INTERNATIONAL NGOS AND SOCIAL SOLIDARITY ECONOMY IN DEVELOPING COUNTRIES: A COMPARATIVE ANALYSIS

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Dedication

To my Supervisor, Dr. Masatoshi Hara (Dr. Masa), who has inspired me with his knowledge and passion. Your guidance has shaped my academic journey, and I am honored to have learned from you.

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ABSTRACT

INTERNATIONAL NGOS AND SOCIAL SOLIDARITY ECONOMY IN DEVELOPING COUNTRIES: A COMPARATIVE ANALYSIS

Ali Asaad
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This study examines how international non-governmental organizations (INGOs) contribute to promoting sustainable development in developing countries, with a particular focus on educational initiatives and bottom-of-the-pyramid (BOP) marketplace interventions. Employing a mixed-methods design, the investigation integrates panel-data econometric estimations over low- and lower-middle-income countries (LLMICs) with in-depth qualitative studies in five selected countries—Syria, the Democratic Republic of the Congo (DRC), Sudan, Bangladesh, and Ukraine. Quantitative findings indicate tentative positive associations between INGO education expenditures and development indicators, such as the Human Development Index (HDI) and new business registrations (NBR). Nonetheless, persistent econometric problems—autocorrelation, cross-sectional dependence, and low model fit—limit the potency of causal interpretations. Complementary qualitative data, collected through questionnaires and coded according to thematic coding, suggests that INGO project prioritization is driven primarily by organizational mandates, community needs, donor requirements, and partnerships—particularly with local governments. However, systemic vulnerability, constrained resources, and contextual constraints usually undermine the sustainability and scalability of their activities. Overall, this study shows that although INGO expenditure on education may be associated with small but substantial gains in HDI, causal relationships remain in doubt and the effect on NBR is unknown due to model instability and macroeconomic policy forces. Such findings speak to the strong context dependency of INGO contributions and to the mediating effects of institutional and structural factors. The study advises subsequent studies to employ advanced causal inference techniques, longitudinal case studies, and participatory research to better elaborate the mechanisms through which INGOs influence development outcomes. Policy contributions emphasize adaptive, data-informed, and community-led approaches to maximize the impact and equity of INGO interventions in low-income and conflict settings.

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CHAPTER I:

INTRODUCTION

1.1 Introduction

Development thought is evolving; it is challenging the traditional thinking related to economic growth since World War II. The new lens focuses on addressing the basic needs of the poor, increasing cultural sensitivity, and encouraging local participation in development. Therefore, sustainable strategies are fundamental to evolve in meaningful actions for developing countries (Barbier, 1987). Most assessments of economic development, for example, rest on indicators such as Gross Domestic Product (GDP) and Gross National Income (GNI), and countries are classified into income groupings by the World Bank (Hamadeh et al., 2024).

International non-governmental organizations (INGOs) by their very nature work with a focus on issues of the future to which no single government has a monopoly and to which all governments have a salient interest. They can be advocacy organizations — which work to influence policy — or operational organizations — which offer direct aid and run programs. Although various INGOs may be incorporated as not-for-profit entities, many sustain themselves by securing funding through the revenue-generating activities of corporate partnerships or membership dues while intertwining operational-project work with advocacy efforts (Goode, 2007). On the other hand, IGOs, relating to the establishment of organizations such as the United Nations and the International Labor Organization (ILO), are the result of treaties between sovereign nations (Appel, 2018). In crisis-affected and economically vulnerable communities, where both state capacity and funding are extremely limited, INGOs are particularly prominent and pronounced (Youssef, 2023).

Central to this context, the Social and Solidarity Economy (SSE) includes a set of diverse economic activities that prioritize social value creation over the private accumulation of wealth. SSE organizations feature participative and democratic governance models within which inclusive decision-making processes are encouraged (Scott, 2015). Operating in this manner allows the individual to become actively involved and emerge as a dynamic political subject, SSE organizations differ widely in their governance practices and levels of participation (Kalogeraki et al., 2018). First, SSE works for social justice that contributes to satisfying the needs of vulnerable groups in development planning (Egrov & Inshakov, 2021).

INGOs play a significant role in promoting the Social Solidarity Economy (SSE) through their humanitarian work and they can play a more effective role in operationalizing the UNSDG`s. Youssef (2023) describes the SSE as already having a close relationship with Extinction Rebellion enabled by a mutual interest in sustainable life and economic solutions. INGOs have carved a role as central actors in the introduction of plans that focus on local populations' assessed needs, but which they are also integrated into national development frameworks (Roy, 2017).

This study examines the need to explore the ideal mixture of project types including relief, rehabilitation, and livelihood, that INGOs should focus on to ensure sustainable economic development in crisis-afflicted and lower middle-income countries. These projects will then be evaluated against selected development indicators of economic outcomes. Diversity of country context — The study is focused on five countries: Syria, Bangladesh, Democratic Republic of Congo (DRC), Sudan, and Ukraine, which are broadly representative of different experiences with INGOs and the economic challenges each of the countries faces. Particularly, Syria, which has one of the highest INGO budgets as a consequence of its civil war, and Bangladesh, where

INGO interventions date back over two decades. The Democratic Republic of Congo offers an overview of long- engaged INGOs in Africa, and Sudan is a more contemporary frontier for humanitarian assistance. Ukraine has received substantial INGO involvement due to its ongoing conflict.

By comparing the trajectories of states at varying levels of economic wellbeing, it will draw greater focus to the challenges as well as opportunities for these nations, thus highlighting the ways in which INGOs interventions can be harmonized with other economic indicators during crises. The study will examine critical economic development theories, analyze how INGOs relate to economic trouble, and consider how INGO projects can affect Foreign Direct Investment and Bottom of the Pyramid (BOP) business models.

Economic development is a very commonly used concept that describes the long-term growth of a population's economy, often measured using GDP per capita, income inequality and poverty measurement. Explore both the challenges faced by the INGOs in economic crises and the vital role they play in both providing assistance and advocating for policy changes in Low-and-Lower-Middle-Income Economies (LLMICs). The review will additionally explore the impact that INGO projects have on Foreign Direct Investment and BOP business models, highlighting how INGOs can improve the investment climate and promoting community development via their projects.

1.2 Research Problem

Existing literature acknowledges the increasing contribution of INGOs to the economic development discourse of the developing world; however, there are considerable gaps in knowledge when it comes to their functioning, especially more so concerning budget and development outcomes. This review identifies three key gaps: INGO budgets in relation to development numbers, the position of INGOs within BOP and thus the market, and the strategies INGOs apply in deciding which projects to pursue.

First, comprehensive data linking INGO budgets to development metrics, such as the Human Development Index (HDI), does not exist. The overall impact of INGOs on economic growth has been estimated in some studies, yet only few studies offer insights about whether specific types of projects (e.g., education, health, or microfinance) are associated with improvements in components of economic development. As noted by Youssef (2023), it is essential to understand these relations to improve how INGOs contribute to sustainable development. Lack of robust analysis connecting INGOs outflows with real economic outcomes restricts policymakers from giving targeted attention on how to best give the economy a boost from these organizations in developing economies (Quazi et al., 2014).

Moreover, there has been limited research on the role of INGOs in the BOP market, referring to those living in poverty. Understanding how INGOs function in the intersection of this demographic is critical given the opportunities for economic growth and poverty alleviation. Business scholars such as Prahalad (2006) argue that low-income consumers are a viable market for companies to target profitably, however the mediatory influence of INGOs in accessing such markets via for instance microfinance and vocational training has not been adequately examined. London and Hart (2004) remarked that INGOs may assist local entrepreneurs to access BOP markets, but whether these interventions effectively trigger entrepreneurial activity is still under-researched.

Finally, little has been done to understand how INGOs approach strategic decision-making processes around project selection and resource allocation. Understanding the INGO prioritization process can significantly bolster their social and economic benefits. While Participatory Development Theory emphasizes community involvement in development processes (Chambers, 1997), limited empirical studies exist on the extent to which INGOs respond to community voice. Making INGO interventions more effective and contributing to sustainable development outcomes may be enhanced through greater understanding of these strategic processes.

Hence, all these weaknesses need to be covered for a strong understanding of the economic impacts of operations of INGOs in developing countries. This dynamic should call for rigorous modelling of the interrelation of INGO budgets and development indicators, detailed analysis of their roles within BOP market, and investigations of their deeper strategy processes to improve the efficiency of these institutions within this market and mitigate the risks to the effectiveness of the sustainable development goals policy agenda.

1.3 Purpose of Research

To address those gaps, the key goal of this research is to analyze the causal relationship between economic development and the activities of selected INGOs in relevant developing countries. It will look at countries that are currently facing different levels of economic and social turmoil, through problems of poverty and political unrest and insufficient infrastructure. The selection of these countries is informed by their unique economic contexts and the presence of INGOs actively engaged in development efforts, making them ideal candidates for understanding the role of external assistance in fostering economic growth.

To this goal, the study will explore critical development metrics such as HDI. The analysis will focus on building relationships beyond simple correlations by comparing how INGOs in this regard, interventions covering humanitarian relief efforts, long-term development programs and policy advocacy and their implications for development indicators. This study aims to go beyond a simple (and valid) correlation between INGO projects and development outcomes and clarify the mechanisms through which INGO projects impact said outcomes, thus contributing to a stronger understanding of causality.

Moreover, in contributing to the extant body of literature on economic development, this research strives to provide a holistic framework for determining INGO effectiveness in promoting sustainable development advancement. Rather, it will offer novel empirical data for or against existing theories of economic development that are critical for advancing the academic study of this topic. Furthermore, the outcomes of this study will provide actionable insights to INGOs, government organizations, and the private sector that can improve the effectiveness of development efforts and help ensure interventions are aligned with the economic realities of the target countries.

This study digs into how economies in a handful of developing countries really tick, shining a light on the unexpected role that international NGOs play in tweaking major development numbers and shifting investment flows. Honestly, after a deep—and sometimes messy—look at how these interventions line up with overall development swings, I've come to see that what we learn here meshes solid theory with practical day-to-day realities in ways that challenge the usual take on progress.

1.4 Research Questions (RQs) and Hypothesis

RQ1: How do International NGOs allocate their budgets specifically for education projects – in Syria, DRC, Sudan, Bangladesh, and Ukraine – and how do these allocations relate to HDI in the respective countries?

H0: There is no significant relationship between the budget allocations of International NGOs for education projects and the HDI in Syria, DRC, Sudan, Bangladesh, and Ukraine.

H1: There is a significant relationship between the budget allocations of International NGOs for education projects and the HDI in Syria, DRC, Sudan, Bangladesh, and Ukraine, such that higher HDI corresponds to higher budget allocations for education projects.

1. Independent Variables (IVs):

   Budget Allocations: The total amount allocated by INGOs in LLMICs.

2. Dependent Variable (DV):

   HDI: The HDI scores across LLMICs.

RQ2: Which INGO interventions, such as microfinance, entrepreneurship support, and vocational training, are most effective in promoting entrepreneurial activity, measured by the number of new businesses registered, among underserved communities across LLMICs?

H0: There is no significant difference in the number of new businesses registered among underserved communities in LLMICs, regardless of the type of INGO intervention (microfinance, entrepreneurship support, vocational training) provided.

H1: At least one type of INGO intervention (microfinance, entrepreneurship support, vocational training) significantly increases the number of new businesses registered among underserved communities in LLMICs.

1. Control Variable (CDs)

   Government Effectiveness Percentile Rank. https://data.imf.org/?sk=e5dcab7e-a5ca-4892-a6ea-598b5463a34c&sid=1460054136937.

2. Independent Variables (IVs):

Budget Allocations: The total amount allocated by INGOs in LLMICs for specific types of interventions provided (e.g., microfinance, entrepreneurship support, vocational training) across LLMICs.

3. Dependent Variables (DVs):

Entrepreneurial Activity: Measured by the number of new businesses registered in the selected countries.
https://data.worldbank.org/indicator/IC.BUS.NREG?end=2022&most_recent_value_desc=false&start=2006&type=shaded&view=chart&year=2022.

RQ3: What strategic decision-making processes do INGOs employ for project prioritization and resource allocation, and how do these processes influence economic outcomes, such as job creation and market access, as well as social outcomes in Syria, DRC, Sudan, Bangladesh, and Ukraine?

1. Data Collection and Methodology:

To answer RQ3, the methodology will utilize structured questionnaires to gather primary data from selected INGOs over a four to six-week period. The questionnaires will include open-ended questions aimed at capturing qualitative insights into the strategic decision-making processes, economic benefits, and social impacts of INGOs. To ensure reliability and validity, established measurement tools from international development research will be employed, and the constructs will be operationalized to reflect stakeholder perceptions, project evaluations, and community narratives. Thematic analysis will be used to analyze qualitative data, allowing for the identification of recurring themes and patterns that relate strategic processes to economic and social outcomes across various contexts, this methodology could be linked with the Dependency Theory which will be described in detail in Chapter II.

2. Validity and Ethical Considerations:

The methodology will address potential threats to validity, including external, internal, and construct validity. Care will be taken to ensure the generalizability of findings is appropriately contextualized to the specific socio-economic landscapes of Syria, DRC, Sudan, Bangladesh, and Ukraine while minimizing response bias through neutral question framing and guaranteed anonymity. To enhance construct validity, established scales will be utilized, and pre-testing will be conducted with expert feedback. Ethical procedures will prioritize informed consent, confidentiality, and the integrity of data sources, ensuring that all responses are used solely for research purposes and properly acknowledged.

3. Qualitative Analysis Framework:

    3.1. Thematic Analysis: Identify and analyze patterns or themes related to decision-making processes, project selection criteria, resource optimization methods, and reported economic/social outcomes.

    3.2. Content Analysis: Examine open-ended responses for common keywords or phrases that reveal insights into the strategic decision-making dynamics and perceived effectiveness of the processes.

    3.3. Qualitative Comparative Analysis: Qualitative Comparative Analysis will compare responses across regions (Syria, DRC, Sudan, Bangladesh and Ukraine) to understand the extent to which various contextual factors shape decisions around prioritization of and resource allocation to specific projects.

As a qualitative study, this analysis will give a more nuanced understanding of the ways that operational mechanics translate to project effectiveness in the areas I study.

1.5 Nature of the Study

This study explores the interconnectedness between INGOs, economic development, and the Base of the Pyramid (BOP) market in conflict-affected and/or developing nations: Syria; the Democratic Republic of the Congo (DRC); Sudan, Bangladesh; and Ukraine. It is directed by three central queries illuminating how INGOs work and how their interventions affect economic and social outcomes.

The study adopts a mixed-methods approach and employs qualitative and quantitative methodologies to contextualize the characterization of the dynamics used. The data on within-INGO budget allocations and their interventions to foster economic growth and social development will be useful in exploring these outcomes as well (Creswell & Plano Clark, 2018). Using an explanatory sequential design, quantitative data will first be gathered, which will allow us to establish patterns on which qualitative insights will be added to clarify the motivations and constraints faced by the INGOs.

The methodology is divided into three phases, each matched to a specific research question and each using tailored means of data collection and analysis. Budget & HDI. Phase One relates to the budget allocations regarding educational projects. A purposive sampling strategy will be used to explore the experiences of INGOs involved in education. Data will be gathered via the analysis of financial reports and structured questionnaires. Regression analysis will be used for quantitative testing (i.e. checking for correlations between budget allocations and HDI) and qualitative data will explain the rationale behind these decisions (Freedman et al., 2007; Wooldridge, 2008). By adopting both strategies, the goal is to develop a rich understanding of INGOs' financial priorities and their alignment with development objectives.

Phase Two examines particular interventions employed by INGOs in the BOP market and how effective they are on the promotion of entrepreneurial activities. This phase will utilize secondary data such as reports from INGOs and national databases to explore whether interventions, including microfinance and vocational training, influence the registration of new businesses. This phase will deploy a quantitative approach to assess relationships using correlation and regression analyses (Aghion & Durlauf, 2005; Mankiw, 2001). This phase of the study will shed light on how INGOs stimulate economic growth in marginalized communities.

Phase Three utilizes a qualitative design to examine decision-making processes in INGOs for choosing projects and allocating resources. A structured questionnaire will solicit information from stakeholders about their decision-making regimes and contextual factors influencing their choices and processes. Thematic analysis will enable patterns to be identified in language used for budget allocation, project rationalization, and perceived benefits to economic and social well-being (Braun & Clarke, 2006). This qualitative exploration will provide insights into INGOs' motivations and challenges in decision-making across complicated operational contexts.

The chosen nations of Syria, the DRC, Sudan, Bangladesh, and Ukraine provide diverse socio-economic situations and challenges that are crucial for understanding the different impacts of INGOs. The civil war in Syria provides unique challenges to development, while the DRC has a wealth of resources that relies on extreme poverty, lack of education, and challenges of governance (World Bank, 2024). Similarly, Sudan has extraordinary conflict and instability for prolonged periods, Bangladesh has been able to demonstrate success in poverty reduction with education (Bhandari, 2017; Ahsan, 2005), and Ukraine's geopolitical challenges highlight yet another nature of INGOs during a crisis, specifically in terms of its need for INGOs in a different aspect (IMF, 2023; Oxfam International, 2024). Analyzing these situations will lead to more meaningful conclusions about how INGOs can strategically optimize their missions to achieve sustainable development.

This study aims to add to the current research on INGOs by presenting empirical data on the linear relations between budgeting practices, the efficacy of interventions, and economic impacts. This exploration will highlight best practices for selecting projects and allocating resources, and generates a source for actionable information for policymakers and practitioners working in the field of international development - tipping particular attention to local context specific actions addressing local need and aspirations (Chambers, 1997). Consequently, we aim to shed light on the interactions linking INGOs, economic development, and the BOP market in conflict affected and developing countries, thereby expanding our knowledge of how INGOs can contribute to sustainable development while empowering marginalized communities.

1.6 Assumptions

The present research is situated in a context that involves a few specific assumptions, which are significant to the framing of the research and the overall methodological decisions made in this study. To begin with, it is assumed that INGOs are important players in the economic development landscape in the specific countries of focus for this study: i.e. Syria, the Democratic Republic of the Congo (DRC), Sudan, Bangladesh and Ukraine. The argument is not that INGOs are the only important players, recognizing that the role of the INGO sector is very important in influencing the global economic landscape through intervention where it intervenes, including education or economic empowerment, for example-- INGOs as we have argued are influential players within a wider eco-system of stakeholders globally (Teegen, Doh, & Vachani, 2004).

In terms of the research positionality it is also assumed, outside of the INGOs, that quantitative and qualitative data, when collected, from both data sources, will validly represent the reality of the budgeting decisions made by the INGO, the processes by which those decisions were made and their impact on economic and social outcomes depending on the context. While the connections between our findings and recommendations to the academic community are supported by our use of available data from reputable sites such as UN database site and an INGO sites and their data process, it is recognized there are biases or limitations in using self-reported data, which often make the understandings of the operations of this organization recursive (Ulleberg, 2009.).

The third assumption is that using selected quantitative and qualitative methodological approaches will adequately capture the complexity of understanding the research questions and developing recommendations. In this transitional explanatory sequential design, we expect the method to enable data triangulation, producing a holistic understanding of the way decisions surrounding budgets were made and considering the implications of economic development, of the context. This assumption is critically important for ensuring findings presented here for academic audiences generated findings and conclusions are valid and based on given evidence (Creswell & Plano Clark, 2018).

In addition, the assumption is made that INGO representatives who will participate in the qualitative data collection process will respond with integrity and introspection and describe the decision-making logic and contextual constraints that exist within the chosen countries. This is a critical assumption because it impacts the richness and detail of the qualitative data, thus informing an elaborate understanding of the motivations to budget for local needs and associated constraints with budgeting for local needs (Kaldor & Anheier, 2017).

Another critical assumption is that changes in the education project's budget will be positively correlated with changes in HDI scores and economic indicators. While this assumption is based on Human Capital Theory (Becker, 1994), which assumes investments in education and health create economic productivity and development, it is acknowledged that other confounding variables could affect this assumed correlation and demand caution in analyzing the results of the research project.

Finally, the position is taken that the theories used for analysis, particularly Modernization Theory and Dependency Theory, will provide a framework for analyzing the relationships between INGO interventions and development outcomes relating to economic development. Though these issues frame an informed analysis of the complexities of development in low-and-middle-income countries (Santos, 2019), a more dynamic combination of theories to the research, like Institutional Theory and Stakeholder Theory, which indicates how they complement each other, may provide insights into what I am trying to understand with the INGO-development connection and aid in the mixed-methods approach to analysis.

1.7 Scope and Delimitations

In this study, I address the role of INGOs in economic development: Syria; Democratic Republic of Congo (DRC); Sudan; Bangladesh and Ukraine. These countries were strategically selected to provide a variety of conflict-affected, post-conflict and developing economies, which each give links relevant operational environments and conditions experienced by INGOs. Ongoing conflict and displacement in places like Syria, Ukraine (apart from Crimea), as well government legitimacy problems" such as those found among Syrian refugees), DRC or Sudan. In contrast, Bangladesh demonstrates the experience of a developing country where impressive progress on social indicators is being challenged by less robust overall economic performance. In exploring these diverse settings, the research seeks to offer a nuanced explanation of how INGOs manage and influence economic development and educational endeavors.

For instance, it will look at how much budget is allocated for education projects and what interventions are most effective in the BOP market or strategic decision-making processes of INGOs. The experience will be discussed in a pool of INGOs working actively on education and economic development projects that include international humanitarian organizations, general developmental INGOs & with educational focused programs. This approach was chosen to allow for wide diversity of operational strategies and methodologies while guaranteeing that the results are congruent with the core themes addressed in this research. I will be using a mixed-methods approach to ensure a comprehensive analysis, combining quantitative and qualitative data. The study will gather quantitative data from reports and national databases, as well as qualitative information through interviews and case studies with a sample of INGOs. This approach will provide a more finely detailed understanding of how INGOs are doing their work in those countries and synchronization applied by them for strategy.

The delimitations of this study are important to maintain a narrow focus. The research will mostly focus on education and economic development, intentionally excluding additional sectors like health or infrastructure. It is based upon doing what I can to further strengthen the economy and make society more secure by educating our future generations as well. It is a widely accepted truism that education constitutes an indispensable part of human development, the kind which directly translates into advantageous economic opportunities and outcomes. The intention of the study will be aimed at shedding light on the contributions that INGOs make in delivering education for development and how it is possible to translate these into wider economic change, with a focus specifically on this sector.

Moreover, it will only include qualitative data from selected INGOs, which might introduce biases and limit generalizability. It is a limitation, as it may not reflect all the different perspectives of various organizations operating in the regions. Still, this specificity makes it possible to analyze the strategies and challenges particular to selected INGOs. Also, the data span the last thirty years. This period reflects the most current trends and developments in INGO strategies and interventions. Thus, the focus on contemporary data ensures that the research remains relevant and can be applied to the current situation. However, one disadvantage is that it might preclude historical parallels or developments from being noted or understood in INGO roles and strategies over time.

To summarize, the study describes a concentrated analysis of the role of the INGOs in economic development through educational initiatives in five different countries. The delimitations are clearly stated to define the parameters of the research but still concede the complications and biases that may arise in a focused investigation. Nevertheless, such an orientation permits an avenue of inquiry into the operationalization of INGOs and their impact on economic development in a challenging setting.

1.8 Limitations

Within this holistic framework, the underlying hypothesis considers the following limitations: data quality, response bias, generalizability, and complexities of stakeholder interactions, which might to some extent interfere with the findings of the study.

One of the major concerns regarding the accuracy of the study is secondary data utilization for quantitative analysis. This dependency presents potentialities that may adversely affect the accuracy and completeness of the findings. Missing data, obsolete records, and discrepancies in the ways INGOs report their expenses raise such issues of concern regarding the reliability of the results. Variability in the reporting standards among the organizations can lead to different estimations that put the analysis under suspicion, as highlighted by Murdie and Kakietek (2012). To address the above challenges, this study will follow a rigorous methodological approach which includes cross-referencing from reputable data sources and triangulation methods. In addition, the dataset will be validated statistically through anomaly detection to further convince the robustness of the quantitative analysis.

Whereas the qualitative part of the study offers its own wealth of information, response bias is a major concern in this regard, particularly concerning social desirability. The participants would presumably wish to answer in a way that they perceive is favored or accepted, rather than providing free insight into the decision-making processes of their organizations. Given the context of funding pressures and political sensitivities, INGO representatives might be inclined to overstate successes or downplay challenges in their operations, as noted by Falk and Fischbacher (2005). To address this complication, anonymity will be guaranteed for participants, thereby encouraging forthrightness in giving responses. In furtherance of such interest, external reports and data will serve to cross-check qualitative insights whenever possible, thereby trying to embrace different perspectives to minimize bias.

Another limitation concerns the generalizability of the findings. The INGOs specifically targeted by this study may limit the application of its conclusions to other organizations or contexts. The distinctive socio-political conditions and economic milieu in the selected countries may pose difficulties in applying the research conclusions in regions under different circumstances, according to Ulleberg (2009). For instance, contextual dynamics studied in conflict areas may not be relevant to INGOs in comparatively stable or economically free contexts. Future studies could enhance generalizability by widening the sample to various INGOs in diverse geographic and socio-economic environments for a broader outlook on budget allocation factors across contexts.

