percentage of people said "poor" is not only the customers of the institution themselves, but for all the community or villages in which these microfinance organizations operate. In research on poverty, simple criteria can be set for surveys based on the productive assets owned on housing or prestige, on travel and mobility, on the consumption of certain foodstuffs, the access to health services, access to education...if only each of these criteria are contextualized." (Servet, 2010, p.6).

Today, microcredit programs are in a crossroads and attention is more focused on the challenges of microfinance in reducing poverty than its pseudo-success and its vaunted merits. "Microfinance is much less fashionable than two or three years ago and most current experiments show clearly its signs of fragility. This can be considered as a positive phenomenon rather to deflate illusions" (Gentil, 2002, p.48). But this fact should not lead to a withdrawal of development programs in the field of microfinance, because the basic

problem remains: it is necessary to develop both endogenous strategies (based on the capacity of poor to formulate and implement local development policies) and exogenous ones (through development assistance programs helping those poor to eradicate poverty). The mistake that most of development NGOs commit by investing in microfinance is to consider only the economic dimension of poverty. Indeed, the basic philosophy of these NGOs is that they must act on the incomes of the poor (through microcredit) to help them improve their own lives and get them out of poverty. This reflection has too simplistic image of poverty. And the impact of micro-loans is itself challenged by various studies since the increase in the average income of the population is not always synonymous of poverty reduction. "The increase in average income is beneficial for all if that increase in incomes of the richest automatically leads to an improvement of the situation of the poor" (Servet, 2010, p.6). That is not always the case. Also, the correlation between the introduction of microcredit and the improvement of living conditions of the population is often difficult to establish. Even when the improvement of living conditions of beneficiaries occurred after the introduction of microcredit in the community, this improvement may be due to other factors that are not necessarily related to these micro-credits. Finally, the "good intentions" of development programs through the introduction of micro-credits are not enough to fight against poverty. It may be necessary to implement the necessary means for the achievement of these "good intentions".

6. CONCLUSION

Since the beginning of African States democratization process in 1980s, the actors on which population and international donors could more count to solve the problems of poverty and underdevelopment are the Organizations of Civil Society (CSOs) including NGOs. However, after analyzing the results that CSOs have produced after more than twenty years of working, it is clear that the ability of the "Civil Society" celebrated by international organizations to represent an effective power capable to represent or mobilize people on very important social issues remains problematic for many reasons. In most African countries, for example the proliferation of associations has not prevented the perpetuation of political arbitrary or worsening levels of poverty and social inequality.

In many cases, the proliferation of NGOs has deprived States of their prerogatives and confirm the privatization of public services now entrusted to associative actors. In the eyes of international aid funds donors, development NGOs are indeed appeared more reliable and efficient than governments that seemed corrupted (Pérouse de Montclos, 2008, p.3). NGOs are responsible for implementing the programs of international aid, they still helped filling some failures of African States (or at least created the illusion to do it) who had neither the desire nor the technical means to assume their social responsibilities because of the disruptions created by the Structural Adjustment Programs. By doing so, NGOs endorsed the weakening of public authorities which, as the "humanitarian" area is extending, have often given up their role of social development coordinators (Green and Matthias, 1997, p.60). In the poorest States, Western NGOs and their local partners have even contributed to empty the public offices of their best employees by attracting them with better wages. These facts somewhat illustrate the responsibility of humanitarian organizations in the strengthening of poverty and impoverishment. It is therefore necessary to redefine and rescan humanitarian action in Africa, as to weigh the gains and losses resulting from their actions and above all to redefine a new intervention method. This new method must absolutely be based on local initiatives of the beneficiaries, taking into account their local realities and above all involve these populations in order to achieve a sustainable "self-development".

SOURCE

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