Furthermore, the complexities of relationships between INGOs and local government, communities, and other stakeholders might well be outside the embrace of this study. Barriers such as regulatory difficulties against local resistance toward INGOs and dependencies from funding serve to further perplex these relationships. Despite the study's attempts to address the complexities, they may still fall short of portraying a perspective of the nuanced realities with which the INGOs currently grapple within their operational settings. Incorporating some stakeholder views such as feedback from local governments or community organizations could add some depth to our understanding of the interactions. However, the limited scope of qualitative interviews may restrict stakeholder voices in the analysis.

Therefore, while a full examination of budget allocation decision-making in INGOs is attempted in this study, the above-mentioned limitations suggest the necessity to place the findings with cautioned interpretation. Transparency in methodology reporting and triangulation of sources will contribute towards the reliability and validity of the study.

1.9 Significance of the Study

This research has initiated a serious inquiry around the typified budget allocations by INGOs, strategies used in decision-making, and economic outcomes ultimately propounded. But this is more of an academic endeavor, as it intends influencing policymakers and practitioners on the one hand and scholars working along international development specifically in low- and middle-income countries (LMICs) on the other. In learning how to optimize their interventions, INGOs will be instrumental in sustainable development and building economic resilience into these areas.

Among the specific contributions of this research is being a resource for policymakers. It provides insights for improving regulatory frameworks by making collaboration with INGOs more productive. Awareness of modalities associated with budget allocation and their impacts on economy outcomes enable the better allocation of public resources by policymakers to enhance the effectiveness of development interventions. For example, if specific practices in budget allocations correlate with a higher educational outcome, policymakers could design incentives for INGOs to adopt those practices to multiply the positive effect of international aid on much stronger national development and international aid strategies, especially among essential sectors like education, health, and economic empowerment.

This study will also benefit practitioners under INGOs. The evidence-based recommendations will translate into more effective programs in various aspects. INGOs could create a more transparent funding approach by linking evidence-informed successful intervention strategies to budget allocation models. The study speaks to creating diverse potential options, for example, data-driven budgets that support direct evidence-informed investments with respect to enhancing entrepreneurship and economic growth among under-served groups. The necessity for stakeholder participation and adaptive management practices for effectively empowering INGOs to respond to local conditions and needs is evident.

At the academic level, this study fills literature space by addressing the very vital gaps that relate to how specific INGO intervention measures influence development indicators. It burns into how financial decisions made by INGOs affect economic outcome and what those economic outcomes would be in conflict-affected regions and other varied economics. The research raises specific nuances among different points of emphasis concerning the comparative analysis of various approaches adopted by INGOs.

This study involves a mixed-method approach in terms of both quantitative and qualitative methodologies in development studies. This creates rigor, not just about validating results but which will also serve as a benchmark for future research in the confines of the field.

Thus, the implications of this study begin to go beyond immediate effects and potentially even shape future research pathways as it would pave grounds for further empirical studies. This study pinpoints important drivers of successful INGO interventions and invites scholars to replicate and adapt these strategies to different contexts. However, the findings are also relevant to larger global development agendas, including the UN Sustainable Development Goals (SDGs), particularly those concerning poverty alleviation, gender equality, and economic growth. This research provides added value not only in terms of academic perspectives; it also provides practical solutions through which real change can be realized in the lives of those amongst underserved populations in the broader debate on how INGO's source and manage resources to effect quality interventions.

In a nutshell, what this study basically seeks is to enhance the operational dynamics of INGO effectiveness in the BOP market. In linking budget allocations to strategic decision-making into economic outcomes, it provides a blueprint for comprehensively understanding and optimizing international development interventions. Such would promote entrepreneurship and further build economic resilience around varied contexts toward a sustainable future.

1.10 Summary

This chapter evaluates the changing position of INGOs towards the realization of development within developing countries, tracing the evolution of the development paradigm from history through the mid-20th century by citing significant events during and after World War II, including increasing marginalization of communities, heightened cultural sensitivity, and sustainable development practices. The importance of economic indicators and, hence, HDI in judging development was emphasized within this chapter. They further serve as a categorization tool for world nations according to the income levels specified by the World Bank and allow understanding into the peculiar developmental challenges nations may face, so that it is possible to provide a much better understanding of specific countries.

In analyzing how INGOs operate, the chapter highlighted that they are also freed from any government constraints by which to organize themselves outside a quasi-independent basis as they may navigate difficult socio-economic situations. There are mainly two kinds of INGOs: operational organizations and advocacy groups. The former undertake direct programs and services in the development area, while the latter are mainly work towards policy change and raising awareness on critical issues. These two distinctions are equally important in determining how each would contribute to economic development and community empowerment.

In conclusion, this study underlines that economic development is a critical context within which to analyze the roles and impacts of INGOs. In examining the financial and strategic decisions made by INGOs, it aims to expand the current discussion on sustainable development and the effectiveness of policy. Findings can inform both policy and practice to enhance an organization's understanding of how best INGO efforts can impact economic development and empowerment of communities in the selected contexts.

The next chapter is to provide an exhaustive analysis of the theoretical foundations that address the complex interlinkage between INGO and economic development issues. This chapter would, therefore, serve as a significant basis for establishing a robust understanding of what INGO contributions encompass in diverse socio-economic conditions. Next Chapter will spell out such organization in the theory that constructs the complex association in between INGOs and economic development. This chapter will thus delve into some key economic theories and models that aim at building a strong base for understanding the multifaceted contributions of INGOs towards developmental outcomes across diverse socioeconomic environments.

CHAPTER II:

REVIEW OF LITERATURE

2.1 Theoretical and Conceptual Frameworks

The effect of INGOs on economic development has been discussed widely, informed by a number of theories. Each theory provides a clear perspective on how INGOs contribute to development in different socio-economic environments. This analysis will investigate important financial theories, detail and shed light on the potential roles that INGOs can play within these frameworks, accompanied by examples in the real world and extensive discussions.

When studying the relationship between INGOs projects and economic development, different models and analyzes can be used. An often-used model is the theory of change, which helps identify the causal paths between INGO interventions and financial development results. This model allows researchers to understand how Ingos projects contribute to economic growth and poverty reduction (Muthle, 2021).

In addition, network analysis can be used to explore INGOs, governments and other key players in economic development. This method helps to understand how different units collaborate and coordinate their efforts to achieve shared development goals (Borgatti, et al., 2018). Furthermore, econometric analysis can be used to investigate the relationship between INGOs initiatives and the resulting economic developmental. This approach involves analyzing data on Ingos interventions and economic indicators to identify patterns and trends that can inform policy and practice (Wooldridge, 2008).

In summary, the role of INGO in economic development is multiple and can be understood by various theoretical structures. By adopting strategies organized with these principles, INGO contributes significantly to promote sustainable development, promote local agency, and increase economic elasticity in communities around the world. The integration of these principles increases their effectiveness in the operational framework of ingos, but also ensures that development efforts are contextual and durable.

Overall, and to answer the three research questions, combining models, approaches and analyzes when available to do the job can provide a comprehensive understanding, by integrating various models, approaches and analytics, this can widely detect the influence of INGO projects on economic development and business opportunities on BOP. This holistic approach allows for a clear understanding of how to provide valuable insights for policy makers and professionals, how INGO interventions influence economic development and sustainable development. By combining these methods, more thorough examination of complex relationships between ingo projects and economic results can be achieved, eventually contributing to effective development strategy.

2.1.1 The Relationship between INGOs Projects and Economic Development:

Considering the relationship between INGOs and economic development, many principles provide a solid foundation to understand the difficulties and effects of this relationship. The modernization theory shows that developing countries can achieve development by adopting the methods of developed countries (Habakkuk and Rostow, 1961). This theory indicates that societies progress through a series of stages, eventually reaching a state of modernity characterized by industrial dynamics, urbanization and improvement standards. Theory has been criticized for its linear perspective and for ignoring the unique cultural and history of developing countries (Wallerstein, 1974).

INGO plays a crucial role in this example by promoting education, facilitating technical transfer and enhancing regime formats, which helps the nations in search of modernization. For example, the United Nations Development Program (UNDP) applies educational initiative that promotes human capital, which is required to adopt modern methods (UNDP, 2016). Programs like UNDP's "Youth Empowerment" initiative focuses on the skills needed for the modern workforce, contributing to economic development. Moreover, INGOs often take initiative of technical transfer that enables developing countries to adopt advanced techniques. For example, the International Fund for Agricultural Development (IFAD) supports projects that represent modern agricultural techniques to rural farmers in Africa, enhance productivity and food security (IFAD, 2018). By promoting regime reform, INGO also helps create an environment capable of economic development. The World Bank, through its various programs, has worked with governments to improve public sector management and accountability, which are critical for attracting investment and fostering economic development (World Bank, 2017).

This principle shows that economic development is a linear process that was progressing through the stages of societies traditional to modern. INGO plays a crucial role in the convenience of this transition by providing resources, skills and technology. INGO is seen as a catalyst for promoting modernization, education, healthcare and structural development. They help societies adopt modern methods, which can increase productivity and economic growth.

On the contrary, dependence theory illuminates the systemic dependence of developing countries on developed countries, which hinder their growth (Santos, 2019). This theory argues that the global economic system is formed in such a way that developing countries benefit from the expense of developing people. As a result, developing nations often find themselves in the cycle of dependence, where they depend on foreign assistance and investment without achieving true economic independence.

INGO can resist this dependence by advocating reasonable trade practices and empowering local communities. For example, Oxfam promotes local entrepreneurship and reasonable-business initiative, which helps communities maintain economic benefits locally, thus reducing dependence (Oxfam, 2014). Oxfam Money 'Fair Trade' initiative helps small holder farmers in developing countries by facilitating their access in global markets and assuring that they get the same prices for their goods. This method promotes not only local manufacturers but also durable economic development. In addition, INGO may be crucial in pushing for a policy improvement that promotes economic self - reliance.

For example, the International Trade Union Confederation (ITUC) works to strengthen labor rights and promote justified labor practices globally, ensuring that workers' multinational corporations (ITUC, 2019) in developing countries are not exploited. Ingos can promote the cycle of dependence and promote sustainable economic development by empowering local communities and advocating fair trade.

Dependence theory competes to the idea of linear development, which proposes that developing countries often face absorption by developed countries, resulting in a cycle of dependence. This principle criticizes the influence of INGO, arguing that they can inadvertently sustain dependence rather than promoting real development. INGOs should be careful in their approach, making sure their projects empower local communities and promotes self-reliance rather than making dependence on foreign support.

The Neoclassical Economics Theory shows that the market is fundamentally economic (Smith, 2003). This principle emphasizes the importance of supply and demand in determining price and resource allocation. According to this perspective, economic development is best achieved by free markets, competition and minimum government interference.

INGOs contribute to this theory, promoting solid economic policies and promoting the development of local companies that align with market demands. INGO initiatives such as International Finance Corporation (IFC) supports microfinance and small business development, thus increasing the capacity of local markets (IFC, 2018). For example, IFC's 'Entrepreneurs' Finance Initiative offers financial assistance and training for businesswomen in developing countries, helping them launch and expand their business. This initiative not only increases economic growth, but also promotes gender equality. In addition, INGOs often participates in training initiatives that provide local companies the skills and knowledge needed to succeed in competitive markets. The United Nations Industrial Development Organization (UNIDO) has launched initiatives designed to improve the competitiveness of small and medium enterprises (SMEs) in developing countries, promoting economic growth (UNIDO, 2019). By promoting market solutions and sound policies, INGOs can help create an environment conducive to economic development.

This theory emphasizes the importance of free markets, individual choice, and the role of incentives in driving economic growth. It suggests that investment in human capital (education, health) and physical capital (infrastructure) is essential for development. INGOs can contribute to economic development by investing in projects that enhance human and physical capital, thereby increasing productivity and economic output.

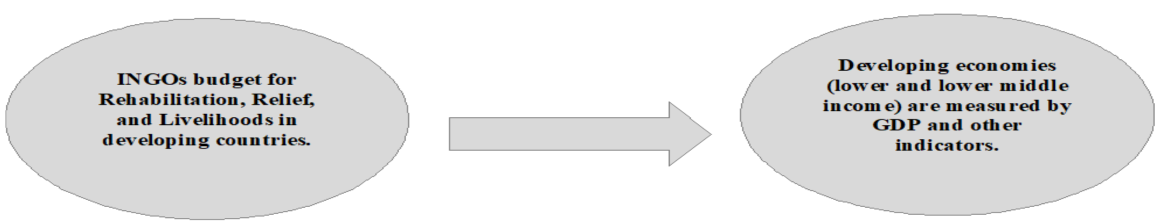

Figure 1.
INGOs and Economic Development. Source: Author.

Data collection includes gathering statistics on GDP, employment rates, inflation, and different applicable indicators from growing countries in which INGO projects are implemented. Sources may also include the World Bank, the International Monetary Fund (IMF), and countrywide statistical businesses. Categorization of INGO Projects by way of Identifying and categorizing the styles of initiatives undertaken through INGOs (e.g., health, training, infrastructure). This may also involve reviewing venture reports, databases, and publications from various INGOs.

Data Analysis and descriptive statistics by means of Summarizing the collected information to understand trends and distributions. This ought to involve calculating approach, medians, and standard deviations for key indicators, in addition to visualizing the information through charts and graphs. Correlation Analysis and Examining relationships between the sorts of INGO indicators to discover ability styles. This includes calculating correlation coefficients to assess the strength and path of relationships. Regression Analysis with the aid of using multiple regression techniques to analyze the impact of various varieties of INGO projects on economic indicators. This analysis controls confounding variables together with authorities' policies, external financial situations, and different socio-financial elements. Time Series Analysis by exploring adjustments over time to assess the long-time period effects of INGO projects on economic indicators. This includes analyzing information over a couple of years to become aware of developments and styles related to the implementation of INGO initiatives.

In conclusion, the relationship between INGOS projects and economic development is complex and multilateral. Researchers can better understand the potential influences of its projects, employing a strong theoretical structure, including modernization theory, dependence theory and neoclassical economics. Moreover, a comprehensive systemic structure, which includes data collection and various statistical analysis, enables a thorough investigation of the effectiveness of INGO intervention to promote economic development. This holistic approach is required to inform policy decisions and improve the results of future INGO initiatives.

2.1.2 The Relationship between INGOs Projects and the BOP Market:

A few theories form the root of understanding the interactions between INGOs and the development of markets in the BOP, as they provide a framework through which to understand the complexity and potential consequences of those interventions.

Sustainable Development Theory emphasizes environmentally sustainable growth, which finds balance between economic development and environmental protection (WCOEA, 1987). This theory acknowledges that economic growth cannot be achieved at the cost of the environment and that sustainable practices are critical to long-term development.

Conservation and sustainable livelihood initiatives are actively promoted by INGOs. For example, one of the focus areas for the World Wildlife Fund (WWF) is responsible governance and natural resource conservation so that development does not occur at the cost of environmental integrity (WWF, 2020). The WWF, through its 'Living Planet Report,' has also been stressing the need for biodiversity and ecosystem services, supporting economic development, and promoting policies for the protection of natural resources. Furthermore, these often contain community-based conservation programs in their activities, empowering local communities to sustainably manage their natural resources. In practice, the Nature Conservancy programs involve local communities in conservation actions, ensuring financial benefits for them from the conservation of these ecosystems (Nature Conservancy, 2018). On the other hand, INGOs indirectly help in achieving the United Nations Sustainable Development Goals (SDGs) by promoting sustainable practices and holding the governance accountable.

This thesis expounds upon the harmonious intersection of economic growth, social equity, and environment protection. In the context of an intergovernmental organization, sustainable development essentially focuses on how their projects contribute to sustain the benefits derived from BOP communities while conserving resources and avoiding the aggravation of inequalities.

Post-development theory provides a critique of traditional development systems, emphasizing the importance of local knowledge and the self-determination of the community (Escobar, 2012). Another approach criticizes the universalizing idea of development by stressing that development ought to be context-dependent and grounded in local needs and aspirations.

ActionAid works on local initiatives with participatory approaches that acknowledge Indigenous knowledge and assist in supporting communities' attempt to reach their own solutions for their particular contexts (ActionAid, 2016). Through its "Participatory Budgeting" initiative, ActionAid collaborates with communities to influence public spending decisions so that communities' voices will be recognized and their needs met. Additionally, INGOs can act as bridges for knowledge transfers across communities, spurring local innovation and solutions. The Global Fund for Community Foundations helps local development organizations that support community-led development, putting emphasis on the need for local development actors (Global Fund for Community Foundations, 2019). In this manner, by putting a premium on local knowledge and self-determination, INGOs can play the role of an enabler in augmenting equitable possibilities and sustainable development outcomes.

The perspective here criticizes the development IGOs/INGOs approaches-crude-quest for their homogeneity. It questions the linear development notion and provides support for contextualized, culture-sensitive solutions that are attentively oriented to the requirements and aspirations of BOP populations.

Shared Value Theory proposes that economic value can be created by businesses in a manner that contributes to societal value. This theory focuses on the interdependent relationship between business success and societal development and calls for collaborative approaches to solving social issues (Porter & Kramer, 2018).

INGOs could partner with the business industry in advocating for responsible practices, community building, and strengthening corporate social responsibility programs. For instance, the B Corporation movement encourages such businesses to the extent that high social and environmental performance standards are met, with the view to creating a new model of capitalism that maximizes social impact (B Lab, 2020). INGOs could play a major role in supporting B Corporations through resource allocation and partnerships aimed at social change objectives. Certainly, INGOs raise awareness around social issues as well as mobilize business for action. The WBCSD partners with INGOs to promote sustainable business practices toward tackling issues in global contexts like climate change and poverty (WBCSD, 2019). Through providing such strategic partnerships, theory of shared value will be able to deliver innovative solutions to the benefit of society and the economy.

According to this theory, businesses can create economic value in a manner that also creates value for society by confronting its challenges. INGOs could use this framework to re-evaluate how their interventions in BOP markets aim not only directly at poverty alleviation, but also indirectly at enabling economic activities that sustain both themselves and the communities within which they operate.

This theory identifies the potential of most poor populations of the world as untapped markets (Prahalad, 2006). Business models can, by creating profitable business opportunities, fundamentally meet the need of low-income consumers through products and services properly tailored, according to the theory. INGOs intervene in these markets by way of advocacy, microfinance, and capacity-building activity. As an illustration, the Grameen Bank provides tiny loans to poor people, giving them an opportunity to start up small-scale businesses and uplift themselves (Yunus, 1999). Thus, by creating access to capital, INGOs could facilitate the emergence of BOP entrepreneurs.

Additional assistance from INGOs to inform businesses about the peculiar needs and preferences of BOP consumers. The Acumen Fund invests in social enterprises addressing low-income markets, providing the resources and support needed to succeed (Acumen, 2020). Focused on BOP ventures and helping market linkages, INGOs will be among the solutions for economic development and poverty alleviation. This theory addresses the largest socio-economic group and simultaneously the least affluent, namely the BOP population, illuminating their potential as consumers and development catalysts. It postulates that bringing this population into market activities will create wealth, thereby sustainably promoting development.

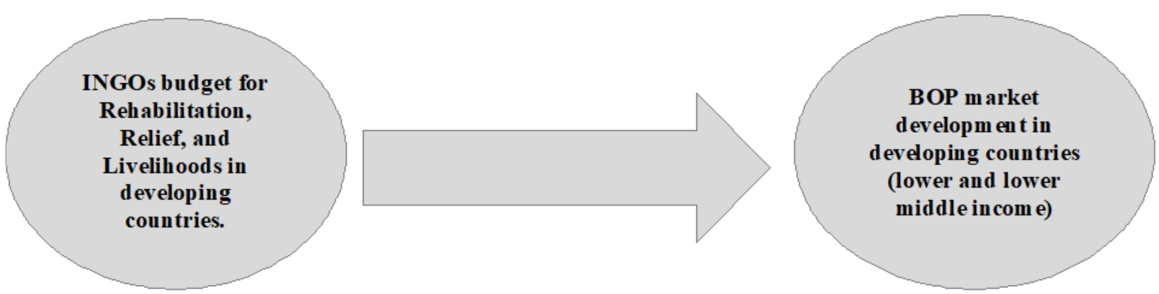

Figure 2.
INGOs and BOP Market Development. Source: Author.

I apply a structured methodology that integrates both qualitative and quantitative approaches to see how INGOs can affect BOP market development. With this comprehensive strategy, I will try to carry out the complete analysis of the complicated dynamics at play; data Collection for BOP market development is better market access, more affordable essentials, expanded opportunities for entrepreneurship, and better living conditions for disadvantaged communities. This multidimensional definition incorporates financial inclusion-in which individual participants construct their economic activities; better health outcomes-for better community well-being; access to quality education-for skill development; and sustainable livelihoods-for long-term economic stability.

Pre-and Post-Project Assessment using longitudinal study design to effectively assess INGO intervention impacts. This entails reaching baseline different socio-economic indicators such as market access and product availability as precursors to project implementation. Follow-up assessments will yield comparative data after project implementation "with a view to looking into the changes and trends over time." This way, I can accurately appraise the direct impact of the interventions. Conduct in-depth case studies of selected INGO projects to provide tangible examples of BOP market development in practice. Using a varied pool of INGOs with different scopes and thematic focuses should yield interesting contrasts and lessons on what constitutes effective intervention strategies. They will show practical examples of the various ways in which INGOs can effect positive changes.

Descriptive statistics will be used to summarize demographic and baseline indicators within this analysis. This will set the stage for subsequent analysis by clarifying the previous state of affairs in targeted BOP communities. The correlation analysis will examine attempts at finding relationships with some measurable changes in market conditions, like the increase in employment rates or household incomes, that have perhaps been brought about by particular interventions by INGOs such as access to education, health services, or microfinance.

Regression techniques will be applied post-correlation analysis to quantify specific intervention impacts, exalting the significance of specific observable relationships while controlling potential confusion by local economic changes or shifts in national policy parameters, instituting BOP market developments. Finally, cross-referencing longitudinal data by time series analyses would assess trends over time. More in-depth understanding of sustainability and permanent effects due to changes brought about by INGO interventions is made possible through this method. By plotting data points across an extended period, I can visualize notable impacts and fluctuations, ultimately assessing the durability of outcomes following project interventions.

Hence, an understanding of the place set by INGOs in shaping development markets at BOP should be multidimensional, framed on relevant theoretical lenses, and systematic procedures in methodology. This research aims to come up with concrete and meaningful insights that may provide the best options to improve socio-economic conditions for marginalized communities in a well-open way of fixing expectations concerning BOP market development and has thoroughly gauged the impact of INGOs through intense data collection and analytical techniques. This study will also produce answers on the effectiveness of INGO interventions, informing future design and implementation of interventions targeting the BOP market in line with the different needs of these communities, and goals on sustainable development.

2.1.3 The INGOs Projects' Selection Factors:

Participatory Development is that theory which emphasizes the involvement of local communities into developmental processes (Chambers, 1997). Furthermore, it argues that development should always be a joint effort, where local people actively participate in decision making as well as in project implementation.

Thus, INGOs help facilitate participation through capacity building programs and projects that promote ownership within local populaces. CARE integrate local insights into development plans, thus building agency in communities (CARE, 2019). For example, CARE's approach shows 'Community-Led Development', wherein communities can identify their priorities and create solutions tailored to their needs. Moreover, INGOs could provide training and materials, advancing the capacity of local organizations, to allow them to assume leadership roles in development initiatives. Participatory approaches, as supported by the International Institute for Environment and Development (IIED), engage local communities in environmental management, incorporating their knowledge and perspectives into the decision-making process (IIED, 2020). Promotion of participatory development by INGOs would create more inclusive and viable development experiences. This theory assumes that sustainable development could be efficient only if it involves marginal communities in decision-making. In this sense, ensuring that BOP market communities participate in the project selection can help ensure their needs, aspirations, and voices directly shape and influence the initiatives designed to serve them. Apart from creating ownership and empowerment of community members, this would also increase the relevance and impact of the projects.

The ABCD (Asset-Based Community Development) theories emphasize building on the strengths and resources of a community (Kretzmann, 1993). This theory emphasizes locating, identifying, and mobilizing local assets such as skills, knowledge, and social networks for development purposes.

INGOs actively map local assets and promote initiatives that leverage them, ultimately augmenting resilience in communities. For instance, the Asset-Based

Community Development Institute provides training and resources to enable communities to realize their potential strengths and to come up with techniques to tap into those strengths (ABCD, 2021). By focusing on community assets, it helps INGOs foster a sense of pride and ownership among the communities.

ABCD helps redirect energy from needs and deficiencies to strengths and resources in a community. This focuses on identifying currently available community assets-skills, networks, local infrastructure-and developing strategies for their use in promoting development. Assets identified as such during stakeholder consultations help build upon existing capacity within a community regarding the effectiveness and sustainability of intervention.

Social Entrepreneurship Theory refers to blending the business and social impact platforms (Dees, 2001). Innovative models in tackling the social issues are vital because they combine entrepreneurial principles with a socially grounded commitment to changing things.

Social entrepreneurs are supported through resources and promotion of social enterprises, including collaborations that seek to address social issues. Social entrepreneurs fostering transformational change in their communities are funded by organizations such as the Skoll Foundation (Skoll Foundation, 2020). Funding and support of INGOs could go miles in scaling social enterprises' impact and, thus, directly increasing beneficiaries. INGOs create an infrastructure environment where social entrepreneurship can thrive. The Schwab Foundation for Social Entrepreneurship provides a space wherein social entrepreneurs can be connected to resources, networks, and collaborative opportunities, thus enhancing their impact (Schwab Foundation, 2021). Through supporting social entrepreneurs, INGOs contribute toward innovative solutions that address social challenges.

It is in doing that, however, where the theory states that innovative ways are developed for solving social problems and at the same time balancing cost and income matters. Therefore, social enterprises can bring in phenomenal social change, by market-based solutions addressing unmet needs within the BOP market. Besides, bringing the principles of social entrepreneurship into project selection guarantees that initiatives are socially beneficial and economically viable, hence increasing their chances of long-term success.

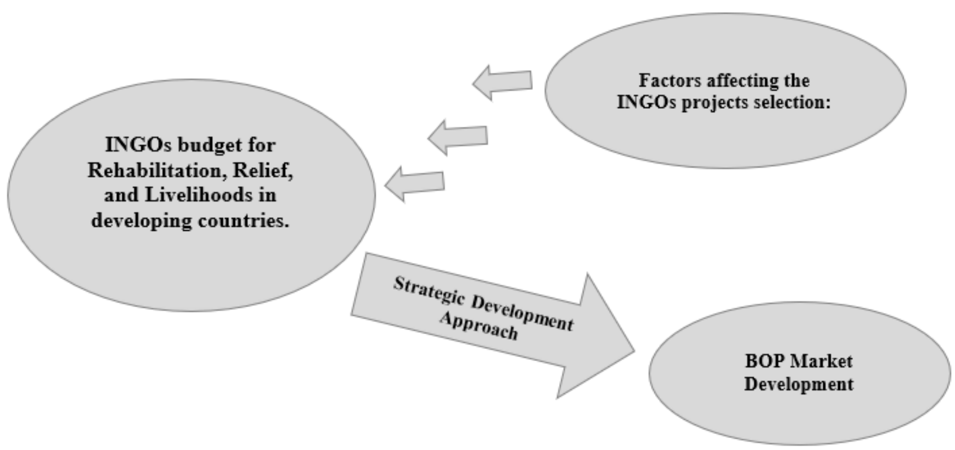

Figure 3:
INGOs Project Selection Factors. Source: Author

The methodology for data collection would be initiated with the stakeholder's consultation that includes the involvement of local community members, community leaders, and representatives of INGO who will form a critical part of this initial dialogue for eliciting diverse voices in identifying and prioritizing some community-specific issues that need to be addressed for success by proposed projects. These discussions are intended as foundations not only for building trust but also so that the voices of all stakeholders can be heard and taken into account during the project development phase. Focus groups and surveys to solicit additional feedback from bottom-of-the-pyramid

(BOP) market communities, will be administered with focus groups and surveys by me. Using these methodologies, I will elicit insights about community preferences, needs, and aspirations in a valuable way.

The impact of assessment criteria will be ascertained by different impact assessment frameworks like logical framework analysis, theory of change, and social return on investment. The impact assessments shall primarily address the connection of the selected projects to broader economic development goals within the BOP context, thereby enhancing future project selection criteria based on properly documented evidence of efficacy and outcomes.

This framework prioritizes inclusive engagement and evidence-based evaluation for effective development initiatives addressing BOP communities' unique challenges. The idea here will be participatory development, community assets, and social entrepreneurship leading up to ownership and empowerment. Mixed methods, combining qualitative insights with quantitative data, will ensure the most comprehensive understanding of needs. Impact assessment tools will evaluate each project in terms of social, economic, and environmental outcomes, refining future selection criteria and contributing to long-term development goals that enhance well-being for BOP communities and effect meaningful change.

2.2. Review of Literature

2.2.1 Economic Indicators in Low-and-Lower-Middle Income Economies:

Countries, classified by Gross National Income (GNI) per capita, focus differently: high-income nations prioritize innovation and advanced industries, while low and middle-income countries emphasize infrastructure, education, healthcare, and institutional capacity for progress. The graphs below illustrate GNI and GDP per capita for selected low and middle-income countries, highlighting their unique development challenges and opportunities. From 1960 to 2023, Bangladesh's GDP rose from $84.83 to over $2,500, while the DRC's dropped to $649.14 amid fluctuations. Sudan's GDP fell due to conflict, and Syria's declined from civil war. Conversely, Ukraine's GDP peaked at $5,181.36 despite ongoing strife.

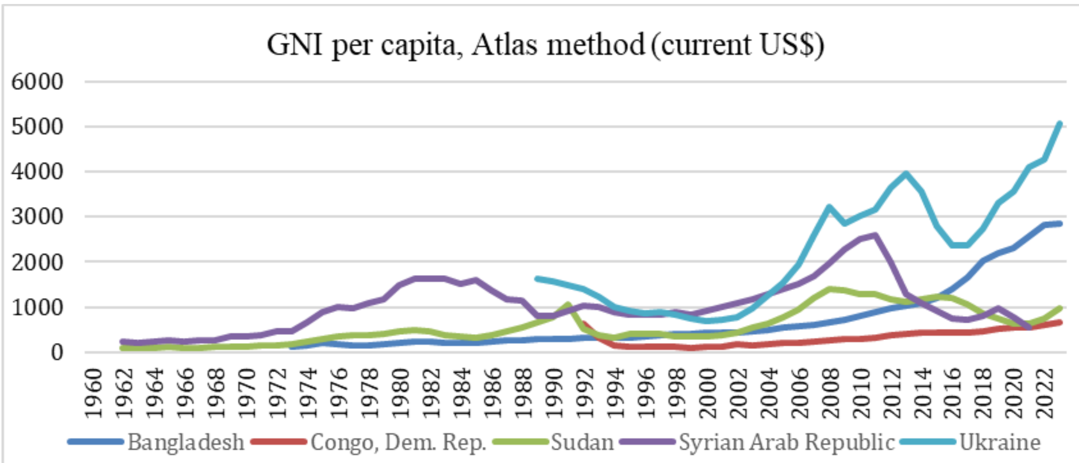

Figure 4: GNI Comparison for a Selected Low-and-Lower Middle-Income Economies
Source: Based on World Bank (2024), author made.

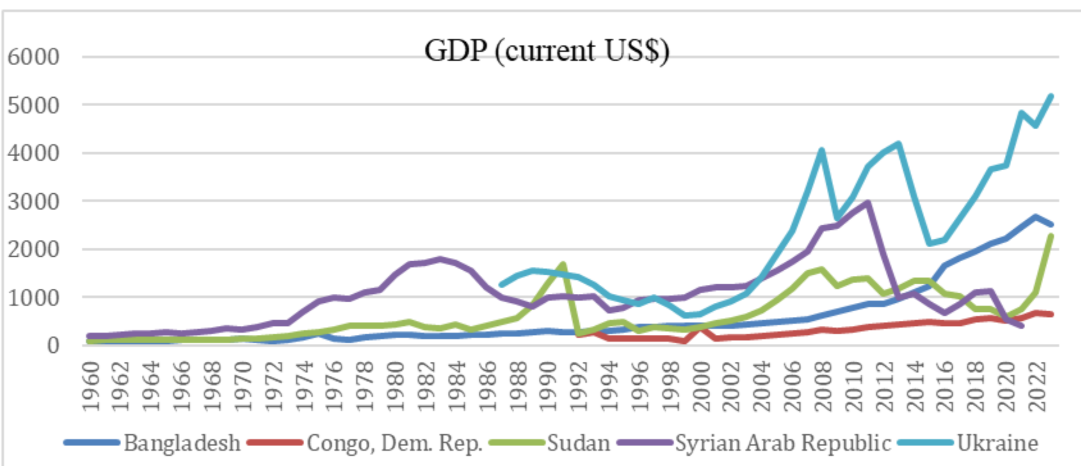

Figure 5:GDP Comparison for a Selected Low-and-Lower-middle Income Economies
Source: Based on World Bank (2024), author made.

The HDI, assessing life expectancy, education, and income, ranks countries into tires, reflecting overall development and well-being. Between 1990 and 2022, Bangladesh saw a substantial increase in its HDI, rising from 0.399 to 0.670, largely attributed to advancements in healthcare and education. The DRC and Sudan had fluctuating HDIs impacted by conflict, while Syria's HDI declined amid civil war, and Ukraine's remained stable at 0.734 despite conflict.

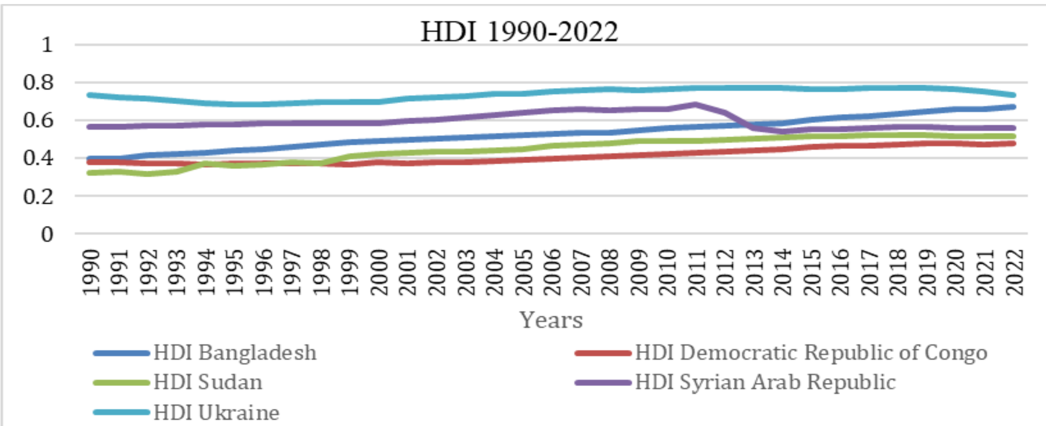

Figure 6: HDI Comparison for a Selected Low-and-Lower Middle-Income Economies
Source: Based on the UNDP (2024), author made.

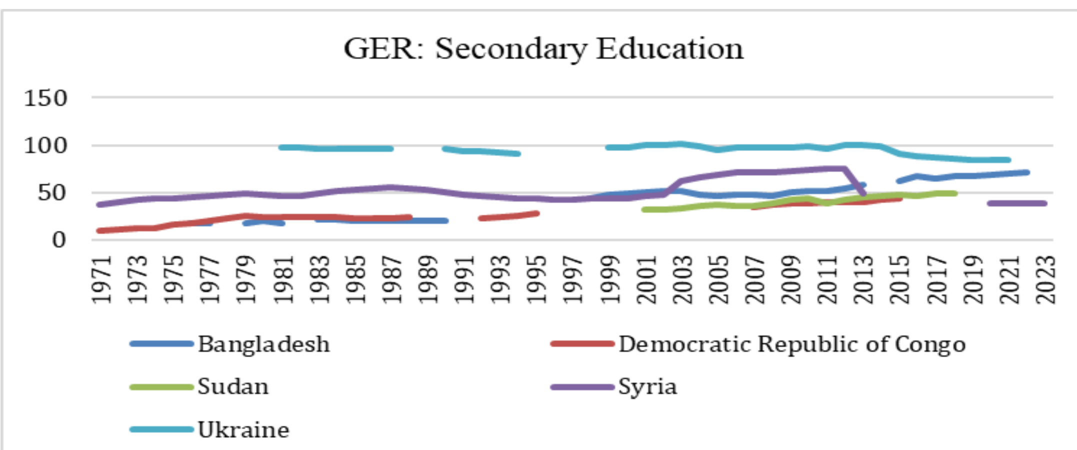

Figure 7: GER Secondary Education for a selected Low-and-Lower Middle-Income Economies
Source: Based on the World Bank (2024), author made.

The Gross Enrollment Ratio (GER) measures total secondary education enrollment as relative to the eligible population of school-age children for a specific academic year. A high GER indicates strong participation, regardless of age. While a GER approaching 100% suggests a country can accommodate its school-age population, it does not guarantee that all eligible children are enrolled, making 100% necessary but insufficient.

The Balance of Trade (BoT) refers to the difference in value between a country's exports and imports during a specific time frame. From the below graph, we can see that Bangladesh faces trade deficits driven by rising imports. The DRC saw zero values until 2019, then achieved a positive balance from mining exports. Sudan peaked in 2000 due to oil, while Syria's civil war and Ukraine's geopolitical tensions resulted in persistent trade deficits.

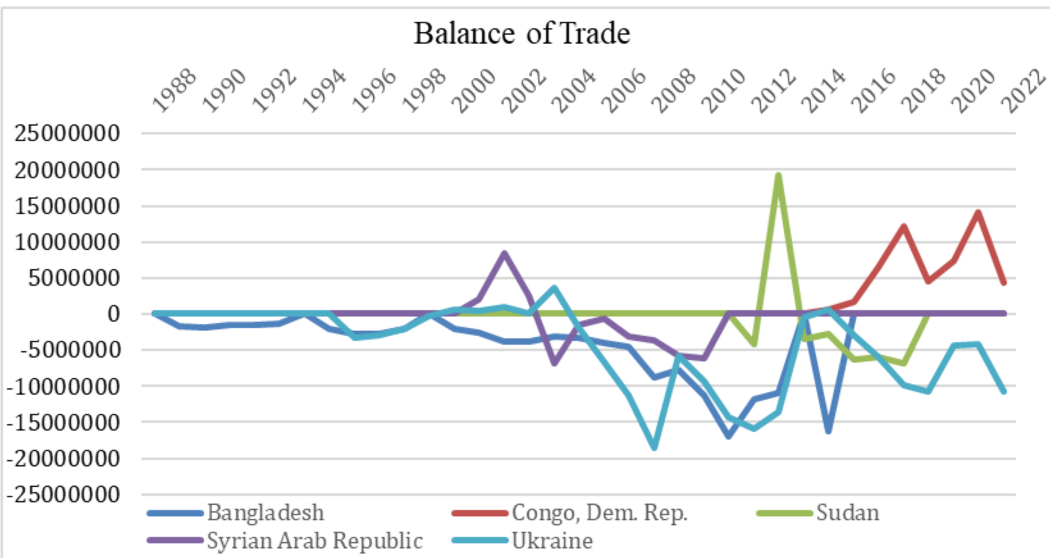

Figure 8: Balance of Trade for a selected Low-and-Lower Middle-Income Economies. Source: Based on Our World in Data (2024), author made.

Access to capital is vital for development, necessitating financial institutions to offer diverse products that support various sectors, particularly small and medium enterprises (SMEs), which are essential for job creation and poverty alleviation (World Bank, 2013). Technology transfer is another critical component of economic development. International cooperation and partnerships can facilitate the transfer of technology from developed to developing nations (Cohen & Levinthal, 1990). Developing countries can enhance productivity by partnering with foreign firms for technology transfer and investing in local R&D. Human capital investment through education and skills development is crucial, aligning programs with labor market needs to equip students effectively (World Bank, 2017). For example, vocational and technical training can greatly enhance job readiness, ensuring better alignment between education outputs and labor market demands. Effective institutions and governance drive economic development by enhancing transparency, attracting investment, ensuring political stability, reducing corruption, and prioritizing policies that address inequality, poverty, and environmental sustainability (United Nations, 2023).

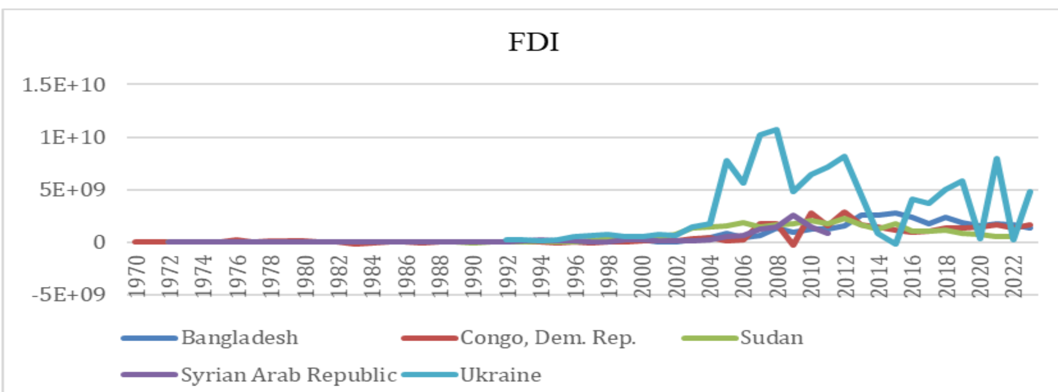

Figure 9: Foreign Direct Investment for a selected Low-and-Lower Middle Income Economies
Source: Based on the Our World in Data (2024), author made.

FDI plays a crucial role in economic development, fostering capacity-building, job creation, and technological advancement in low and middle-income nations, according to the World Bank and IMF (World Bank, 2013). The influx of FDI can foster competition within domestic markets, leading to improved efficiency and productivity (Dunning & Lundan, 208). Moreover, foreign firms often bring cutting-edge technologies that can be integrated into local operations, thus elevating productivity levels within the host nations (UNCTAD, 2020). This technology transfer is pivotal, particularly for developing countries that may lack the initial capabilities to develop such technologies independently.

Quazi et al. (2014) states that partnerships with INGOs enhance investment climates in developing regions by providing tailored technical assistance and governance support (Quazi & et al., 2014). Teegen, Doh& Vachani (2004) noted that INGOs influence global economies by advocating for ethical practices and fostering partnerships among businesses, governments, and communities (Teegen, et al., 2004).

The economic development indicators for the five low- and lower-middle-income selected countries, namely Bangladesh, DRC, Sudan, Syria, and Ukraine, demonstrate wide divergence regarding internal challenges and external influences. Compared to the other four, Bangladesh stands out as the prime example, having realized exponential GDP growth, from about $84.83 in 1960 to much over $2,500 by 2023, due mainly to investments in education and health, which have thereby contributed to improving its HDI from 0.399 in 1990 to 0.670 in 2022. Combining economic and social approaches places Bangladesh in a relatively good light of success when compared with other similar cases. On the other side, the DRC has become a little better in trade balances due to the mining sector, yet it has faced relentless problems with HDIs fluctuating for many years due to the wars, leading to a stagnant GDP of $649.14. Sudan's fortunes similarly remained unstable; its HDI fell with the decline in GDP, showing a snug fit between governance, conflict, and economic performance. Syria, undergoing civil war, has for some time seen decline in GDP juxtaposed with falling HDI, which showcases extensive social and infrastructural bruises resulting from protracted conflict. The opposite situation with Ukraine, where GDP grew to $5,181.36 amid geopolitical pressures, gave an impression of resilience against the onslaught of deterioration caused by instability. The changes in the trade imbalance across these countries point to export-led growth as an important consideration and the basis for sound economic policies and partnerships. The present analysis provides a background against which the theoretical framework of these development strategies is elaborated in the next section, which looks at how the experiences conform to or contradict existing economic development theories.

To recapitulate, the factors that contribute to development are numerous and can include income classification among others and, in turn, impinge upon strategies tailored for each economic context. Thus, mobilizing inclusive growth involves an interface that negotiates economic strategies and social considerations to enhance sustainable global development.

2.2.2 Economic Development Theories:

Linking emerging economic pathways from Bangladesh and other low-and-lower middle-income countries to the already set theories of economic development has significance. To illustrate, human capital theory helps in associating GDP and HDI growth of Bangladesh with understanding the returns from investments made by the country towards education and health. For instance, providing priority to education and health in Bangladesh has built capable workforce for better economic engagement whereas the struggles of DRC bespeak Dependency Theory - a region that becomes dependent on primary commodity export shows stunted growth in sustainable development, currently seen in the mining-induced trade balance of the DRC with continuing war and governance problems. Sudan and Syria illustrate the Fragile States concept where state failure, conflict, and inefficacious governance restrict progress to declining HDI and GDP. In contrast, the resilience of Ukraine amid geopolitical intrusions highlights the role of Institutional Economics, which describes how institutions can support an economy from wobbling and falling down due to adverse conditions. This understanding in many levels-how theory interacts with the real-world problems-is important in developing context-specific policies that consider both localities and theoretical frameworks.

Sort economic development theories persistent sanctuaries, which shall be a guidance to decision-making when planning schemes-sustaining future development actions, conserving the resources used now, and safeguarding the environment so that today's actions do not injure future generations (Elkington, 1998). Sustainable development embodies economic growth with environmental hygiene and social equity. This tripartite model-the "three pillars"-advocates that sustainability can only be achieved through balancing these three dimensions without sacrificing integrity or justice (WCOEA, 1987). Community and stakeholder engagement becomes critical for sustainable development. Local knowledge and empowerment are essential for effectively implementing strategies, ensuring policies are contextually relevant and culturally appropriate (Scoones, 1998). Economic development is shaped by historical contexts and frameworks, highlighting disparities between high and low to middle-income nations. Classical economics underscores market mechanisms, while Keynesian theory supports government intervention. Modern approaches focus on diversification and human capital, with sustainable development integrating growth, social equity, and environmental concerns for resilient long-term strategies.

Development economics seeks to improve conditions in developing countries through poverty alleviation, growth, and structural transformation. Lewis (1954) viewed economic growth as a linear shift from agriculture to industry, promoting labor redistribution in his dual-sector model (Lewis, 1954). Paul Rosenstein-Rodan's "big push" advocates for initial investments to drive growth, while dependency theory critiques exploitative relationships, contrasting with Jeffrey Sachs' emphasis on foreign aid for development (Sachs, 2005). The "big push" theory advocated large, coordinated investments in developing economies, emphasizing simultaneous sectoral investments to overcome growth barriers and achieve sustainable development (Mamalakis, 1965). According to Amartya Sen's "Development as Freedom," the human-centered approach should be emphasized when discussing development, whereby human well-being takes precedence over economic growth (Sen, 1999). Jeffrey Sachs sees his book "The End of Poverty" as a means of setting the scene for intervention strategies and international cooperation to assuage poverty in the world, with a focus on the relevance of targeted development policy (Sachs, 2005).

The Solow Growth Model draws an understanding of how these approaches can be put to work within an economic framework on the dynamics of economic growth through capital accumulation, labor growth, and technological advancement: A production function Y=F (K, L), where (Y) is output, (K) is capital, and (L) is labor. And laid stress on steady states where investment counterbalancing depreciation. In this state, growth is thus dependent on technological advancement and not capital accumulation (Jones & Manuelli, 1990). Rodan's coordinated investments go with the Solow stand whereby invest for growth and ensure capital and technology continue to flow effectively. This combination of strategies with those of Sen and Sachs can put an emphasis on productivity and well-being while gradually overcoming diminishing return (Kaldor, 1961). Long-term growth is driven more by technological developments than capital accumulation. On the flip side, capital deepening raises productivity only for a limited time, after which sustained output per worker depends on sustained technological developments (Solow, 1956). The Solow Model emphasizes technology and innovation for enhancing economic growth. Thus, policy measures should focus on enhancing human capital, research and development, and education to raise productivity potential (Barro, 1991). The model states that developing countries must build human capital and facilitate technology transfer to overcome the "capital constraints" and "poverty traps" that prevent growth (Aghion & Durlauf, 2005).

Behavioral economics has established that the conventional split of actors into entirely rational and knowledgeable agents versus victims of cognitive shortcomings has never offered a vivid picture. Loss aversion represents one of those pivotal insights wherein losses begin to color ones' emotions more than commensurate gains, hence changing our understanding of economic affairs (Kahneman & Tversky, 1979). It is information inequity that causes market failures, and George Akerlof sets this forth in "The Market for Lemons," as he describes cognitive biases that disrupt behavior constituting one important path through which behavioral economics intervenes (Akerlof, 1970). Such biases have been said to include, but are not limited to, both anchoring and confirmation bias, all of which diverge from the classical picture of rationality where one's decision-making process remains unaffected by such factors (Kahneman et al., 1982). Furthermore, the concepts of bounded rationality espoused by Herbert Simon illustrate that people frequently make decisions that are satisfactory rather than optimal, influenced as they often are by social norms and considerations of fairness (Simon, 1972). Drawn from experiments, such factors may influence people to act prosocially or against what would seem to be their self-interest (Falk & Fischbacher, 2006). The premise of behavioral economics has thus evolved and calls for a rethinking of traditional economic assumptions whilst incorporating the psychological factors that influence human decision-making. This angle contributes to a greater understanding of market concepts and economic advancement.

Income classification serves as a useful tool for contextualizing the economic activity of states for policymakers and researchers. For this purpose, the World Bank establishes four categories: low-income, lower-middle income, upper-middle income, and high-income, which facilitate the identification of trends and tailoring of policies. Countries with high income usually have advanced sectors, good institutions, and diversified economies. While they are benefitting from well-developed infrastructure and efficient educational and health systems, which stimulate innovation and growth (Group, W. B, 2017), high-income countries tend to boast advanced industrial sectors and a high standard of living. Growth in these areas greatly relies around the rule of law, an institution that engenders confidence in business and innovation (Rodrik, 2016). These nations invest a huge amount in R&D, enough to stand their ground in technology and productivity. In addition, they foster a climate favorable to foreign investment. Their economy is further consolidated by an influx of multinational enterprises attracted by skilled labor, technological advancement, and transparency (UNCTAD, 2020).

Low and middle-income countries (LLMICs) are in need of improvement in terms of infrastructure, healthcare, and access to education. Work must be carried out to close these holes to enhance their economic status. The World Bank says that the strategy should aim at bettering the more basic services for equity and social mobility (World Bank, 2016). They face systemic barriers to economic development, according to the UNDP. These nations are typically characterized by low human development, accompanied by restricted access to education and healthcare (UNDP, 2021). Quest for infrastructure-unreliable roads, poor electric supply, and internet scarcity-also chokes the entry of foreign investment and in fact messes up the running of local businesses. The ILO highlights that improving labor market conditions and promoting formal employment are vital for boosting these economies (ILO, 2021).

Najeb (2014) analyzed different theories about economic growth, including the Solow model capitalization and technological progress emphasis, endogenous growth theory focusing on policy influences, and institutional theory emphasizing quality. The relationships between investment, population growth, education, and political stability in shaping growth rates across countries were also covered (Najeb, 2014). Economic development theories point to growth mechanisms like Solow model capital accumulation and endogenous growth model innovation.

2.2.3 The Relationship between INGOs and Economic Crisis:

Economic crises in developing nations are often the result of excessive debt, political instability, and external shocks that cause a devaluation of the national currency, inflation, and slower economic growth due to limited policy choices (Dornbusch & Fisher, 1990). INGOs play crucial roles during periods of economic crisis, providing much-needed humanitarian assistance, development aid, promoting changes to policy structures, and working with local governments to prevent the effects of economic crises and address the root causes of the economic crisis with economic stability and equity in mind. The World Bank organizes countries into income groups as part of the analysis of the economic situation and resource allocation, including Low-income, Lower-middle-income, Upper-middle-income, and High-income (World Bank, 2016); thus, globally, LLMICs are frequently referenced in regard to economic situations in their associated reports, and other analyses.

LLMICs may face many deep-rooted challenges including but not limited to poverty, limited educational and health care access, and infrastructure issues, and is also part of a World Bank GNI per capita threshold (World Bank, 2016). Indeed, LLMICs typically face systematic barriers to development that strain economic recovery efforts and service delivery systems including long standing social economic barriers that exacerbate the effects of the economic crisis (UNDP, 2021).

Studies suggest that LLMICs are particularly vulnerable to external shocks, including global market instability and natural disasters, which can threaten their economies and degrade living conditions for their citizens (Ravallion, 2016). Therefore, INGOs are an important dimension of those circumstances as they expedite the provision of necessary services while also supporting national governments to produce sustainable development (Oxfam, 2023). A number of studies have examined how economic crises impact local NGOs' funding using qualitative methodologies and conceptual modeling. Sun, Yang, and Zhang (2017) focus on the important function of INGOs to provide either emergency relief or ongoing development activities, either as substitutes for or complimentary to governmental efforts to improve social justice (Sun, et al., 2017).

Hossain and Mannan (2018) examined the role of INGOs in ameliorating the root causes of economic crises in developing countries. They found that INGOs could be an important form of advocacy for policy-related changes; supporting good governance, and building local community resilience for future crises (Hossain & Mannan, 2018). Kaldor and Anheier (2017) focused on INGOs contributions that support sustainable development in developing countries as an active form against economic crises. They highlighted the significant roles of INGOs in community support that enables capacity building, social inclusion, and addressing inequality both during and before economic crises (Kaldor & Anheier, 2017).

Tzifakis, et al. (2017) examined the impact of Greece's economic crisis on funding for local nonprofits. Interestingly, the authors discovered that the Greek economic crisis positively impacted NGOs in the country, contrary to prior thinking (Tzifakis et al., 2017). Khieng and Dahles (2014) examined the relationships between

Cambodian NGOs and donors, underlining the fact that donor priorities can affect the organizational agenda and impede legitimate economic development in the Cambodian development arena (Khieng & Dahles, 2014). Similarly, but more broadly, Arieff, Weiss and Jones (2010) reported that in March 2009, the African Development Bank raised their loan to $11 billion for fiscal stimulus and infrastructure. The study recommended that developing countries have social security as a priority social sector, prioritize infrastructure projects and economic governance, and increase bridging support to international organizations to help African countries where the related economies are in distress (Arieff et al., 2010). Green, King and Dawkins (2010) emphasize community resilience to the global crisis in developing countries, highlighting the importance of social protection, risk mitigation and gender sensitive strategies for informal workers (Green et al., 2010). Morton (2014) notes that according to UNDP, international NGOs have the capacity to deliver better situated support to developing countries because of budget allocations and global access, increasing impact, but create competition and coordination concerns with local civil society organizations (Morton, 2014).

These studies shed light on the complex relationship between economic crises, donor influence, and the funding and objectives of local NGOs. Understanding these dynamics is essential for navigating the challenges and opportunities that arise in the funding and operation of NGOs in different economic contexts. Overall, INGOs have a crucial role to play in providing assistance, advocating for policy changes, and promoting sustainable development in developing countries during economic crises.

2.2.4 Social and Solidarity Economy:

The Social and Solidarity Economy (SSE) values environmental and social goals over profit, including cooperatives, social enterprises, and community organizations. It plays an important role in reducing inequalities and promoting sustainable development through solidarity and equity principles. SSE organizations use democratic governance, participatory decision-making, and collective ownership to provide human rights, services, and social protections in agriculture, healthcare, and renewable energy that things like permanent jobs and livelihoods can rely on. Sustainable economic growth can be inclusive (Utting, 2015).

I would assert that INGOs also contribute through technical assistance, capacity-building, advocacy, and networking opportunities around SSE initiatives. Oxfam is a notable example of this contribution by partnering with SSE organizations to promote fair trade, sustainable agriculture, gender justice, and social entrepreneurship. Through its partnerships and programming, Oxfam built organizational capacity in community organizations; advocated for policies; and reached out to marginalized communities focused on meeting their social and economic goals, ultimately to strengthen the work of the SSE sector (Oxfam, 2014).

Another noted INGO engaged in SSE is the ILO, which focuses on decent work for all, worker rights, and technical assistance for governments and organizations to support sustainable livelihoods and supportive legal frameworks (ILO, 2024). Overall, SSE is important for promoting social justice, economic democracy, and sustainable development, while INGOs help support SSE organizations by providing technical support, developing skills, and advocating for them. Through partnership, SSE organizations and INGOs can help create an inclusive economy with the ultimate aim of increasing community welfare. SSE values stakeholders over profit when responding to people’s employment needs, reducing economic disparities and insecurity, retaining jobs, working toward gender equity, and helping to transition marginalized workers from informal to formal economies (Utting, 2015).

Borzaga, Salvatori and Bodini, in a write-up published in 2019, stressed the need for national and international supportive policies that would help integrate SSE entities into the mainstream economy. The national policies have been grouped into three categories: those of a supportive regulatory environment, those providing tailored incentives like tax breaks and seed funding, and bolstering relevant economic sectors, all aimed at ensuring increased growth and impact of SSE organizations while aligning them with mainstream economy activity (Borzaga et al. 2019).

The Self-Employed Women's Association (SEWA), which was formed in 1972, is a prime example of an SSE organization in India. It is a trade union that has been set for women workers in the informal sector to improve the livelihoods and working conditions of women. SEWA has directly impacted millions of women by providing access to financial services, healthcare, and training programs (Larson, 1995). The Grameen Bank in Bangladesh has set the benchmark for applying the SSE model that can reinvent traditional banking. It deals with micro-loans to the poor, mainly women, under its standard norm. The bank's operations are based on solidarity lending, which puts borrowers together to subsist in guaranteeing each other loans so that the chances of default are reduced (Yunus, 2007). The ejido system in Mexico demonstrates SSE through the communal management of land. Communities determine the agricultural practices through an inclusive process, therefore ascribe to equity in the distribution of resources, equalize the local farmers against fluctuations in the markets, and prioritize local production above the collective economic interest (De Janvry & Sadoulet, 2002).

The Social and Solidarity Economy is fundamental to fostering social justice, economic democracy, and sustainable development. SSE initiatives go beyond profit maximization to focus on stakeholder interests and directly meet urgent employment needs while attempting to mitigate socio-economic inequalities. The presence of INGOs and the establishment of coherent policy frameworks will expedite the growth of SSE and continue working towards building inclusive and resilient economies the world over.

2.2.5 BOP Business, Roles of International NGOs and Social and Solidarity Economy:

The Base of the Pyramid (BOP) represents the low-income population often ignored by companies. Researchers highlight their potential for economic growth and poverty relief. INGOs promote inclusive business models and social entrepreneurship, collaborating with multiple stakeholders to create market -based solutions that improve access to essential goods and services for low -income communities in developing countries. Prahalad (2005) suggests that Ingos can facilitate partnerships between multinational companies and local entrepreneurs, providing experience in community development and finance access, training and technical assistance to improve BOP's business and subsistence means (Prahalad, 2006).

INGOs can create the ability of BOP entrepreneurs and small businesses, providing technical assistance, training and market access. By promoting partnerships between different stakeholders and promoting chains of inclusive value, INGOs can contribute to the reduction of poverty, job creation and subsistence means in BOP communities (Karnani, 2007). In addition, London and Hart (2004) argue that INGOs can play a key role in promoting social entrepreneurship and inclusive business models that prioritize BOP's consumers' needs and aspirations. By supporting innovative approaches to product design, marketing and distribution, INGOs can help companies explore the vast potential of the BOP market and create shared value for all stakeholders involved (London & Hart, 2004).

Hammond et al. (2007) regarded the BOP market-a major economic segment of about 4 billion people living in poverty-to be of great importance. The BOP, according to the authors, had created alternative financial systems to aid its business in developing countries, with the INGOs being sought after as unconventional partners in BOP business strategies (Hammond et al., 2007). London (2008) elaborated on poverty alleviation approaches through the development of the BOP market. The application of BOP principles in developing countries has had a positive impact on overall development, with INGOs and their microcredit projects playing a major role in the fight against poverty (London, 2008).

Hara (2021) indicated that the BOP business does not significantly contribute to the variance in poverty alleviation scores in developing countries when controlling for various factors. Nonetheless, the effect of BOP business cases on poverty was analyzed using multiple regression techniques. There is a need for a theoretical framework that combines poverty alleviation with the maturation of BOP businesses to examine various strategies for reducing poverty. This study underscores the significance of crafting strategies that are appropriate for different levels of national development. The developed frameworks illustrate the connection between poverty and the maturity of BOP businesses, highlighting the necessity for foundational economic development. Recommending to include employing mixed methods and case studies to further investigate the connection between BOP business and international development for social transformation (Hara, 2021).

Tennyson, Harrison, and Wisheart (2008) highlighted diverse maturity levels in NGO-business partnerships within World Vision's geographies. These partnerships range from short-term exchanges to deep collaborations, driven by complex challenges and mutual benefits. Overcoming power dynamics and cultural clashes is essential for successful, sustainable outcomes in addressing global issues (Tennyson, et al., 2008). Hellgren (2015) highlights that geography influences the maturity of NGO-business partnerships. In China's BOP market, grassroots NGOs may serve as better intermediaries than INGOs, necessitating adaptations to local contexts and state influences. Mutual understanding, trust-building, and tackling cultural or governance challenges hold the key to successful partnerships for these organizations in establishing co-creation within communities and strategically addressing poverty alleviation and reduction in inequalities (Hellgren, 2015).

According to Menden et al. (2019), the alliances between NGOs and businesses for an inclusive business leverage the partnering countries' complementary capacities to solve problems and manage risks. They have been established for the obvious reason that they are needed: multilateral work in a multicomplex world; hence their variations in maturity across geographies. Yet overcoming power imbalances and organizational differences remains a prerequisite of success. Partnerships can draw from diverse contributions, learning paths, and even pathways for future development that offer impact in moving toward a more effective delivery through these kinds of links (Menden, et al., 2019).

While Jansson & Nilsson (2013) studied market barriers in Africa's BoP markets for Tanzania and Kenya, they pointed out the special requirements of companies operating with specific barriers in low-margin markets for strategic design in potential embeddedness and scalability. Different approaches are required since it was noted that BoP markets are of different kinds. Companies were unable to establish markets but had most innovative ideas showcasing the importance of addressing specific needs at the local level (Jansson & Nilsson af Sillén, 2013).

Hammond et al. (2007), Hara (2021) underscored that the BOP market is crucial in spurring economic development and poverty alleviation. Companies targeting this market can access large markets and boost their growth while making sustainable gains.

Partnering with the INGOs boosts gains largely as INGOs are repositories of expertise and resources for BOP initiatives. Thus, it creates efficient strategies for a better social impact and economic growth for underserved communities, combined by INGOs and businesses working together.

2.2.6 The Influence of INGO Projects on FDI to Promote Community Development:

The role of INGO projects in shaping foreign investments and advancing community development has garnered attention from both researchers and policymakers. Numerous studies have explored how INGOs contribute to attracting foreign investments and enhancing community development across various contexts.

Ulleberg (2009) highlights the complexity of development, where various concepts and actors converge, including NGOs contributing to capacity development in education. NGOs are adapting their activities to work with governments and enhance educational capacities. focussing on whether NGOs are shifting from substituting the state to revitalizing education policies. Findings suggest NGOs are increasingly involved in capacity development, influencing its interpretation and impact. They shape the meaning of capacity development, impacting community-level actions and promoting values of ownership and participation. NGOs play a crucial role in education provision, introducing innovative approaches that can inspire government reforms. They also engage in capacity development activities at different levels, fostering partnerships with authorities for effective policy implementation. Despite challenges, including government reluctance and NGO focus on service provision, NGOs are prioritizing capacity development to maximize their impact.

The impact of NGO interventions on government capacities varies, with the potential to weaken or strengthen central government in the long term. By enhancing local NGO capacities, NGOs can empower communities to demand better services, contributing to education sector reform. The paper emphasizes the need for further research on NGO-government dialogue to understand their evolving roles in development cooperation. NGOs' success lies in complementing and strengthening government capacities, fostering openness, and debate, and monitoring educational outcomes for sustainable impact (Ulleberg, 2009).

Allard and Martinez (2008) conducted a study that found no significant effect of increasing INGO interventions on the flow of foreign investment. This suggests that the presence of INGOs may not directly influence foreign investment flows (Allard & Martinez, 2008). Spar & La Mure (2003) discussed how the practices of INGOs, and associations can affect firms and foreign investments in different ways. Private companies and firms respond to environmental changes, laws, and institutional pressures based on cultural, political, and traditional factors, leading to varied responses to INGO interventions (Spar & La Mure, 2003).

Costanza et al. (2013) suggested that growth and development are not necessarily connected in every case and put forward ideas on how to build a desirable, organic and sustainable economy. This angle, in particular, points out alternative methods of achieving economic development that are not growth-dependent (Costanza, 2013). Barry et al. (2013), the effect of human rights INGOs on developing countries in terms of foreign investments can be named as “shaming”, Shaming of a developing country by INGOS would be associated with externalities and costs such as reduction of investments and drop in foreign direct investment in such countries (Barry, et al., 2023).

Foreign Direct Investment (FDI) is one of the major sources of investment that plays an important role in the economic growth of the developing nations because it brings capital, technology, and expertise. FDI can facilitate the growth of jobs, infrastructure, and industries, which can lead to economic development. Foreign Direct

Investment (FDI) into developing countries accounted for USD 706 billion in 2020, with manufacturing, services and infrastructure attracting significant funding UN (2021). Notable reports and studies focused on the role of FDI in sustainable development in developing countries (UN, 2021). Research from the IMF hints that FDI really does more than just bring in cash—it boosts productivity, kind of slips in new tech along the way, and sometimes even sharpens competitiveness in places still finding their feet, which can push economic growth over the long haul (United Nations, 2020). I mean, when you look at it, foreign investments in emerging economies can speed up progress, create jobs, and spark innovation. It's almost like these investments become a sort of catalyst for sustainable development, if you ask me.

Over in South Asia, things get even more interesting. Aid that pours into building infrastructure, boosting skills, and supporting social welfare seems to ease the environment for further foreign direct investment. Investors often find themselves aligning business goals with community upliftment through partnerships with INGOs, which, by the way, really do help in smoothing out those rough investment climates—especially when the focus is on practical capacity building (Quazi & et al., 2014).

I've noticed that studies like those by Teegen, Doh, & Vachani (2004) show how INGO projects nudge both government and private players, reshaping the overall economic scene globally. Then there's Rauter, et al. (2019), whose work points out that when INGOs tie their efforts to economic innovations, sustainable development happens in a more collaborative and, frankly, effective way, merging institutional aims with non-governmental insights. Not to forget, the UN's role sticks out as particularly pivotal; over time, its evolving ideas and shifting political contexts have steered international development agendas quite a bit (Emmerji, et al., 2005). And yet, Clarke (1998) even talked about this "associational revolution"—a term that might sound a bit fancy, but really captures how the spread of INGOs has tipped the political and social scales in developing nations.

The relationship between politics and INGOs operations, which is also demonstrated by the global political economy scenario (Toye & Toye, 2004) with the UN extremely relevant, where the interests of geopolitics dictate the directions of international commerce and business. Here are two example research works that highlight how one impacts the other: Cooley & Ron (2002) discuss the long-term influence of emergency responses by INGOs on affected economies and how they can promote social development through sustainable ideas in their communities.

INGOs have also alleviated poverty and unemployment in rural Bangladesh through relief and livelihood development projects, facilitating access to healthcare services (Roy, 2017). Foreign aid management is one of the challenges that undermine the equitable distribution of aid by local NGOs in Central Africa, which also influences the effectiveness of their organizations (Hearn, 2007). These positive intentions of NGOs, such as the promotion of primary healthcare in Mozambique, have not been without rough edges: challenges in the working environment and in accessing healthcare services are also evident there (Pfeiffer, 2003).

By guiding development of projects to the priorities and needs of the government and private sectors, thematically converging thematically, INGOs influence the global economy positively, (Rauter, et al., 2019). INGOs have also had an influence over the social development sector too, having been behind projects focused on poverty alleviation and better access to critical services like healthcare which are essential for economic stability (Roy, 2017). Moreover, how politics plays into INGO functioning has serious implications for their effectiveness in bringing about changes in economies and affecting international trade relations (Toye & Toye, 2004). It highlights the need for an integrated solution to link the goals of INGOs with local economic innovations for sustainable development. According to Chitongo (2013) specialized organizations, like Catholic Relief Services operating in Zimbabwe, fail to understand project management concepts that result in unprofessional operations, delays, and inequitable assistance to beneficiaries (Chitongo, 2013). His research further emphasises the importance of professionalism and project management in rising to the challenge: "to make any difference in the first place of reaching the problems in the aid distribution".

While some existing research highlights the indirect influence of INGOs on foreign investment (for instance, through their role in improving political stability), and others suggesting that the presence of INGO activity is associated with increased foreign investment, these attempts remain piecemeal and at times indeterminate at best. Although INGOs exert pressure on many established firms, most engage in corporate social responsibility and sustainability, promising better environmental practices; in reality, they have been far more successful than any firm in providing relief and healthcare, improving rural wealth and jobs in Bangladesh. They are not as effective due to the unfair distribution of aid in areas like central Africa and Mozambique. These challenges must be addressed to promote the impact of INGOs on sustaining economic growth in multiple socio-economic contexts.

2.2.7 Economic Situation, INGOs, and Development as Comparative Study in Syria, Bangladesh, Sudan, Ukraine, and Democratic Republic of Congo:

The present comparative analysis examines five countries: Syria, Bangladesh, Sudan, Ukraine, and DRC, to investigate the complex relationships between economic conditions, INGOs' role, and development outcomes. These countries were selected due to their diverse but profound challenges related to conflict, instability, and humanitarian crises, resulting in different degrees of INGOs' engagement and different strategies.

Syria's ongoing civil war, Bangladesh's poverty and vulnerability to climate change, Sudan's complicated political dynamics, Ukraine's recent conflict, and DRC long-standing governance and resource issues provides a compelling analysis. The study aims to identify patterns and differences in how INGOs contribute to the development of each country's distinct economic circumstances.

2.2.7.1 Bangladesh

Over the past 40 years, Bangladesh has experienced remarkable socio-economic development, enabled by government, NGOs, and the private sector. However, challenges still exist in the NGO sector, especially because the extremely poor are not reached as desired, there is gender inequity in access to microcredit, and there is high interest on loans. Questions of accountability are raised due to redundancy with government services and a lack of democratic processes. Controversy exists over NGO engagement in politics, replacing beneficiary participation in decision-making, which limits their effectiveness in development. Significant changes are needed to improve accountability and effectiveness to sustain improvement (Chowdhury & et al, 2020).

NGOs play a crucial role in addressing inequalities, particularly aimed at marginalized populations, through grassroots development. BRAC Organization is an example of this type of response with micro-finance programming. NGO's allocation of aid is based on humanitarian principles; however, NGOs are limited by access to donor funding to provide aid. New and innovative ways to diversify projects, portfolio, building relationships and disseminating reports are needed to secure funding that ultimately enable resource mobilization and financial sustainability (Baser & Hasnath, 2023).

The future of NGOs in Bangladesh will depend on the size and capacity of the NGO. Large NGOs' level of diversified funding is an advantage, the medium-sized organizations might have connections to large funding sources, but small NGOs could be vulnerable to donor dependency for continued micro-finance and external funding. INGOs develop funding stream but have limited insight into budgets. Fund expenditure scrutiny and on budget capacity might raise conflicts of interest. Collaboration with universities can help build capacity and insight in decision-making. Ultimately, NGOs need to maximize funding, while building resilience and adapting to both social business operations and humanitarian initiatives in order to mobilize grassroots development and social change taking place in Bangladesh (Baser & Hasnath, 2023).

Bhandari (2017) examines NGOs in Bangladesh, particularly BRAC's contributions to rural development, healthcare, education, and social welfare. The study, based on fieldwork from 2007 and updated in 2016, highlights how large NGOs operate alongside nonprofit activities, thereby impacting public service delivery and diminishing government authority. The proliferation of NGOs is attributed to government inefficiencies, with their effectiveness and donor interests enhancing their influence. The case study of BRAC illustrates the growing importance of NGOs in socio-economic development, emphasizing issues of accountability, transparency, and power dynamics within the government (Bhandari, 2017).

Mohammed, Mokbul, and Muhammad (2020) examined NGOs in Bangladesh, emphasizing funding challenges and employee issues over 25 years. Many NGOs rely on donor funding, leading to project instability and staff retrenchment. Job security is a major concern, with irregular income and limited benefits for field workers. The loss of foreign funding threatens the livelihoods of skilled workers, including Tahera Khatun and Arif. To mitigate the funding crisis, collaboration with government projects is suggested, as NGOs remain vital for socio-economic development (Mohammed, et al., 2020).

Kalb (2006) argues that donor funding of NGOs as substitutes for weak institutions is counterproductive for development, distorting incentives and diverting skilled labor from essential sectors. The author advocates for a self-selection process in NGOs, a shift in funding priorities to strengthen state and private sector institutions, and adjustments in donor strategies, including promoting private-sector entrepreneurship and enhancing monitoring. Ultimately, Kalb emphasizes the need to build institutional capacity in developing countries rather than relying solely on NGOs for sustainable development (Kalb, 2006). Mir and Bela (2014) illustrate how upward hierarchical accountability affects NGO outcomes in Bangladesh. Their qualitative case study reveals that foreign-funded NGOs invest more in accountability, resulting in less effective fulfillment compared to self-funded NGOs, which manage obligations better (Mir & Bala, 2014).

Ahsan (2005) studied micro-credit programs by NGOs in Bangladesh, particularly BRAC, ASA, and Grameen Bank. Findings indicate these initiatives significantly reduce poverty by empowering borrowers to engage in income-generating activities, improving their economic conditions and highlighting the crucial role of NGOs in addressing poverty in the country (Ahsan, 2005).

Murdie & Kakietek (2012) found that the number of developments INGOs correlates with improvements in human capital, such as female life expectancy and secondary enrollment, impacting economic growth. However, a key limitation is the focus solely on the quantity of INGOs rather than their activities. Future research should explore specific INGOs' actions, such as microcredits and leadership building, and assess the effectiveness of different types. These findings are significant for scholars and practitioners in the development industry (Murdie & Kakietek, 2012).

2.2.7.2 Syria

The Syrian crisis, now nearing its fifteenth year, has caused immense suffering and hindered development in the region. UNDP's Resilience-based Development approach focuses on empowering vulnerable households and strengthening institutions. Their efforts include emergency income, vocational training, and livelihood support, combined with enhancing local governance and promoting social cohesion to help communities recover and sustain long-term development (UNDP, 2013).

The Syrian crisis has led to immense destruction, with the United Nations estimating conflict-related damage at $442.2 billion by 2019, including $120 billion in infrastructure. The underdevelopment is linked to international interventions, economic sanctions, and political factors. While public capital and trade were crucial for growth before the conflict, recovery hinges on achieving relative peace through a political settlement among conflicting parties (Suliman, et al., 2024). Rajjoub (2020) analyzes Syrian NGOs, highlighting their formation and challenges since 2011, shaped by historical and conflict-related factors. Recommendations include diverse funding, strategic alliances, and youth empowerment while advocating for neutrality and collaboration to foster a resilient civil society crucial for Syria's reconstruction and stability (Rajjoub, 2020).

Before the Syrian conflict, humanitarian efforts were primarily limited to religious charities and Government Organized Non-Governmental Organizations (GONGOs), inadequately serving non-government-controlled areas after the conflict. Syrian NGOs, crucial for assistance, face sustainability challenges due to Factors related to politics, economics, society, technology, law, and the environment, threatening their effectiveness in the region (Alhousseiny & Atar, 2021). Aldassouky & Hatahet (2020) note that the Syrian associative sector transformed amid socio-political shifts, with charities evolving through GONGOs, wealthy individuals, and armed groups. Funding diversified beyond infrastructure aid. International efforts should support vulnerable populations and local initiatives, enhancing aid autonomy and addressing governmental challenges (Aldassouky & Hatahet, 2020).

Reconstruction efforts may legitimize the government, risking repression and destabilization, highlighting the importance of understanding evolving security-business networks in this complex landscape (Daher, 2018). It has caused a dearth of studies on the economy because of its limited data, making the analysis and conversation surrounding the country's post-conflict development path immensely complicated (Suliman, et al., 2024). Its intense impact on infrastructure, displacement of people, and transportation and disruption of economic activities also complicates research examining economic status and variables regarding Syria's situation. Continued political instability and elements related to the rebuilding process shall make persistence of accurate analysis and prediction on the future economy of Syria.

2.2.7.3 Sudan

Sudan's economy has experienced devastating effects due to decades of conflicts, the secession of South Sudan in 2011, and economic sanctions, which led to hyperinflation of over 300% in 2018. These factors have aggravated unemployment and poverty, revealing the pivotal roles of INGOs to confront Sudan's ongoing development challenges (World Bank, 2020). Moreover, conflict in Darfur and violence in different areas disrupted agricultural productivity, which is a necessity for the rural economy (Amnesty International, 2021). The transitional government, established after the removal of long-running President Omar al-Bashir in April 2019, attempted to restore stability through reforms to improve the economy, including some reduction in the subsidy burden and business climate (IMF, 2020). Efforts to stimulate the economy have faced obstacles relating to governance, security, and infrastructure issues. The COVID-19 pandemic further stressed an already fragile economy by impeding foreign investment and agricultural productivity (UNDP, 2021).

INGOs in Sudan, the World Food Program (WFP) and Médecins Sans Frontières (MSF) are central actors in delivering humanitarian aid. They address urgent and significant socio-economic concerns by providing food security, health support to vulnerable communities, and capacity-building initiatives, despite ongoing and disruptive conflict and displacement (WFP, 2021). The WFP mitigates a state of food insecurity facing many in the country which especially affects rural communities reliant on agriculture. INGOs demonstrate the ability to bolster local capacity by providing training. For instance, the Sudanese Red Crescent Society is dependent on INGOs to bolster health and disaster response capacities to strengthen crisis management (Red Cross, 2024).

For instance, many INGOs such as Save the Children and Oxfam have shifted their focus from immediate relief to long-term development in recent years, opting for a dual approach that aims both at reducing extreme poverty right now through humanitarian responses while also ensuring more holistic programs aimed toward education and economic empowerment — core foundations of this new wave of aid helping others over time (Janti & Brad 2020). Sudanese authorities have long created a difficult operating environment for INGOs, with restrictive regulations and bureaucratic procedures that complicate registration of operations (Human Rights Watch 2021). Also, INGOs in conflict-affected areas are exposed to security risks that inhibit effective assistance provision. To build back better in Sudan INGOs need to adapt strategies that respond to the needs of local populations and develop closer partnerships with local organizations and the transitional government. Resilience of Community is the Key, the international community should continue to provide financial assistance and sustain dialogue with the government of Sudan, in order to build a solid foundation for an operational framework that enables responsive NGO work (OECD 2020). Collaboration between domestic governments and international NGOs is needed in the context of Sudan's fragile economic system. Negotiating political realities and meeting local needs enable these organizations to achieve both immediate relief and long-term development, offering a clear path towards the possibility of a brighter future for Sudan.

2.2.7.4 Democratic Republic of Congo

Democratic Republic of Congo (DRC) is rich especially in minerals, faces excessive poverty due to a complex mix of copper, cobalt, diamonds and gold, historical, social and political challenges (World Bank, 2024). Despite its wealth, important economic challenges in the country faced, more than 60% of the population remains less than $ 1.90 per day (World Bank, 2021). While the economy showed GDP growth 6.1% in 2021, this progress has unevenly benefited small aristocrats and multinational corporations, causing local communities to deteriorate. Additionally, poor infrastructure carries forward efficient distribution of goods and services, eliminating economic inequality (African development bank, 2024).

In DRC, infrastructural challenges obstruct local enterprises, increasing commercial costs. Oxfam, Save the Children, and World Vision deal with issues in health, education, food security and governance. Médecins Sans Frontières plays an important role in addressing healthcare crises, provides emergency assistance, provides vaccination campaign, and supports during the outbreak of diseases such as Ebola, as well as malnutrition and poor maternal health (Medicine Sansin's Frontares International, 2015). Ingo efforts are important in health care provision, especially in rural areas where government attendance is minimal or decrease.

Furthermore, INGOs has helped to address the sexual and reproductive health needs of women in DRC, where gender -based violence is pervasive (UNFPA, 2023).

Initiatives focused on safe birth Facilities, birth care and psychosocial support have effectively reduced maternal and infant mortality. In addition, Ingo's educational crisis addresses with 3.5 million children out of school, by providing resources and improving the school quality. In DRC, INGOs also tackles food security through agricultural programs that strengthen farmers with training and market access to sustainable practice (Oxfam International, 2022). Ingos improves food production and household revenues, helps poverty reduction, while promoting governance and human rights. The Transparency International Organization calls for accountability and openness in DRC's political landscape (Transparency International, 2022).

By advocating better governance practices and human rights, INGO is helping to create a favorable environment for development. Despite the positive effect of Ingos in DRC, ongoing security challenges from armed conflict, especially in Eastern regions, poses a significant risk of humanitarian workers and hinder effective aid delivery (UN OCHA, 2024). Security problems limit the range and efficiency of Ingo -and prevent them from accessing the most vulnerable population. In addition, coordination between different Ingo and local organizations is often lacking. The presence of many humanitarian actors can lead to fragmented initiatives and ineffective use of resources (ODI, 2009). Adequate funds also pose a significant challenge, especially considering the landscape of the global funds, where the competition for donor support increases. Although INGO plays an important role in the DRC, it is necessary to empower local bodies for sustainable development. It is crucial for cooperation, poverty, infrastructure deficit and improving health and education between INGO, local bodies and governmentTop of Form.

2.2.7.5 Ukraine

Since 1991 Ukraine has struggled through substantial socio-economic woes compounded by political instability and conflict from 2014 onwards. In 2023, despite continuing challenges, the economy is slowly recovering, propelled by agricultural exports, energy imports, and remittances (World Bank, 2024). Despite developmental challenges, the agricultural sector in Ukraine is still critical but damages to infrastructure, population displacement and a declining foreign investment due to the ongoing conflict offer few prospects for growth (IMF, 2023).

Back in 2022, Ukraine’s economy took a massive hit—about a 29.1% drop—thanks largely to Russia’s invasion. Things got pretty rough, with inflation shooting up, the currency taking a nosedive, and poverty rising; roughly 60% of folks felt the pinch, generally speaking. It’s wild to think about how much everything just unraveled overnight. Now, you might know that INGOs really stepped in during this mess. They weren’t just handing out aid on a whim—they rolled up their sleeves and got busy with humanitarian relief, capacity building, and even long-haul development projects. I mean, when you see organizations mixing technical know-how with real-world care, it’s hard not to feel impressed. Take groups like the International Committee of the Red Cross (ICRC), UNHCR, and Médecins Sans Frontières, for example. They delivered food, medical help, and shelter in a pinch. Sure, it sounds like standard procedure, but in most cases, they were doing more than just ticking boxes—they were actively reducing the immediate pain caused by conflict and building up some community resilience along the way (ICRC, 2022).

Honestly, it’s sort of remarkable when you think about it. Not to forget, other INGOs such as CARE International and even Oxfam got involved too. Their efforts weren't all textbook; they played a key role empowering displaced Ukrainians by boosting local governance and strengthening community resolve. They even helped spark economic development in zones hit by conflict. Their work ranged from kick-starting training gigs to setting up microfinance and skill-building projects—real practical stuff that gave people a fighting chance to rebuild their lives (Oxfam International, 2024). Then there's the issue of infrastructure. INGOs like Habitat for Humanity, for instance, don't just drop aid and leave; they focus on putting up housing and making sure essential stuff—like water and sanitation—is within reach (Project World Impact, 2024). This kind of support really revives living conditions for displaced individuals. But, and here's the kicker, these organizations often juggle huge challenges—coordination messes, logistics hiccups, and sustainability issues crop up all the time because access remains limited amid ongoing hostilities (ReliefWeb, 2023). It's a tough gig, and sometimes it feels like every step forward comes with a few missteps along the way.

The security situation threatens personnel and resources, while Ukraine's bureaucratic challenges, administrative hurdles, regulatory demands, and potential corruption, hinder the effectiveness of INGO development programs, necessitating continual strategy adaptation (European Commission, 2023). Strategies for navigating these challenges require collaboration between INGOs, local authorities, and the Ukrainian government to streamline processes and enhance the impact of development efforts. INGOs have significantly impacted Ukraine's development by providing humanitarian assistance and fostering community resilience. Their focus on capacity building enables communities to adapt to ongoing challenges. Additionally, INGOs enhance international commitment to Ukraine, attracting resources for recovery and addressing humanitarian needs while supporting essential structural reforms for economic recovery (World Bank, 2024).

In conclusion, Ukraine's economic situation remains precarious due to conflict and recovery challenges. INGOs play a crucial role in addressing humanitarian needs, providing immediate relief, and fostering sustainable development. Ongoing collaboration between INGOs, local authorities, and the international community will be vital for overcoming Ukraine's long-term challenges.

2.2.8 Research Variables and Entities:

Based on literature review, and to be able to clarify the relationship between INGOs projects, budget, and activities on the first hand, the second hand is economic development, and BOP Market indicators, the intended variables should be the main three types of INGOs projects value in the selected countries: Livelihood, Relief, and Rehabilitation. As well as the main economic development indicators: GDP per capita, FDI, HDI, Secondary GER, and BoT. Considering that this relationship is not direct, influencing, and governing factors should be considered when examining the relationship such as the exchange rates and Purchasing Power of the local currency, Inflation, and other development variables. On the BOP Market side, BOP Market Growth, and BOP operations should represent the BOP Market indicators for examining the INGOs impact on the BOP Market.

As for the INGOs project selection factors and to build on what was found in the examination of the above relationships, a comprehensive examination will be provided to shed light on how INGOs should go through project selection to be aligned with the intended economic development, as well as chances to improve the BOP Market and sustainable development.

2.3 Identification of Study Gaps

While the role of INGOs in shaping economic outcomes in developing countries has been acknowledged, there remain significant gaps in understanding the specific connections among INGO project types, their budgetary allocations, and relevant development indicators. Though past studies have broadly focused on INGOs' operational impacts, there is a lack of research that precisely links different types of INGO initiatives—such as food security, education, health, micro-finance, and peace-building projects—to concrete development outcomes like GDP growth, HDI, and secondary GER. There is an opportunity to create an in-depth focused model on how specific INGO projects affect economic development and reveal its operational effectiveness.

In addition, there is a lack of literature within the BOP focus that addresses the roles of INGOs specifically in the context of sustainable economic development. It is important to analyze the effects of interventions from INGOs in specific sectors, such as microfinance, vocational training, and entrepreneurship support, so that we can gain a better understanding of how they enable access to goods and services, enhance livelihoods, and empower local communities. If we focus on precisely how INGOs execute their strategies in the BOP market, we can shed light on their effectiveness at driving entrepreneurial activity, increasing access to banking services, and creating employment growth among underserved populations.

Moreover, there is very little knowledge on the systematic rationales, that determine their project choices and therefore their efficient allocation of resources. Grasping the standards that inform the decisions INGOs make about which initiatives to pursue — and how they dedicate their resources to these plans — can help illuminate how to maximize the economic and social returns. Developing around criteria like job creation, market access, impacts on health and education, can help clarify best practices in INGO work, especially in volatile or chronically underdeveloped environments.

Syria, Bangladesh, Sudan, DRC and Ukraine were selected as case studies as they represent a diverse range of socio-economic and challenging conditions. Exploring how different INGO's have distinct effects across these particular landscapes, the researchers hope to shed light on how these concentrated efforts in food security, education, health, and microfinance can yield observable indicators of economic outcome and viability, as well as long-term sustainable development, to their target communities.

Filling these voids will help to better understand the business models and economic relevance of INGO efforts in the developing world. This focused exploration will not only enhance the comprehension of INGO impacts on local economies but also inform better decision-making frameworks aligned with sustainable development goals.

2.4 Research Purposes

Need to Fill, this study aims to explore this gap in current research at the moment on year ongoing roles of INGOs in economic development of the under-developed and conflicted states. I will first build a comprehensive model connecting particular INGO budgets focused on education projects in Syria, the DRC, Sudan, Bangladesh, and Ukraine with relevant development indicators in those 5 hero target countries, mainly HDI. This consists of quantitative analysis of budget data and qualitative insights through questionnaires and interviews with INGO representatives to understand their rationales for their allocations to examine the direct economic implications of their initiatives.

Secondly, the study will evaluate the effectiveness of the interventions of INGO in the BOP market including but not limited to microfinance, entrepreneurship support, and vocational training, in harming entrepreneurship activity, access to formal banking credit, and job creation for underserved communities in the selected countries. This will be supplemented by qualitative questionnaires and interviews with beneficiaries to understand their perspectives and experiences, and quantitative metrics to measure outcomes.

Finally, the study will immerse itself in the strategic decision -making processes in INGOs regarding project choices and resource optimization. I want to analyze the criteria used for these decisions and the resulting economic and social benefits, and incorporate qualitative perspectives from INGOs and recipients. This multifaceted approach aims to provide rich insight into how INGOs can maximize the impact, improve local business environments and contribute to sustainable development across different contexts. By addressing these goals, this research seeks to fill existing gaps in the literature on the interaction between INGO's activities and financial results in developing countries.

2.5 Research Questions

This research aims to address the following key questions:

1- How do International NGOs allocate their budgets specifically for education projects – in Syria, DRC, Sudan, Bangladesh, and Ukraine – and how do these allocations relate to HDI in the respective countries?

2- Which INGO interventions, such as microfinance, entrepreneurship support, and vocational training, are most effective in promoting entrepreneurial activity, measured by the number of new businesses registered, among underserved communities in LLMICs?

3- What strategic decision-making processes do INGOs employ for project prioritization and resource allocation, and how do these processes influence economic outcomes, such as job creation and market access, as well as social outcomes in Syria, DRC, Sudan, Bangladesh, and Ukraine?

2.6 Summary

The multifaceted roles of INGOs in economic development, particularly within low and lower-middle-income countries (LLMICs) face significant challenges. It underscores the interconnectedness of economic growth, social equity, and environmental sustainability, as emphasized by various development theories and frameworks. Notable theories include the Solow Growth Model, which highlights the importance of technological advancement and human capital investment as keys to sustainable economic growth. The Social and Solidarity Economy (SSE) draws our attention because it has emerged as a set of economic principles and practices that separates economic practices from a single focus on profit, involving principled strategies to address inequalities and conflict and preparing the way for equitable economic growth. INGOs can also work with partnerships in corporations to further inclusive business concepts.

Such partnerships can build the capacity of entrepreneurs and increase access to necessary goods and services, which can also contribute to poverty reduction and sustainable development. However, the relationship between INGOs and foreign direct investment (FDI) is complex and membership organization is in dynamic relation has shown that INGOs do not leak leveraged measures but their indirect roles in creating capacity building and improvement, development create climates for investment.

Case studies and comparing cases about Syria, Bangladesh will reveal some of those challenges and strategies based on Sudan, DRC and Ukraine to show some of those economic changes in development spaces. I learned that INGOs need to take into account present local needs and local context when changing interventions. Individuals' employment described the need for privileged and multi-positioned for project selection aligned with development projects that target economic development. Overall-dimensional and willful and employed individual role could contribute to cross-community and cross-sector involvement norms. Yet, while INGOs have educational and stabilizing roles, sustainable development remain focused sustainable project for economic and global inclusion ultimately depends on this cooperative aspect, developing a nuanced understanding of local culture and become involved implementing diverse social and economic participation directly.

CHAPTER III:
METHODOLOGY

3.1 Overview of the Research Problem

This research intends to fill serious gaps in the literature about the role of international NGOs in economic development in developing countries and countries affected by conflict. It will develop a model that will link INGO budget expenditures on education projects in Syria, the Democratic Republic of the Congo (DRC), Sudan, Bangladesh, and Ukraine to the HDI. It will analyze the effectiveness of INGO interventions in the Base of the Pyramid (BOP) market, targeting interventions in microfinance, entrepreneurship promotion, and vocational training; examining the effect of projects on entrepreneurial activity, access to banking, and job creation.

The study will continue to understand how strategic decision-making occurred within INGOs to determine project selection and resource increase for projects, to discover what criteria determined which project maximized economic and social benefits. By utilizing both quantitative and qualitative methods including questionnaires, this study seeks to illuminate the connections between INGO activities and economic performance, ultimately informing better decision-making frameworks aligned with sustainable development goals. Key research questions will focus on budget allocations, intervention effectiveness, and strategic processes within INGOs across the selected countries.

The study will seek to answer the following research questions:

RQ1: How do International NGOs allocate their budgets specifically for education projects in Syria, DRC, Sudan, Bangladesh, and Ukraine, and how do these allocations relate to HDI in the respective countries?

RQ2: Which INGO interventions, such as microfinance, entrepreneurship support, and vocational training, are most effective in promoting entrepreneurial activity, measured by the number of new businesses registered, among underserved communities in Syria, DRC, Sudan, Bangladesh, and Ukraine?

RQ3: What strategic decision-making processes do INGOs employ for project prioritization and resource allocation, and how do these processes influence economic outcomes, such as job creation and market access, as well as social outcomes in Syria, DRC, Sudan, Bangladesh, and Ukraine?

This study will employ a mixed-methods approach to investigate how INGOs allocate budgets for educational projects and assess the effectiveness of their interventions in various contexts, specifically Syria, the DRC, Sudan, Bangladesh, and Ukraine. The research utilizes a Convergent Parallel Design approach, utilizing both quantitative measures of budget allocations related to the HDI and other indicators of development, in addition to qualitative perspectives from stakeholders engaged in the decision-making process. Document analysis, questionnaires, and thematic analysis will be utilized to gather inquiry data. Quantitative data will include some regression analyses to gauge relationships between budget allocation and economic aspects, while qualitative data will offer motivations and challenges associated with the decisions regarding budgets. In addition, the study will consider the influence of Ingo's interventions on entrepreneurial outputs, such as new jobs and increased revenue, utilizing secondary data sources. Overall, the research design promotes more consideration to ethical dimensions, identifies threats to validity, and obtains a complete picture of the complexity surrounding the allocation of funds and the effectiveness of interventions, providing practical recommendations to inform policymakers and practitioners involved with international development.

3.2 Methodology for RQ1

3.2.1 Research Design and Rationale

The study of how INGOs allocate their budget on education projects mostly in Syria, DRC, Sudan, Bangladesh, and Ukraine must be comprehensive and robust research designs. For mixed methods approach, both quantitative and qualitative methodologies went in line to fair more properly. This way will give ground on understanding the budget allocations made by INGOs in educational projects. Allowing complementarity, quantitative data reveals statistical patterns, and qualitative data uncovers motivations and challenges. And enhancing validity through triangulation and providing a more reliable understanding.

The importance of this approach is that it covers a number of reasons. The principal argument for using a mixed-methods framework lies in its capacity to portray a more holistic understanding of budget allocation processes. Specifically, quantitative methods would provide firm evidences regarding barriers and amounts allocated, while qualitative methods would delve deeper into the motives and rationale behind determination. Both perspectives are important, since budget allocation does depend, at least partly, on numbers but most importantly include various stakeholders' perception and priorities within the organization. In designing the mixed-methods approach, I will implement an explanatory sequential design. This design includes collecting and analyzing quantitative data first, then collecting qualitative data to explore and clarify the findings. More specifically, I will develop a questionnaire that will both quantify trends in budget allocation and elicit insights and experiences around those trends.

Therefore, this is the rationale of the design; this is pretty much the exact specification of the explanatory sequential approach with respect to my study. As stated by Creswell and Plano Clark (2018), researchers using the explanatory sequential approach collect initial quantitative data so that understanding established can then be enhanced by qualitative results. It allows me first to set a baseline understanding through quantitative analysis that is later enriched and contextualized by qualitative insights. Indeed, this makes meaning of the interpretation of data and finding evidence of factors that perhaps do not emerge from numbers alone (Creswell & Plano Clark, 2018). The integration of methods will help me have a more nuanced reading on the budget allocation process, leading to more informed decision-making. In a nutshell, the mixed-methods approach will allow for a comprehensive view of budget allocation through its investment in quantitative analysis but with the depth of qualitative exploration to address the what and why of decision-making in a critical area.

As regards the methodology overall, the Quantitative methodology will be applied through a rigorous statistical framework to probe budget allocations from INGOs to education initiatives and their possible correlation to certain development indicators like HDI. Data regarding budget allocations will be fetched from annual reports of Fingos, UN databases, and related government records. The analytical framework will incorporate regression analysis and correlation analysis for the testing of relationships between levels of funding and conditions in development. Among expectations is to find out whether funding patterns are more inclined to give higher budgets to countries with lower or higher HDI so that a clearer understanding of how economic factors affect funding decisions may be attained.

The qualitative part of the research is designed to bring out the intricate factors that determine budget-allocation decisions in any INGO. This will involve primary representatives, such as financial officers, program managers, and local project coordinators, from the organization. Data will thus be drawn through questionnaires coupled with the appropriate document analysis for extracting the widest possible perspective to be included in the analysis using thematic analyses to identify the common motivations, challenges, and contextual considerations that impinge on budgetary decisions. This part of the study will add value to its insights into why INGOs invest in particular countries in education, and it will reveal the various problems that arise in fund allocation.

By this means, I will obtain solid-grounded understanding of budget allocation processes in INGOs using the explanatory sequential mixed-method design, which includes the two main phases. The first phase will involve conducting quantitative analysis on the budget allocations in exploring the data on funding and alongside indicators like the HDI to expose patterns in budget allocation. The exercise is intended to discover statistical relationships, for instance, if more funding would have been allocated to countries with high HDI among the reasons observed. The second-phase part involves administration of questionnaires, which investigate motives behind the observed patterns. In doing this, the questionnaires will shed more light on those factors affecting budget decisions, which include donor preferences and political stability-the aspects that quantitative data may overlook.

Well, this mixed-method approach enriches by bridging the statistical findings with the complexities that characterize real-world decision-making, such as while the correlation between HDI and funding is established through quantitative results, the fact that it's never so easy reveals why by the qualitative insights into the external influences that shape such choices such as donor priorities and geopolitical factors. Therefore, I intend to create a holistic view of the financial decision-making landscape in INGOs by merging the quantitative and the qualitative, thus bridging the gap between data and the nuanced realities these organizations navigate.

3.2.2 Methodology

In order to address the study's aims in relation to budget allocation practices employed by INGOs working in the educational sector, a study using Convergent Parallel Design (CPD) will be used in the framework of mixed methods. The design is well-aligned with the aims of the study, as it enables the collection and analysis of quantitative and qualitative data in parallel, which can subsequently be integrated in the interpretation. The benefits of CPD as I employ it here are that I can capitalize on the relative advantages of each methodology: the quantitative data provide measurable indicators for the budget allocations and any n the baseline); the qualitative data on motivation and context for budget decisions. This dual approach is crucial, as it ensures the example is robust and easily comprehensible at each stage, and also aims to represent the complexity of the body's funding allocation decisions, that would be missed with a single method focus. This rationale of "mixing" methods is about capturing and developing a holistic view of influences on budget decision-making. Quantitative data is needed from a measurement perspective to determine measurable trends and statistical relationships, for example, how funding allocation varies across countries with different HDI levels. It is difficult to explain issues of motivation and budgeting challenges from these figures alone.

The qualitative data will help explain how budget decision factors interact: organization priority; donor preferences and local contextual factors. Certainly, these two examples from the quantitative and qualitative perspectives will provide different contextualization: for example, while the results of the quantitative component may demonstrate higher priority allocations for countries with higher HDI levels, the qualitative results may suggest that this is often limited by external factors, such as donor expectations or geopolitical stability56. In this way, the quantitative data will contextualize the qualitative themes, and the qualitative findings will help interpret unexpected trends observed in the quantitative analysis, leading to a nuanced understanding of the budget allocation processes within INGOs.

3.2.2.1 Population

The Target population for this method will include INGOs involved in educational projects in Syria, RDC, Sudan, Bangladesh and Ukraine.

1. Quantitative Side: This component will focus on larger and well-established institutions such as UNICEF with companies like CIAB and national congregations. By analyzing quantitative data, the purpose of the study is to identify trends and standards in the budget methods in these institutions, contributing to a comprehensive understanding of financial allocation and distribution of resources.

2. Qualitative side: The qualitative aspect will capture the processing processes and referenced factors that influence the educational initiative. Through questionnaire and document analysis, the study tries to explore various views and experiences of various NGOs, enrich the findings and increase the general consistency of the study. This double approach guarantees the complete representation of the methods operating in educational projects.

3.2.2.2 Sampling and Sampling Procedures

Quantitative Side: A purposive sampling method could be employed to attention on groups heavily worried in instructional packages. The method targets a sample size of 20 to twenty-five INGOs, ensuring representation throughout special operational scales and geographical regions inside 5 international locations. The unit of evaluation might be individual INGOs that have interaction in instructional projects in the five countries. A comprehensive listing of INGOs engaged in educational projects can be compiled from sources like USAID databases, UN directories, and relevant educational literature.

Qualitative Side: Selected INGOs will be contacted to provide an explanation for the observer's objectives and invite participation. The companies might be chosen based totally on their commitment to schooling, transparency in reporting, and geographical range. This qualitative technique will provide insights into the varying operational contexts and the specific academic projects undertaken by way of every INGO. By combining both quantitative and qualitative elements, the look at will obtain a well-rounded expertise of the landscape of INGOs worried in instructional packages.

3.2.2.3 Procedures for Data Collection

Quantitative Side: In the onset of the data collection process, document analysis will be carried out, where the selected INGOs are to provide their financial reports, indicating their budget allocations for educational projects, mainly on primary and secondary education projects. The analysis will appraise fiscal year data, specific program expenses related to demographic targeting, and the educational budget itself. Through these document analyses, the study intends to find out insights into the financial priorities of the INGOs and how those priorities relate to educational objectives. Surveys will also be a major methodology, combining a structured questionnaire to obtain quantitative data regarding budget allocations and stakeholder perceptions of the impact of development indicators. The survey would involve close-ended questions to talk about some amounts allocated to education regarding total budget figures and scaled questions using a Likert-type question on perceived influences of HDI on budgetary decisions. This distinctive approach would provide precise numerical information while enriching the dataset.

Qualitative Side: In that regard, besides the quantitative techniques, questionnaires will target directors or financial analysts from the selected INGOs with the intent to generate qualitative insights into the processes involving budget allocation decisions. These questionnaires will investigate what other factors led to changes in budget, for instance, in light of changes in development conditions. The qualitative data obtained are expounded as useful for understanding the rationales and factors driving the budgetary decisions of the INGOs and thus further contextualizing the numbers from the quantitative side.

3.2.2.4 Instrumentation and Operationalization of Constructs

The survey instrument will be meticulously designed to ensure clarity and relevance.

Quantitative: The concept of the allocation of educational budget will be operationalized as all funds designated for educational initiatives in fiscal reporting of participating INGOs. Development indicators will be operationalized through specific calculations, namely HDI. Secondary data for these indicators will be obtained from reputable organizations such as UNDP and the World Bank, and ensures that the study draws on reliable and validated information. below is the link for HDI data: https://ourworldindata.org/grapher/human-development-index?tab=chart&country=

Qualitative page: The qualitative component will involve collecting in-depth insights from stakeholders within the participating Ingo. This will include interviews and focus group discussions to understand the contextual factors that influence the educational budget distribution and how development indicators are perceived on educational results. This qualitative insight will complement the quantitative data and provide a richer understanding of the structures that have been investigated.

3.2.3 Data Analysis Plan

It is imperative to investigate the intricate relationship between the allocation of educational program budgets by INGOs and the HDI, which constitutes an indispensable ingredient for policy and resource distribution in low- and middle-income countries. In this research, I apply panel data methodologies to study how variance in budget funding affects HDI scores, which is a broad indication of health, education, and income development. The major independent variable is Budget Allocations, which refers to the overall financial input into education programs in LLMICs from international organizations such as the United Nations.

This kind of arrangement has the capability of studying the contribution of other INGOs' investment and assumes the countries' indicators of educational outcomes and their effects on overall development indicators. The dependent variable HDI captures the multidimensional progress of these nations, that is, life expectancy, educational attainment in terms of both mean and expected years of schooling, and gross national income per capita. Since panel data design provides observations over considerably many entities and over a number of time periods, it is the most appropriate environment for controlling unobserved heterogeneity and dynamic effects, usually confounding in cross-sectional analyses.

This setting helps further test the hypothesis through three econometric models: Pool OLS which mixes up all the data treating them as if they do not differ in the entity but only in time factor; Fixed Effects (FE) which factors in country-specific parameters that do not change over time; and Random Effects (RE) which assumes that unobserved effects are uncorrelated with the regressors. To do this, the study will use the Hausman Test to select the appropriate model, which tests whether individual-specific effects are correlated with the explanatory variables by meaning that fixed effects would be preferable as random effects might yield biased estimates (Hsiao, 2014).

One major aspect in this regard would be the autocorrelation-the correlation of the residuals over time. Using the Durbin-Watson statistic (DW), as defined by the equation (Hsiao, 2014):

$$d = \frac{\sum_{t=2}^{T}(e_t - e_{t-1})^2}{\sum_{t=1}^{T} e_t^2} \quad \text{(1)}$$

I can check for and be able to diagnose potential autocorrelations within regression models. If autocorrelation is found to be significant, I would adjust the method by applying robust standard errors. For the assurance of robustness in findings, I would subject the results to several other tests, namely: Different model specifications to establish the invariance of our results. Test independent variables for multicollinearity using Variance Inflation Factor (VIF) calculations to ascertain that relationships are not distorted (Hsiao, 2014).

Whether the estimates derived from the fixed effects or random effects can give their share of insight regarding the dynamics of the relationship between budget allocations and HDI scores. A positive statistically significant coefficient shows that increased education funding improves the HDI scores; hence, such an outcome illustrates that targeted allocation of resources works effectively.

In conclusion, employing panel data analysis provides an extensive framework for examining the funding utilization of INGOs concerning the HDI in LLMICs. When combined with fixed effects to control for individual characteristics that do not change with time and backed by several tests for autocorrelation and adequacy of fit through the Hausman test, this provides quite reliable insights into an optimal international investment strategy in education. Financial support for education should be understood in its wider outcome-humandevelopment framework for better guiding future resource allocation and policy decisions.

Qualitative data generated from questionnaires will be subjected to thematic analysis. Transcriptions from these questionnaires shall be coded for common themes and patterns connected to budget allocation choices imposed by development factors. Software for qualitative data analysis such as Delve will be employed for coding this purpose so that the systematic interpretation of data could be undertaken. Besides, triangulation will reflect this juxtaposition of qualitative and quantitative findings. By cross-referencing data from different sources, it seeks to authenticate the results regarding the budgeting practice and its relationship with the economic indicators. This triangulation will further enhance the credibility and robustness of the research findings.

3.2.4 Threats to Validity

3.2.4.1 External Validity

While the findings of this have a look at intention to offer precious insights into the budgeting practices of INGOs in precise disaster-bothered international locations, boundaries in external validity should be recounted. The consequences may not be generalizable to other contexts or varieties of groups due to the focused nature of the have a look at. To mitigate this issue, the study will offer complete context concerning the 5 nations studied, thereby assisting destiny researchers inappropriately contextualizing the results within broader frameworks.

3.2.4.2 Internal Validity

Internal validity may be threatened through numerous factors, such as capability biases associated with self-pronounced facts from INGOs and the influence of external development adjustments on budgeting selections. To cope with these threats, I will pass-reference self-suggested information with independent economic audits and national statistics resources. This triangulation of statistics will enhance the reliability of the findings and help set up more definitive causal relationships.

3.2.4.3 Construct Validity

Concerns related to construct validity stand up from the capability variant in how exceptional INGOs categorize their academic price range allocations. To mitigate this difficulty, the examine will standardize survey definitions and provide clear hints on what constitutes academic price range allocations. By setting up a consistent framework for statistics interpretation, the examine aims to decorate the comparison of findings across groups.

3.2.4.4 Ethical Procedure

Ethical issues can be paramount during the examine process. Informed consent will be acquired from all contributors, ensuring they're fully privy to their rights and the motive of the have a look at. Additionally, confidentiality might be maintained, with player identities anonymized in all reporting. The examine will adhere to moral guidelines and approaches.

3.3 Methodology for RQ2

3.3.1 Research Design and Rationale

The study will assess the interventions of international NGOs that are specific to microfinancing, entrepreneurship support, and vocational training in the context of the base of the pyramid (BOP). The attention given to underserved communities in Syria, DRC, Sudan, Bangladesh, Ukraine provides a rich contextual backdrop to understand how these interventions relate to entrepreneurial activities, measured by the number of new business registrations.

This approach will pursue a quantitative methodology based on public data sources, which enables pattern identification and insight generation on impact without requiring direct data collection from the participants. Collecting secondary data from INGO reports, government databases, and international organizations will provide useful input for analysis and offer a global perspective of the entrepreneurial environment in these areas.

3.3.2 Methodology

The research methodology is designed specifically along the countries' entrepreneurial environment with an emphasis on businesses molded by interventions of INGOs. It proceeds to examine entrepreneurs in the countries in question along demographic and socio-economic lines such as gender, age, and educational level, with respect to their relationship with microfinance access, entrepreneurship support, and vocational training. The methodology essentially uses purposive sampling to select relevant secondary data from credible sources such as reports from INGOs such as Oxfam and ActionAid, national statistical agencies, and international organizations like the World Bank.

The data will be collected mainly by quantitative methods to determine the effectiveness of change made by INGO's intervention vis-à-vis new business registration. The analysis is to be carried out using statistical techniques, i.e., correlation and regression analysis to measure association between type of intervention and entrepreneurial outcome. The limitations of secondary data that are acknowledged by the methodology are assisted in overcoming to some extent by methods ensuring internal, external, and construct validity through cross-referencing and use of standardized metrics. Ethical considerations include being transparent regarding data use and respecting the conditions of the populations studied. The methodology, in the end, aims to distill valuable insights into the role played by INGOs in developing entrepreneurship in disadvantaged communities as contributors to a better understanding of their implication in economic advancement.

3.3.2.1 Population

The population of interest includes entrepreneurial landscape in the selected countries, especially focusing on businesses established or affected by interventions provided by INGO. These include analysis of the demographic and socio-economic characteristics of entrepreneurs in Syria, DRC, Sudan, Bangladesh and Ukraine. This study will explore how different demographic variants, such as gender, age and education level, microfinance, entrepreneurship support and business training.

3.3.2.2 Sampling and Sampling Procedures

A purposive sampling technique will be applied to identify and select relevant secondary data from designated sources geared at exploring entrepreneurial activity in the target populations. As for the advantages, secondary data can be quite helpful in the analysis; however, there are disadvantages as well. Availability of data and its quality may hinder reasonable analytical progresses leading to a cursory comprehension of the entrepreneurial landscape. Given that there is no opportunity for actual interaction with the primary data sources, ambiguities cannot be traversed; hence, the analysis loses in-depth prospect. Nevertheless, these days secondary data are more justified considering the logistical difficulties of obtaining primary data and the ethical issues that arise with certain sensitive subjects. In addition, available data sources can give a more general idea about the situation and sometimes even show trends invisible to primary data. Choosing high-quality secondary data with a clear mind about its limitations provides insights into entrepreneurial activity. Potential data sources could include reports from UN Agencies and organizations like Oxfam, CARE, and ActionAid concerning their projects in the listed countries, national statistical agencies with key economic indicators and business registration statistics, and international databases and publications by institutions like the World Bank and International Labour Organization (ILO).

3.3.2.3 Procedures for Primary Data Collection

Given the dependence of functioning on quantitative data, the analysis will especially use quantitative methods to address the second research question. The data collection will focus on collecting numerical data from publications related to the existing report, database and specific ingo intervention. The approach will include statistical analysis: a comprehensive examination of program evaluation, impact assessment and case study to determine the effectiveness of interventions. This will include analyzing new business registration through statistical techniques. By employing these quantitative measures, I can achieve insight under the influence of intervention on entrepreneurship activity, ensuring clear and data-operated understanding of results.

3.3.2.4 Instrumentation and Operationalization of Constructs

This section outlines a systematic approach to defining and measuring the main structures of entrepreneurial activity in relation to the effectiveness of ingos to promote entrepreneurship. Primary construction includes the number of new businesses registered that will serve as a direct indicator of entrepreneurial activity and reflect individuals' desire to start new enterprises. I will source data from the National Business Registration Databases and World Bank reports, recognizing the conclusions through cross-registered many sources to ensure relevance over time. Increase in registered businesses may indicate successful intervention by ingos. Assuming that national and international databases accurately reflect entrepreneurial landscape, I accept the limitations of using secondary data. To address this, I will cross-validate data from multiple sources. Overall, the operation of these constructions provides a comprehensive structure to evaluate the influence of INGO on entrepreneurship, contributing to the understanding of the understanding of their role in economic development.

3.3.3 Data Analysis Plan

There is a significant need to understand the intricate relationship between development programs' budget allocations of international organizations, specifically UN Agencies, and the number of New Businesses Registered (NBR) in LLMICs. This analysis employs panel data methods to assess how varying budget allocations impact NBR, which serves as a key indicator of economic activity and entrepreneurship, reflecting the business environment and development prospects in these countries.

The independent variable under consideration is Budget Allocations, representing the total financial resources committed by INGOs to development initiatives and economic development programs targeted toward LLMICs. This allows for an examination of the contributions made by INGOs and their implications for entrepreneurial activity and overall economic growth.

The dependent variable, NBR, captures the level of new business formation in each country over time, providing a multidimensional measure of economic dynamism and development. Panel data, which encompasses multiple countries observed across different time periods, offers a robust framework for analyzing these relationships. This approach controls for unobserved heterogeneity and dynamic behaviors that could distort results in cross-sectional studies.

The analysis utilizes three statistical models, Pooled OLS Model: Treats the panel data as a single dataset, ignoring individual country heterogeneity. Fixed Effects (FE) Model Accounts for time-invariant country-specific factors, isolating the relationship between budget allocations and NBR. Random Effects (RE) Model Presumes that unobserved country effects are uncorrelated with the independent variables, allowing for assessment of variation across countries (Hsiao, 2014).

The Hausman Test will be employed to determine the appropriate model by testing whether unique country effects are correlated with the regressors. A significant Hausman test suggests fixed effects are preferable, while a non-significant result favors random effects. To diagnose potential autocorrelation in residuals, the Durbin-Watson statistic (DW) will be calculated as (Hsiao, 2014):

$$d = \frac{\sum_{t=2}^{T}(e_t - e_{t-1})^2}{\sum_{t=1}^{T} e_t^2} \qquad (2)$$

Further robustness checks include: Testing various model specifications to ensure consistency of results. Assessing multicollinearity among independent variables through Variance Inflation Factor (VIF) calculations. Incorporating lagged variables to explore delayed effects of budget allocations on NBR, acknowledging potential time lags in policy impact. In addition to the primary variables, two control variables will be included: Governance Effectiveness: Reflecting the quality of governance and institutional capacity, which influences both the effectiveness of budget allocations and entrepreneurial activity. GEE (Government Efeciency Index): Serving as an indicator of the political and administrative environment's conduciveness to economic development and business creation.

Interpreting the results, a positive and statistically significant coefficient on Budget Allocations would suggest that increased UN Agency funding for development programs stimulates entrepreneurial activity, as evidenced by higher NBR. Such findings would imply that targeted international investments can effectively foster economic dynamism in LLMICs.

In summary, panel data analysis provides a robust methodological foundation for exploring how UN Agency budget allocations influence the number of new businesses registered in low- and middle-income countries. By employing fixed effects to control for country-specific factors, testing for autocorrelation, and validating results through various robustness checks, this approach aims to generate reliable insights. Ultimately, the goal is to inform policy decisions by clarifying how financial commitments in development initiatives translate into tangible economic outcomes, thereby guiding future resource allocations for maximum impact on entrepreneurial growth.

3.3.4 Threats to Validity

3.3.4.1 External Validity

The generalization of the results may be limited due to the unique socio-political references to each country studied. Factors such as different levels of economic development and various regulatory environments can affect the consequences of interventions. To overcome external validity, the study will try to report the contextual factors that can affect the interpretation of the data, ensuring that the findings are discussed in terms of specific terms of each locale.

3.3.4.2 Internal Validity

Internal validation can be tampered with by prejudice present in secondary data sources. To reduce this risk, the analysis will use only reputable and well -documented reports from established ingos and government organizations. Cross-referencing data reports from multiple sources will help confirm reliability of results.

3.3.4.3 Construct Validity

Create a belief related to the accuracy of the steps used to capture the theoretical construction shown in this method. To enhance the validity of the construction, the method used in standard matrix and definitions is shown in existing literature and in reports of international organizations, ensuring that all constructions are constantly applicable and relevant to the attention of the method.

3.3.4.4 Ethical Procedure

The analysis depends on the available data in public, moral consideration remains high. A proper testimony to all data sources will be maintained, and respect for intellectual property will be emphasized. The method will ensure transparency in the use of data and accept the limits associated with the conclusion based only on the secondary data analysis. In addition, the conclusions will be reported with the population and sensitivity of the conditions they face, thus contributing responsibly to the comprehensive lecture on the impacts of INGOs.

3.4 Methodology for RQ3

3.4.1 Research Design and Rationale

Strategic decision-making in IINGOs toward assessing project suitability and optimally resourcing it and its bearing on economic benefits like job creation and market entry, simultaneously with social benefits in contexts like those in Syria, DRC, Sudan, Bangladesh, and Ukraine, warrants qualitative research design. The reasons for its great regard are the complexities and many-sided nature of decision-making within INGOs. This type of research is able to integrate indicators derived from structured questionnaires with qualitative ones, thus validating the findings further and providing a much solid context of understanding into how strategic decisions mediate across a range of differing socio-economic contexts on respective outcomes.

The explanatory sequential design would include thus: Qualitative data gathering comprise questionnaires and surveys with deliberative stakeholders, followed by quantitative analysis of pre-existing reports and studies. This allows the qualitative phase to elaborate on and contextualize findings to in-depth understanding of the complexities embedded in decision-making. Especially pertinent to the current study, a qualitative design permits the exploration of microprocesses within the causal relationship connecting strategic decision-making to its outcomes.

This qualitative face thus regards motivations, hurdles, and attrition from external influences when analyzing INGO strategic decisions. This very operationalization will ultimately yield meaningful insights into the relationship between decision-making and economic or social benefits for the diversely dominating context here. The Qualitative Research Design thus observes the interludes encasing strategic decision-making processes among INGOs to build evolutionary insights into just what role these processes play in economic and social development in the face of the threatening environment.

3.4.2 Methodology

The proposed methodology uses a qualitative design to investigate the strategic decision -making processes in project choices and resource optimization, especially in challenging contexts such as Syria, DRC, Sudan, Bangladesh and Ukraine. This design is particularly suitable, qualitative data will be collected to immerse deeper in the complexities of decision -making, and elucidate the motivations and contextual factors that affect these strategic choices. Qualitative data, derived from structured questionnaires, will qualify outcomes and establish the relationship between strategic decisions and their effects. Qualitative insights will enrich the understanding of these findings by explaining unexpected trends and revealing the nuanced contexts in which these organizations operate. This method ensures a comprehensive understanding, in which qualitative data provides the framework for analysis, and contextualizes and elaborates the interpretation of the results. By utilizing this approach, the methodology aims to offer valuable insight into how Ingos promotes economic and social development in different environments, and addresses the limitations of relying solely on a quantitative perspective.

3.4.2.1 Population

The population for this study includes INGOs operational in the context of Syria, DRC, Sudan, Bangladesh, and Ukraine. More specifically, I will focus on organizations engaged in economic development initiatives and humanitarian aid. I seek to understand, qualitatively, the internal strategic decision-making policies of these organizations. This shall involve investigating what processes, motivations, and contexts influence the development of their strategies and decision-making concerning economic development and humanitarian efforts.

3.4.2.2 Sampling and Sampling Procedures

A purposive sampling procedure will be adopted for selecting relevant INGOs that were able to document their processes of project selection and strategies of resource allocation. The following criteria will guide the selection:

Engagement in Economic Development entails a qualitative study focused on distinct strategies adopted by each selected organization. This will help shed light on what specific economic development activities are being undertaken by INGOs in various contexts and how these translate into enhancing livelihoods in various communities. The analysis will seriously indulge in review and refinement of project description, objective, and outcome details to ensure an adequate picture of the effect created by these organizations on local economies.

Geographical Representation demands to collate qualitative data focused on highlighting the different economic contexts and problems faced in each of the five target countries. What this study wants to capture is the setting within which the economic landscape for each region has emerged. With an understanding of such factors, insights are to be obtained concerning how these selected INGOs configure their strategies to address local needs and conditions for more effective interventions.

Availability of Publicly Accessible Data means making qualitative analyses that assess the extent of depth and clarity of decision-making frameworks and communicated project impacts from the INGOs. It will analyze a sample of report contents to understand how well each organization communicates about its actions and results. By analyzing how well the chosen organizations talk about their strategies and results, an account will emerge of the degree to which these organizations are accountable and transparent for their actions in economic development. Details regarding some particular organizations and their strategies may be accessed from the links of the International Committee of the Red Cross at https://www.icrc.org/en and the United Nations: https://www.un.org/en/ The methodology will target relevant INGOs, aiming for a balance of representation from each country.

3.4.2.3 Procedures for Data Collection

This functioning will use structured questionnaire to collect primary data from selected INGOs. The questionnaire will facilitate open-ended questions to collect qualitative insight on the strategic approaches used by Ingos, which provides a deep understanding of their decision making and resource allocation processes. The collection period of four to six weeks will be applicable with the reminder to increase the engagement. The purpose of this function is to collect a strong dataset for comprehensive analysis of the strategic and operating approach of the selected INGOs.

3.4.2.4 Instrumentation and Operationalization of Constructs

The constructs for this methodology will be operationalized as follows:

Strategic Decision-Making Processes: Open-ended questions to capture stakeholder perceptions on the transparency and effectiveness of decision-making processes.

Economic Benefits: Gathering insights on perceived economic impacts and barriers to market access.

Social Benefits: Project evaluations featuring narratives on community well-being and personal testimonials.

The questionnaire will include specific scales associated with these constructs, derived from established measurement tools in international development research, ensuring reliability and validity.

3.4.2.5 Data Analysis Plan

Qualitative Analysis will include Thematic Analysis which Responses to open-ended questions will be coded and analyzed using thematic analysis. This will involve identifying recurring themes and patterns related to strategic decision-making processes and their perceived impact on projects. A matrix will be created to relate strategic processes identified in the questionnaires to the respective economic and social outcomes reported by each INGO across different contexts.

3.4.4 Threats to Validity

3.4.4.1 External Validity

External validity pertains to the generalizability of the findings. Given the focus on specific contexts (Syria, DRC, Sudan, Bangladesh, and Ukraine), caution must be exercised when extrapolating findings to other settings. The study's conclusions will be explicitly tied to the context examined, emphasizing the unique socio-economic landscapes of the five countries.

3.4.4.2 Internal Validity

Internal validity refers to the extent to which the results reflect the true effects of strategic decision-making processes on economic and social benefits. The reliability of self-reported data from the questionnaires could be affected by response bias. To enhance internal validity, the study will ensure that questions are framed neutrally, and that anonymity is guaranteed to encourage honest responses.

3.4.4.3 Construct Validity

Construct validity focuses on whether the study accurately measures what it intends to measure. This will be improved by utilizing established scales from existing literature for the constructs, as well as pre-testing the questionnaire to ensure clarity and relevance of questions. Feedback from academic experts in international development will also be solicited to validate the appropriateness of the constructs.

3.4.4.4 Ethical Procedure

Ever since, the methodology is concerned with the ethical angle. Out of the research perspective, the subjects will be asked to give informed consent before the distribution of the questionnaires and will be assured that their identity would not be divulged and their responses would be treated as confidential. Ethical protocols concerning the preservation of the integrity of data sources will be respected by acknowledging, appropriately, the usage of all publicly available data applied in the analysis.

3.5 Summary

This chapter, Chapter III, sets out an elaborate methodology to explore the role of INGOs in economic development with emphasis on five countries in conflict: Syria, the Democratic Republic of the Congo (DRC), Sudan, Bangladesh, and Ukraine. This study is structured around three main research questions that examine budgetary allocation to education, the impact of certain interventions targeted at underserved communities, and the strategic decision-making of these organizations in their choice of projects and alignment of resources. To answer these questions, this research adopts a mixed-methods strategy that pulls together quantitative and qualitative avenues for data collection and analysis. This Convergent Parallel Design opens a multi-tiered investigation into budget allocation and intervention effectiveness. Weaving statistical analysis of budget data with qualitative insight on issues from stakeholders, this study intends to produce a fine-grained understanding of how INGOs effectuate financial decision-making in very complex environments.

In examining budget allocations, in the methodology, post-quantitative gathering looks into the annual records and database information of INGOs, focusing on educational expenditures. While regression and correlation analytical methods are used for the analysis to find out the relationship existing between budget allocation and development indicators, such as the HDI, the quantitative aspect of this will be complemented by qualitative data obtained from structured questionnaires targeting the financial officers and program managers from selected INGOs. The qualitative finding is anticipated to explain the motivations, challenges, and contextual factors behind budgetary decisions and add depth to the identified statistical trends.

The second research question proceeds to the effectiveness of specific INGOs' interventions, particularly microfinance, entrepreneurship support, and vocational training. The study relies on a pool of secondary sources: those publicly available and including reports by INGOs and records from national databases to analyze the extent of these interventions' impacts on entrepreneurial activities, in particular, the number of newly registered businesses. Finally, correlation and regression analysis will be conducted to evaluate how these various types of support contribute to entrepreneurial outcomes affecting the underserved community.

Lastly, in methodology concerning the third research question, a qualitative design is established regarding the strategic decision-making processes of INGOs. This section aims to underline the importance of understanding the complexities and contextual nuances that underpin decisions concerning project selection and resource allocation. Using structured questionnaires, stakeholders' perspectives regarding the decision-making processes' transparency and effectiveness, as well as perceived economic and social impacts of the interventions, will be gathered. Thematic analysis will thus be utilized to extract prominent themes and insights from the qualitative data that ties strategic processes to their impact.

The chapter maintains considerable attention towards ethical considerations, validity threats, and overall research design. Ethical guidelines protect participant confidentiality and informed consent. On the other hand, promising avenues for enhancing validity counter any possible bias and limitations present in qualitative and quantitative methodologies. By triangulating information from different sources, the study anticipates establishing the reliability of its results, which would in turn offer insights regarding the contribution of INGOs to economic development in hard settings.

In summary, Chapter III details a strong and multi-pronged methodology providing a comprehensive insight into the intricacies facing every INGO concerning its operations, budget allocations, and the effectiveness of its interventions in the context of economic development. This integrated approach to quantitative rigor with qualitative depth is expected to enhance the framework for decision making for INGOs affecting the realization of sustainable development goals.

CHAPTER IV:

RESULTS

4.1 Introduction

This chapter explores the role of INGOs in development outcomes in low-income countries using a mixed methods approach. Quantitative analysis includes panel data econometrics on INGO funding, HDI, and entrepreneurial activity measured through the number of NBR. Qualitative insights come from structured questionnaires capturing practitioners' perspectives on decision-making, contextual factors, and operational challenges. The presentation aims to systematically combine these findings, discussing their strengths, limitations, and integrated interpretations to better understand INGO contributions to development. The chapter is organized around three main research questions, providing a comprehensive examination of INGO impact in these contexts. The research questions (RQs) are as follows:

RQ1: How do International NGOs allocate their budgets specifically for education projects – in Syria, DRC, Sudan, Bangladesh, and Ukraine – and how do these allocations relate to HDI in the respective countries?

H_0: There is no significant relationship between the budget allocations of International NGOs for education projects and the HDI in Syria, DRC, Sudan, Bangladesh, and Ukraine.

H_1: There is a significant relationship between the budget allocations of International NGOs for education projects and the HDI in Syria, DRC, Sudan, Bangladesh, and Ukraine, such that higher budget allocations for education projects by INGOs will lead to higher HDI scores.

RQ2: Which INGO interventions, such as microfinance, entrepreneurship support, and vocational training, are most effective in promoting entrepreneurial activity, measured by the number of new businesses registered, among underserved communities across LLMICs?

H_0: There is no significant difference in the number of new businesses registered among underserved communities in LLMICs, regardless of the type of INGO intervention (microfinance, entrepreneurship support, vocational training) provided.

H_1: At least one type of INGO intervention (microfinance, entrepreneurship support, vocational training) significantly increases the number of new businesses registered among underserved communities in LLMICs.

RQ3: What strategic decision-making processes do INGOs employ for project prioritization and resource allocation, and how do these processes influence economic outcomes, such as job creation and market access, as well as social outcomes in Syria, DRC, Sudan, Bangladesh, and Ukraine?

The combined approach integrates quantitative econometric analysis and qualitative practitioner insights, offering a comprehensive understanding of INGO development impacts, mechanisms, and contexts. This mixed-methods strategy enhances validity, explores underlying processes, and strengthens evidence for policy and practice recommendations.

4.2 Data Collection

Mixed methods approach between qualitative and quantitative panel data analysis is the design of this study with reference to the role of INGOs in development outcomes for the Low and Lower-Middle Income Countries. The primary quantitative data set constituted panel observations for 76 countries over a span of one to thirty-three years, focusing on HDI scores, budget allocations of INGOs, and Number of Business Registered. The information was drawn from official reports of UN agencies, INGOs, and international databases like the World Bank and IMF.

The process of data collection involved systematically gathering financial records and country-level development indicators through available public databases and organizational records. This panel data included such variables as total INGO budgets and added control variables for country level analysis such as government effectiveness.

In addition, primary data were collected to complement the quantitative analysis through structured questionnaires administered to INGO staff members involved in the planning and implementation of projects. These included questions regarding strategic decision-making processes; their resources prioritization criteria; and their perceptions on what impacts these decisions have on economic and social outcomes.

This combination of secondary data sources and primary qualitative inputs ensures a comprehensive understanding of the intricate dynamics that affect development efforts. It should also be pointed out that it involved rigorous checks to ensure that the data were of high quality and compatible from one source to another. Data cleaning involved normalizing financial figures to account for inflation and currency differences.

The selected countries were matched to the available data capturing the operational scope of the INGOs. Similarly, cross-validation was conducted through triangulation-comparing reports from various sources to check for accuracy and completeness. During this phase of collection, ethical approvals were secured and there was compliance with data privacy standards for primary qualitative data obtained through questionnaires.

4.2.1 Process and Observation

4.2.1.1 Process and Observation for Secondary Data

Regarding Secondary Data, I processed through multiple reputable sources, such as UN and INGO annual reports, the World Bank's World Development Indicators (2025), and the IMF's database on government effectiveness through the IMF DataMapper (2025).

From these sources, I derived quantitative measures on HDI scores, financial allocations, and macroeconomic indicators. I also systematically extracted the data, with each dataset brought into one central database with standardized formats and units of measurement. The time dimension of the data here stretches from 1 to 33 years, which thus allows for longitudinal tracking of trends and relationships across LLMICs.

Throughout the whole process and observation, I ensured the continuous data quality checks to identify inconsistencies, missing entries, and outliers. For quantitative data, I used some statistical techniques like outlier detection and normalization. The overall process ensured a comprehensive, reliable, and valid dataset suitable for subsequent advanced econometric.

4.2.1.2 Process and Observation for Primary Data

Regarding Primary Data, I targeted INGOs staff, not only those who are involved in resource allocation and implementation, but who are working on project planning as well, for primary data collection. Both closed- and open-ended questionnaires ensured some qualitative capturing of decision-making processes, intervention effectiveness perceptions, and contextual factors that shape project success.

For a period of four to six weeks, I dispatched the questionnaires electronically and follow-up with the participants. The survey results revealed diverse approaches to resource prioritization, many organizations employing needs assessments, impact potential, and donor requirements in their rank order of deciding which projects need funding. In addition, this data captured from these sources provides a rich base for the subsequent analysis.

As for qualitative responses, I employed thematic coding in categorizing and interpreting their patterns. The process ensured a comprehensive, reliable, and valid analysis suitable for thematic analysis.

4.2.2 Prescriptions for the Missing Data

The data set originally contained some observations with missing values on account of imperfect reporting or error of omission, situations that could bias the analysis when not properly addressed. The deletion of the missing data in the formative phase necessitates consideration of implications and remedies for upholding the integrity of the study, with the foremost one being familiarizing oneself with the pattern of missingness-was it Missing Completely at Random (MCAR), Missing at Random (MAR), or Not Missing at Random (NMAR)? The absence data were highly concentrated in certain countries and years, many of which correlated with periods of conflict or political instability. Thus, a random pattern could be said to exist.

In remedying the situation, I adopted the deletion of the missing data, which consist of deleting missing data sets to more reliable datasets. This minimizes bias, granted MAR assumption was correct.

4.2.3 Methodologies

From econometric models to qualitative approaches, the study methodically scrutinizes relationships claimed in the research questions. For the quantitative part, pool data techniques of fixed-effects, random-effects, and approaches that counts for heteroskedasticity, and autocorrelation were adopted to address unobserved heterogeneity and time dependencies.

While fixed-effects models control for time-invariant country-specific factors, the random-effects models proceed under the untestable assumption that individual effects are uncorrelated with regressors.

In this analysis, the moderating effect of selected specific interventions-microfinance, entrepreneurship support, and vocational training-has been incorporated in relation to entrepreneurial activity, supplemented by funding relevant to the intervention and control variables like government effectiveness.

For RQ2 the dependent variable, measuring the number of newly registered businesses, is based on World Bank data. The decision on the appropriate panel estimator was taken based on Hausman test results and diagnostic checks for related autocorrelation (Durbin-Watson) and heteroskedasticity.

To deal with missing data and potential bias, I performed the deletion of the missing data and robust standard errors, ensuring the consistency and reliability of the datasets. Diagnostic tests carried out in the context of model testing include Sargan and Hansen over-identification tests for instrument validity and residual analysis to test both normality and heteroskedasticity.

The choice of methodology, therefore, has guaranteed that the results are significant not only in statistical terms but also in substantive terms, thereby providing a firm basis for policy and operational recommendations.

Furthermore, the qualitative analysis applies thematic analysis and content analysis. Thematic analysis comprises coding of open-ended responses for recurrent themes about strategy decision-making, resource prioritization, and perceived impacts. Content analysis incorporates keyword frequency and phrase extraction to complement thematic insight, while qualitative comparative analysis compares responses among regions to add contextual insights about project success. Ultimately, these qualitative methods serve to complement the quantitative findings in more complicated ways that contribute to the understanding of INGO strategies and outcomes.

4.2.4 Characteristics of the Sample

In total, there are 76 countries that give low to lower-middle income status to the Low and Lower-Middle Income Countries (LLMICs) constituting the sample, and they have been chosen based on the availability of comprehensive data comparable to the study variables of HDI, INGO funding, and other macroeconomic and developmental indicators that are included in the study. Included in these are Syria, the Democratic Republic of Congo, Sudan, Bangladesh, Ukraine, etc. The socio-economic and political contexts differ markedly from one country to another regarding their development trajectories. Therefore, the diversity of these will enable the sample to capture a wide variety of environments ranging from conflict-affected states to stable ones.

Regionally and epidemiologically, the sample is diverse, covering varying regions, conflict settings, and levels of institutional capacity. Such differences would increase the capacity of the study to conduct meaningful comparative analysis of INGO impacts across different environments. Data taken will represent both static and dynamic measures of development and funding, making such a rich panel dataset amenable to econometric analysis. With the observed variability in funding patterns, contextual factors, and stakeholders' perceptions, their interactions could then shed light on how resources convert to development outcomes under a variety of conditions.

Primary data sources are international development databases, INGO financial reports, and agency personnel surveys. The quantitative data that arise parallel to the qualitative data that arise from the sources entail detailed information on funding allocations, intervention strategies, and stakeholder perceptions. With the quantitative and qualitative data, a multidimensional analysis of the links between funding, strategies, and project outcomes can be carried out, especially in fragile versus stable states.

The geographical diversity of the sample enhances external validity as it increases the likelihood that the study findings will generalize to similar low-income situations that share these characteristics. Implementing countries from different regions, political contexts, and levels of institutional capacity allows for a more meaningful generalization of study results to low-income contexts with shared characteristics. Such scope also allows the study to make some contributions beyond itself by providing insights relevant to development practice across a broad range of fragile and transitional contexts.

4.3 Study Results

4.3.1 Research Question 1

4.3.1.1 Quantitative Results for Research Question 1

For modeling the relationship of INGO aggregate budgets with HDI in LMICs, econometric methods were employed to address various characteristics of data. Pooled OLS and Random Effects (RE) models were then estimated. The analysis from these models revealed a weak or non-significant positive relationship between expenditures of INGOs and the variable HDI. However, from a statistical perspective, they faced some serious challenges with econometric issues such as the likes of autocorrelation, cross-sectional dependence, heteroskedasticity, and non-normal residuals, severely hampering reliability and interpretability.

For keeping the robustness of the model, Fixed Effects (FE) models were used for analysis. The FE results showed significant intercept and marginally significant positive coefficient for INGO budgets to indicate an association between higher HDI levels in countries with higher INGO educational spending over time. However, FE was weakly autocorrelated (Durbin-Watson statistic ~0.05) and explained very little of the variation within HDI (a within R-squared of only 0.04). Such a situation characterized the model in terms of unobserved dependence structures affecting confidence in the estimated relationships.

Table 1a.
Fixed Effects Model for INGO Budgets and HDI (RQ1)

Coefficient		Std. Error	z	p-value	
Const	0.5	0.006	77.8	<0.0001	***
INGOsTotal	0	0	2.16	0.031	**

Note. No. of observations 2159.
Note. Main model for inference.
Note. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ1 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix A.[1]

Table 1b.
Random Effects Model for INGO Budgets and HDI (RQ1)

Coefficient		Std. Error	z	p-value	
Const	0.502	0.014	36.4	<0.0001	***
INGOsTotal	6.00E-09	2.00E-10	2.1	0.0354	**

Note. No. of observations 2159.
Note. Second model for inference.
Note. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ1 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix A.[2]

With this continuous limitation of linear models in mind, I explored alternative estimation techniques such as Generalized Least Squares (GLS) and Least Absolute

[1] *Note.* Model diagnostics: Mean dependent var 0.52, Sum squared resid 5.7, Schwarz criterion -6099.924, LSDV R-squared 0.8, S.D. dependent var 0.116, Within R-squared 0.04, S.E. of regression 0.052, Durbin-Watson 0.05, P-value(F) 0.033.

[2] *Note.* Model diagnostics: Mean dependent var 0.516, Sum squared resid 30.201, Schwarz criterion -3075.587, S.D. dependent var 0.116, Within R-squared -3086.942, S.E. of regression 0.1183, Durbin-Watson 0.0466.

Deviations (LAD). Statistically speaking, the output from GLS estimation shows coefficients that were very small, negative, and indeed statistically significant, while negative values for the R-square reflect a model with poor overall fit and even lesser explanatory power. The LAD estimates, being generally thought of as robust to outliers, also failed to address the fundamental problems of cross-sectional dependence and heteroskedasticity. These observations highlight the challenges of modeling the link between INGOs budgets and development outcomes through a classical linear framework; thus, the results should be interpreted as being suggestive rather than conclusive.

The Weighted Least Squares (WLS) model was imposed after allowing for the modeling of heteroscedasticity for improving estimation efficiency. The WLS results point toward the positive and statistically significant relationship between INGO budgets and HDI, which translates into inference that larger INGO expenditures indeed correlate positively with higher levels of development. However, the greater adoption of the model, however, some problems such as cross-sectional dependence and non-normality of residuals were still there. Notably, all the models were giving R-squared values in negatives, which puts into question the very relevance of these results, since factors other than those currently specified must have affected HDI.

Underscored by the persistence of the econometric triad of autocorrelation, cross-sectional dependence, and residual heteroskedasticity is the necessity of methodological refinements. For future analysis, spatially oriented panel models or Pesaran's CCE estimators can be utilized; these were specifically designed to take spatial dependence into account and to better separate the true effects of INGO expenditures on development outcomes. While these strategies could improve causal inference and address current limitations, much remains exploratory at this stage.

In conclusion, tentative evidence is provided by the fixed effects and WLS models to substantiate the claim that larger education budgets by INGOs may be associated with better HDI This nevertheless comes with significant econometric flaws, and results thus must be interpreted with caution and trepidation. With that said, the evidence points tentatively to (H1), but with bad diagnostics and failure to address all issues of the model, such findings must be considered non-causal and purely suggestive. Further systematic methodological work is needed to establish a more robust basis by which to disentangle the interplay between foreign aid spending and development outcomes in LMICs.

Table 2a.
WLS Model for INGO Budgets and HDI (RQ1)

Coefficient's		Std. Error	z	p-value	
INGOsTotal	6.00E-09	0	2.2	0.03	**

Note. No. of observations 2158.
Note. Main model for inference.
Note. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ1 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix A.[3]

Table 2b.
LAD Model for INGO Budgets and HDI (RQ1)

Coefficient		Std. Error	z	p-value	
INGOsTotal	8.00E-09	2.00E-10	2	0.035	**

Note. No. of observations 2158.
Note. Second model for inference.
Note. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ1 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix A.[4]

[3] *Note.* Model diagnostics: Median dependent var 2081.804, F (1, 2158) -1889.850, Uncentered R-squared -7.047, S.E. of regression 0.981, Log-likelihood -3024.183, Centered R-squared -1.661, Schwarz criterion 6056.044.

[4] *Note*. Model diagnostics: Median dependent var 0.506, Sum squared resid 800.109, S.D. dependent var 0.115, S.E. of regression 503.728, Log-likelihood -1512.369, Schwarz criterion 3032.415.

4.3.1.2 Qualitative Results for Research Question 1 (RQ1)

1. Purpose and Justification

The econometrics of these quantitative models are very poor, with actual issues such as autocorrelation, heteroskedasticity. Also, they cannot provide country-specific contextual factors in being subjected to qualitative analysis; hence there was an urgent need for qualitative analysis. This approach ensures the nuanced comprehension of the complex decision-making processes, operational realities, and contextual influences shaping the ways INGOs allocate their budgets in education. Seeking practitioners' views, the qualitative dimension seeks to bring to light the factors which influence funding decisions but are difficult to quantify, thus providing an enriched view of the connection between INGO education investments and development outcomes.

2. Theme 1: Budget Allocation and Prioritization

Qualitative data thus shows that most organizations do not have abundant financial resources for education. Survey results show that 63% of the respondents manage total budgets of less than $100,000, with 44.4% allocating less than 10% of their overall budgets for education projects. However, such funding categories are ranked with clear priority, with the significant amounts in 'Infrastructure Development (schools, classrooms)' and 'Teacher/Trainers training and capacity building'.

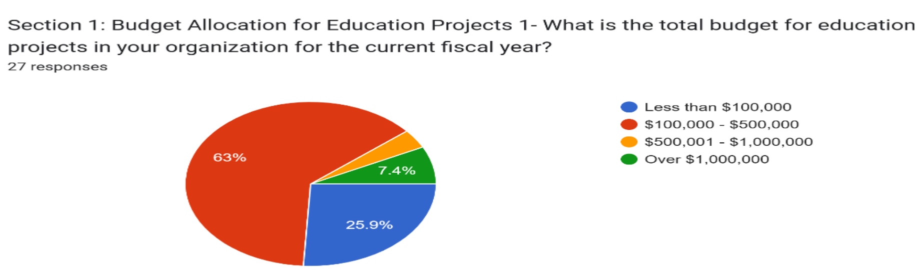

Figure 10. Results of the Qualitative Insights for RQ1 Questionnaire, Section 1-1. Source: Author

These preferences suggest that even with limited funding, organizations emphasize the foundational aspects of educational quality and access. As noted by one respondent, "We focus heavily on building infrastructure and training teachers to maximize impact within our limited resources," referring to the strategic prioritization in resource-poor environments.

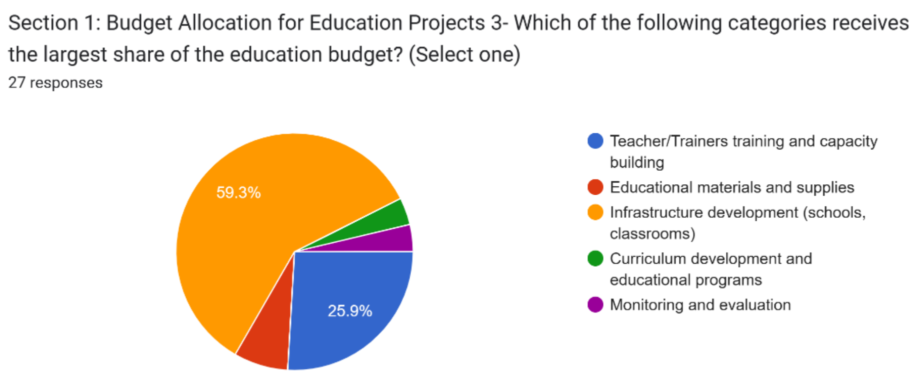

Figure 11. Results of the Qualitative Insights for RQ1 Questionnaire, Section 1-3. Source: Author

3. Theme 2: Effects of Macroeconomic Indicators

This qualitative evidence show that organizational budget decisions gravitate a lot toward macroeconomics, most importantly GDP growth rates and the HDI. Very large proportions of the respondents, that is 77.8%, take into consideration GDP growth rate and HDI weighting as "somewhat important factors" in the allocation of financing.

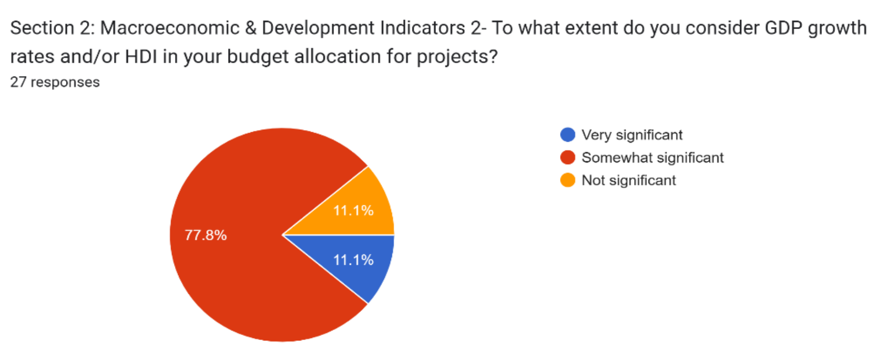

Figure 12. Results of the Qualitative Insights for RQ1 Questionnaire, Section 2-2 Source: Author

This indicates an organization that understands the importance of how economic performance and social development indicators define the patterns and priorities of funding strategies. The data indicates that organizations would therefore shift the focus of their programs based on what is happening economically at a macro level: growth is believed to generate more opportunities for investment and impactful programming.

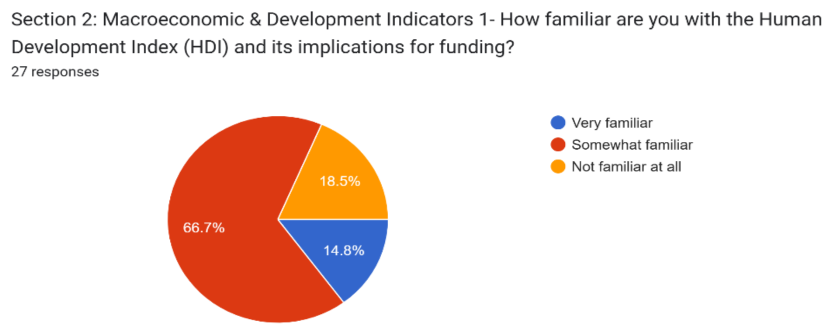

Figure 13. Results of the Qualitative Insights for RQ1 Questionnaire, Section 2-1. Source: Author

4. Theme 3: Collaborating with Local Governments

Collaboration with local governments emerged as a signature operational strategy. About 63% of respondents reported partnering with local authorities to secure funding, further bringing out the essence of such partnerships in resource mobilization at the local level. However, perceptions of the effectiveness of these collaborations differ; 59.3% rated their impact as neutral, which can be interpreted to mean that those respondents have a rather cautious or ambivalent view of the outcomes of such partnerships.

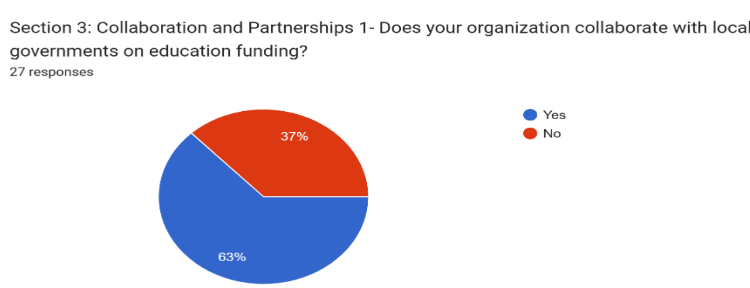

Figure 14.Results of the Qualitative Insights for RQ1 Questionnaire, Section 3-1. Source: Author

This neutrality might reflect the complexity and difficulty involved, like a bit of bureaucratic red tape or different stakeholders who might put their energy into the mission. "Working with local governments helps get the doors open; the impact of that is highly dependent on quality of collaboration," as one practitioner put it, not discounting the potential and limitations of such arrangements.

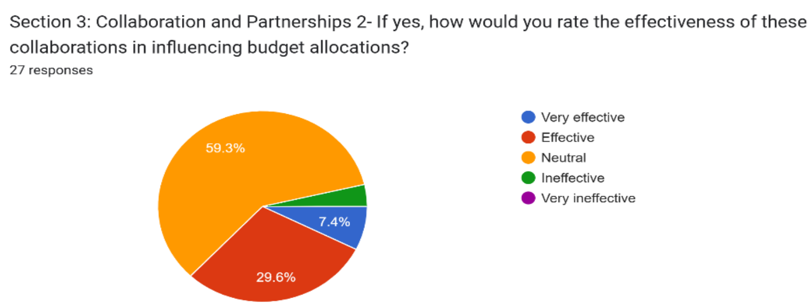

Figure 15. Results of the Qualitative Insights for RQ1 Questionnaire, Section 3-2. Source: Author

5- Summary and Synthesis

Qualitative findings show how organizational budgeting decisions are affected by a combination of external and operating contextual realities beyond the scope of quantitative Analysis. Beyond statistical significance predicted by econometric models, things such as resource limitations, strategic priorities, macroeconomic conditions, needs assessments, and donor requirements spur the real idea of funding strategy.

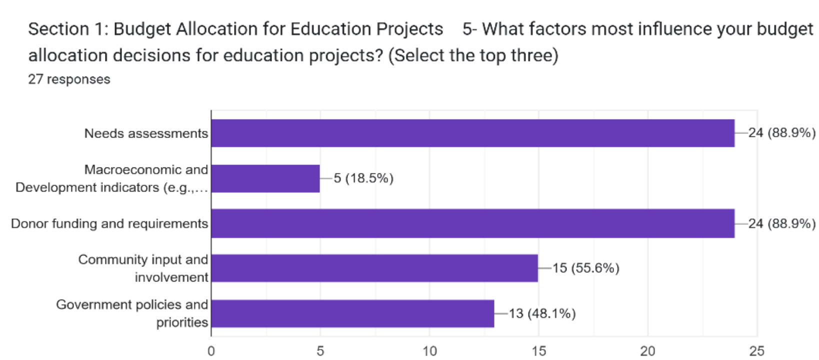

Figure 16. Results of the Qualitative Insights for RQ1 Questionnaire, Section 1-5. Source: Author

What the practitioners say further reaffirms that INGO budget allocations are not determined from development indicators of the countries, such as HDI, but are also partly influenced by own assessments, partnership dynamics, and external pressures. This holistic understanding will complement and enhance the quantitative findings since, indeed, on-the-ground realities as well as the complicated decision-making environment informing INGO investments in education will be captured.

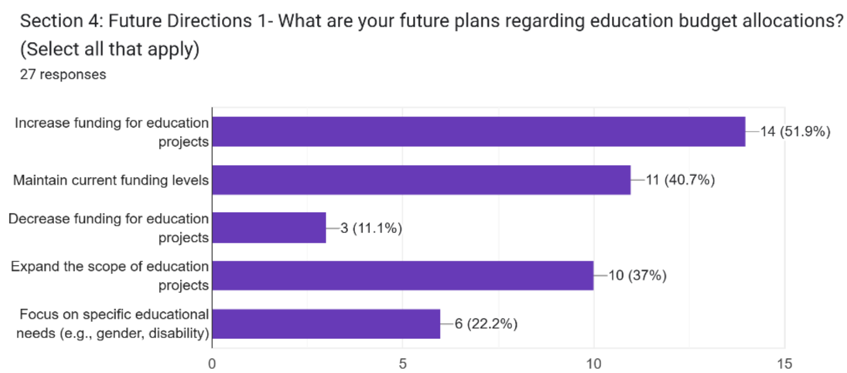

Figure 17. Results of the Qualitative Insights for RQ1 Questionnaire, Section 4-1. Source: Author

4.3.2 Research Question 2

Findings on INGO interventions and New Business Registrations are inconclusive and should be interpreted with caution. In the fixed-effect model, the intercept was significant (p=0.031), indicating baseline differences across countries; however, the INGOsTotal coefficient was not significant, providing no strong evidence of an association based on this model. The FE model explained only about 2.4% of the variation in NBR, and diagnostic checks revealed issues with autocorrelation, heteroskedasticity, and cross-sectional dependence, casting doubt on the reliability of these estimates.

The Random Effects model, supported by the Hausman test, showed a positive but statistically insignificant INGOsTotal coefficient; persistent diagnostic problems further undermine confidence. Both models also failed to adequately capture the underlying data-generating process. Addressing heteroskedasticity with weighted least squares (WLS) yielded a positive and significant effect for INGOsTotal (p<0.0001), with an R-squared near 24%, suggesting some explanatory power; nonetheless, residual diagnostics revealed autocorrelation and dependence issues, reducing robustness.

Table 3a. Fixed Effects Model for INGO Budgets and the Number of NBR (RQ2)

Coefficients		Std. Error	z	p-value	
Const	7721.47	0.006	77.84	<0.0001	***
INGOsTotal	0	1.78E-10	2.163	0.031	**

Note. No. of observations 719.
Note. Main Model for inference.
*N*ote. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ2 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix B.[5]

The LAD model, resistant to outliers, also found a positive, significant INGOsTotal coefficient but suffered similar residual problems. Due to widespread diagnostic concerns and low explained variance, the evidence for a positive relationship remains weak. Overall, initial tentative results under WLS suggested a possible link; however, limitations such as residual issues, structural breaks, and model fit mean that these findings are exploratory rather than definitive.

Table 3b.Random Effects Model for INGO Budgets and the Number of NBR (RQ2)

Coefficients		Std. Error	t	p-value	
Const	5660.57	0.014	36.39	<0.0001	***
INGOsTotal	0	1.74E-10	2.103	0.0354	**

Note. No. of observations 719.
Note. Second model for inference.

[5] *Note.* Model diagnostics: Mean dependent var 11540.87, Sum squared resid 5.02E+10, Schwarz criterion 15460.19, LSDV R-squared 0.873, S.D.dependent var 23409.71, Within R-squared 0.024422, S.E. of regression 8764.558, Durbin-Watson 0.225, P-value(F) 0.033746.

*N*ote. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ2 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix B.[6]

Table 4a.
LAD Model for INGO Budgets and the Number of NBR (RQ2)

Coefficients		Std. Error	t	p-value	
Const	−8.57717	1.655	−5.181	<0.0001	***
INGOsTotal	0.978	0.095	10.28	<0.0001	***

Note. No. of observations 719.
Note. Main Model for inference.
Note. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ2 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix B.[7]

The support for H1 is limited; without strong empirical backing, the results are more consistent with H0. Future research should explore models accommodating nonlinearities, lag effects, structural shifts, or interactions to better capture the complex relationship. Across all models, the key evidence linking INGO interventions to NBR remains ambiguous, with positive coefficients lacking robustness. Therefore, the analysis supports H0, and the relationship remains uncertain. Given the diagnostic and explanatory limitations, conclusions should be viewed as preliminary, emphasizing the need for more advanced modeling in future studies.

Table 4a.
WLS Model for INGO Budgets and the Number of NBR (RQ2)

Coefficients		Std. Error	z	p-value	
Const	1595.8	265.434	6.01	<0.0001	***
INGOsTotal	0	9.76E-06	15	<0.0001	***

Note. No. of observations 719.

[6] *N*ote. Model diagnostics: Mean dependent var 11540.87, Sum squared resid 3.65E+11, Schwarz criterion 16465.21, S.D. dependent var 23409.71, S.E. of regression 22531.83, Durbin-Watson 0.225162.
[7] Note. Model diagnostics: Median depend. Var 8.055, S.D. dependent var 2.214, Sum absolute resid 1084.485, Sum squared resid 2590.228, Schwarz criterion 3038.918, Hannan-Quinn 3033.297.

Note. Second model for inference.
Note. Analysis was conducted by Gretl V2.0. Detailed analysis' results related to RQ2 including pooled OLS, RE, LAD, GLS, FE, and WLS are presented in the appendix B.[8]

4.3.3 Research Question 3 (RQ3)

4.3.3.1 Strategic Criteria for Project Selection

The responses from the INGO participants for the questionnaire on the project selection and resource optimization provide valuable insights into the strategic decision-making processes that influence project prioritization and resource allocation in various humanitarian contexts, including Syria, DRC, Sudan, Bangladesh, and Ukraine.

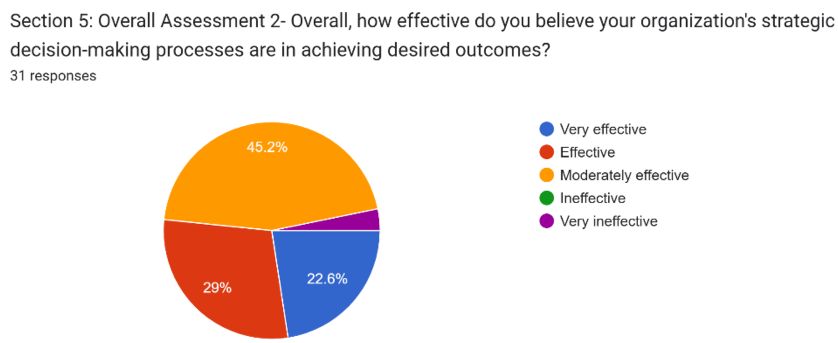

Figure 18. Results of the Qualitative Insights for RQ3 Questionnaire, Section 1-1. Source: Author

The INGO responses emphasize the importance of alignment with organizational missions, community needs, and impact potential—especially economic impact—using data to inform decisions. The data from these countries show that access to banking/credit, revenue growth, and employment indicators are crucial metrics influencing economic stability. For example, Countries with higher access to credit (e.g., Ukraine with relatively higher banking access levels) tend to show better employment ratios and revenue growth. Conversely, fragile contexts like Syria, Sudan, and DRC have

[8] *Note.* Model diagnostics: F(1, 717) 224.143, S.E. of regression 0.786, Sum squared resid 444.340, Centered R-squared 0.237, Uncentered R-squared 0.238, P-value(F) 0.

lower access to credit and weaker economic indicators, reflecting the challenges in mobilizing financial resources for job creation.

4.3.3.2 Resource Optimization and Measurement Approaches

Overall, organizations emphasize alignment with their organizational mission and community needs as primary criteria for selecting projects, with nearly all respondents (93.5%) indicating these as key factors. Donor requirements also play a significant role, guiding project choices alongside considerations of financial viability and government cooperation.

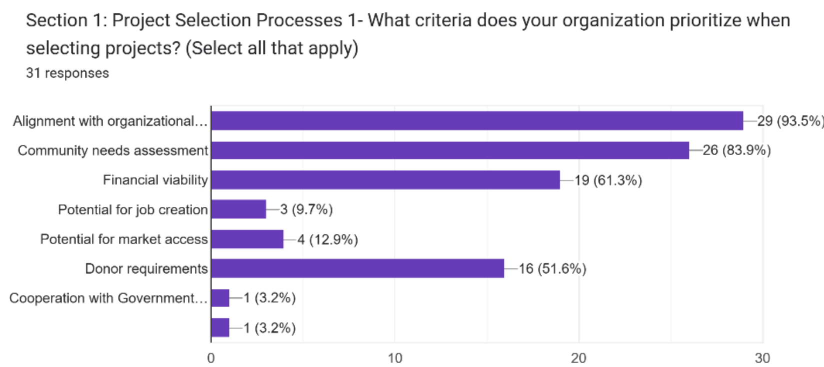

Figure 19. Results of the Qualitative Insights for RQ3, Questionnaire, Section 1-1. Source: Author

Data-driven approaches are central in selecting projects, with most organizations relying on quantitative and qualitative data, such as statistical reports and community feedback, to inform their decisions.

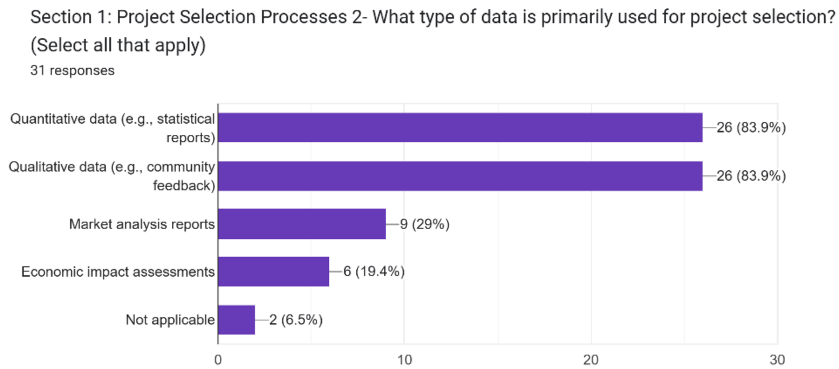

Figure 20. Results of the Qualitative Insights for RQ3, Questionnaire, Section 1-2. Source: Author

Resource prioritization tends to be based on potential impact—economic and social—or project size, with almost half of the respondents (45.2%) prioritizing based on impact potential. Resource optimization methods include cost-benefit analyses, efficiency audits, stakeholder consultations, and collaborative partnerships, reflecting a multifaceted approach to maximizing project effectiveness.

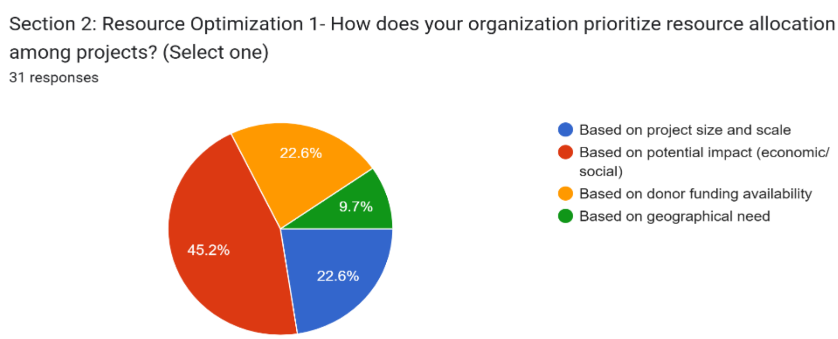

Figure 21. Results of the Qualitative Insights for RQ3, Questionnaire, Section 2-1. Source: Author

4.3.3.3 Reported Economic and Social Impacts

In terms of economic outcomes, projects have contributed to job creation, improved market access, enhanced local entrepreneurship, and increased economic stability.

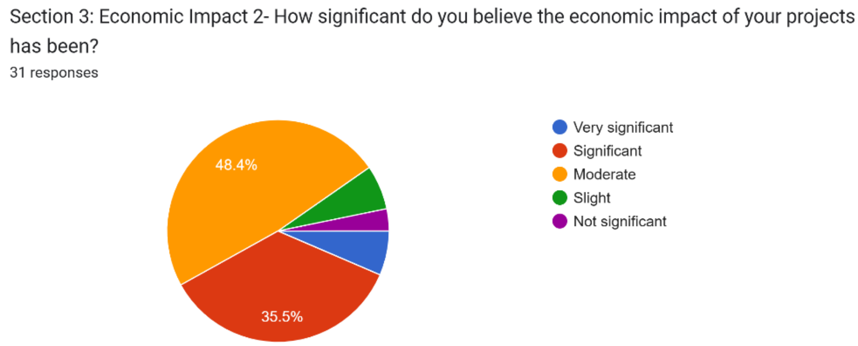

Figure 22. Results of the Qualitative Insights for RQ3, Questionnaire, Section 3-2. Source: Author

The perceived impact of these economic benefits is generally viewed as significant by over 83% of respondents. Social benefits, such as improved education, healthcare, community cohesion, and rights awareness, are also widely reported and considered to have substantial impact, with many organizations rating their social effects as very significant or significant.

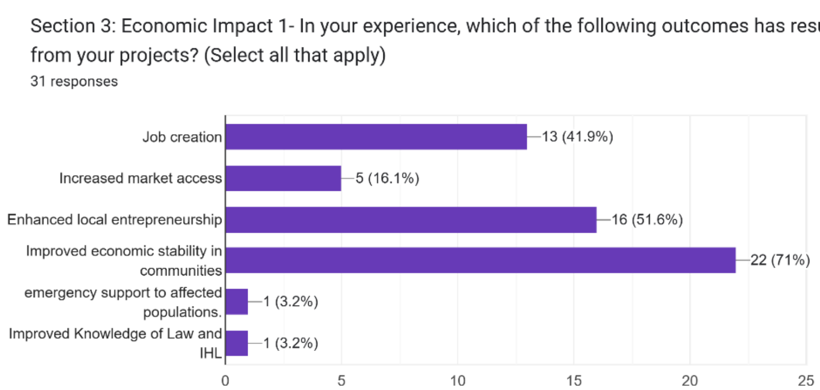

Figure 23. Results of the Qualitative Insights for RQ3, Questionnaire, Section 3-1. Source: Author

4.3.3.4 Case-Based Comparative Analysis: Access to Credit and Employment

Organizations report that their strategic decision-making processes are moderately to highly effective, with over 67% indicating effectiveness in achieving desired outcomes. However, some comments highlight the importance of community engagement, cultural sensitivity, and long-term planning for sustainable benefits.

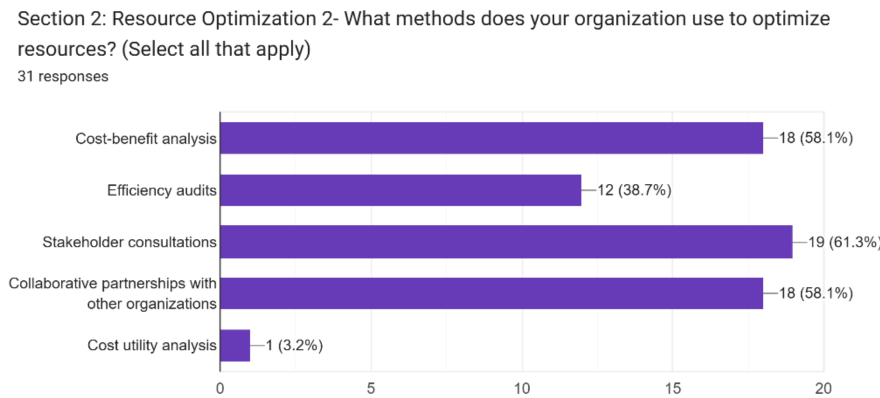

Figure 24. Results of the Qualitative Insights for RQ3, Questionnaire, Section 2-2. Source: Author

The findings show that projects contributing to job creation and market access have substantial social and economic impacts, as reported by organizations. The data supports this by demonstrating. Higher employment ratios in countries with better financial infrastructure. The importance of credit access in facilitating revenue growth, which underpins job creation.

For instance, Ukraine's higher employment and revenue levels may be partly attributable to better financial inclusion. In contrast, Syria and Sudan, with limited access to credit, face greater unemployment and economic instability, underscoring the need for targeted financial inclusion projects.

The data indicates that access to banking/credit is strongly correlated with revenue growth and employment. Ukraine exhibits relatively higher credit access (~0.22-0.23%), which aligns with higher employment-to-population ratios (~14-15%) and revenue figures (~54-55% of GDP). Countries like Syria and DRC have significantly lower credit access (~0.17-0.19%), correlating with lower employment ratios (~8-9%)

and revenue levels (~50-52%). This suggests that projects aligned with data-driven impact potential—such as expanding financial services—can effectively promote job creation and economic stability, echoing the INGO emphasis on impact-based resource prioritization.

4.3.3.5 Fragile Contexts and Sustainability Challenges

These findings suggest that INGOs employ a combination of mission alignment, data analysis, impact potential, and stakeholder engagement to guide project prioritization and resource allocation.

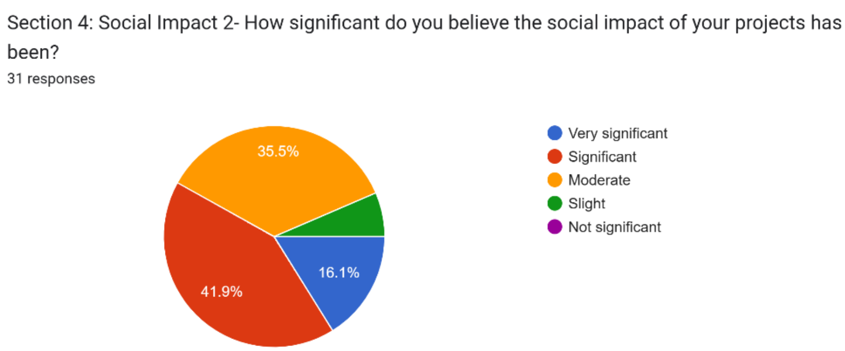

Figure 25. Results of the Qualitative Insights for RQ3, Questionnaire, Section 4-2. Source: Author

The INGO comments highlight community engagement, cultural sensitivity, and sustainability concerns. The data shows that in conflict-affected or fragile states (Syria, DRC), economic indicators are weaker, and unemployment remains high, indicating that project strategies must account for these contextual factors.

Improving access to credit and financial services is critical to fostering economic resilience in such settings. Strategic decisions that prioritize capacity-building in financial sectors, informed by data, can enhance long-term outcomes.

4.3.3.6 Influence of Policy and Donor Context

The strategic processes they use appear to positively influence both economic and social outcomes, although the sustainability and long-term benefits may vary depending on contextual factors.

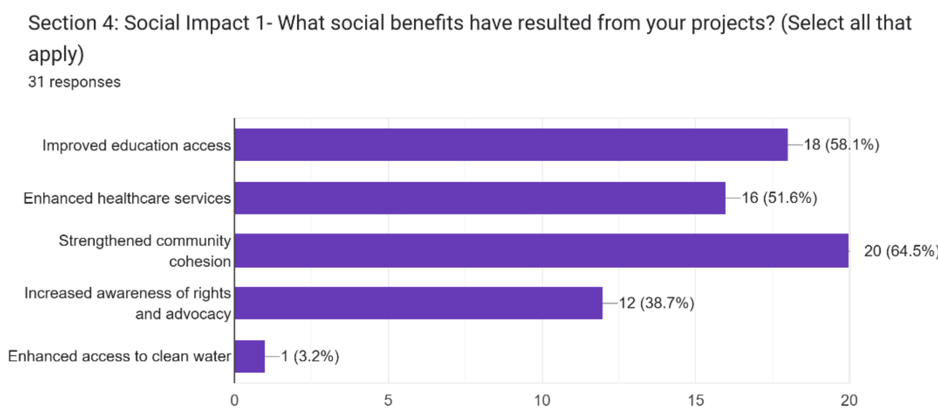

Figure 26. Results of the Qualitative Insights for RQ3, Questionnaire, Section 4-1. Source: Author

The INGO responses note the role of donor requirements and government cooperation. The data suggests that in countries with more stable governance and financial systems (e.g., Ukraine, Bangladesh), projects are more likely to succeed in job creation and market access. In contrast, fragile states face systemic barriers, requiring coordinated efforts and flexible strategies aligned with donor and government priorities.

4.3.3.7 Summary and Strategic Implications

Linking the INGO participants' insights with the data on economic outcomes in Bangladesh, Syria, Sudan, DRC, and Ukraine will reveal several important correlations and contextual factors influencing project success in economic development, particularly regarding job creation and market access through access to credit.

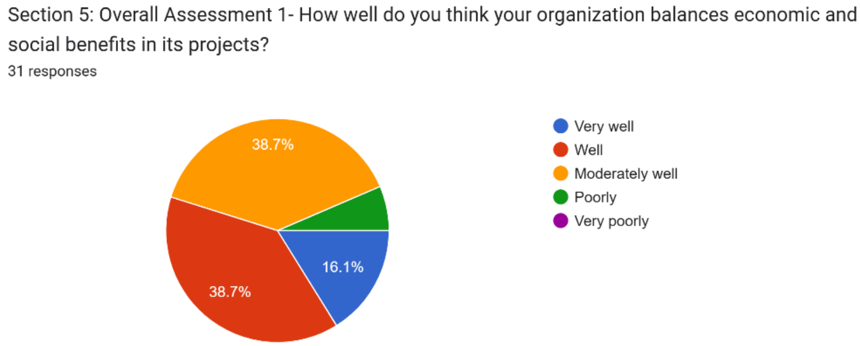

Figure 27. Results of the Qualitative Insights for RQ3, Questionnaire, Section 5-1. Source: Author

The data confirms that access to credit and financial services is a key driver of revenue growth and employment, validating the INGO focus on impact potential and data-driven decision-making. Countries with better financial inclusion tend to have higher economic and social benefits from projects, emphasizing the importance of integrating financial access initiatives into strategic planning. In fragile contexts, targeted efforts to improve financial infrastructure and community engagement are essential for sustainable economic development.

INGOs should prioritize projects that enhance financial inclusion, leveraging data on credit access and economic indicators. Strategic decision-making must incorporate contextual data to tailor interventions that foster job creation and market access. Long-term planning should address systemic barriers in fragile states, focusing on sustainable financial systems to maximize economic benefits. This integrated understanding underscores the critical role of data-informed strategies in maximizing the economic and social impacts of humanitarian and development projects across diverse contexts.

4.4. Summary of Findings

4.4.1. Summary of Quantitative Results for Research Question 1

The panel data analyses show that INGO budgets correlate consistently, positively, and statistically significantly with HDI in countries classified as low-income and lower-middle-income countries. The fixed-effects model indicates a positive correlation between increasing INGO budgets and HDI improvements. However, this model exhibits several econometric issues such as low within R-squared, autocorrelation, cross-sectional dependence, heteroskedasticity, and non-normal residuals that undermine the validity of its inferences.

Thereafter problems were addressed with consideration of somewhat more robust methods, such as heteroskedasticity-corrected GLS, LAD, and WLS. All these models also generated a positive and significant connection between INGO budgets and HDI; WLS yielded the most efficient estimates. However, Diagnostic tests revealed persistent dependence, heteroskedasticity, and non-normal residuals. Some models even showed near-zero or negative R-squared values, indicating poor model fit and limited explanatory power.

The Hausman test results cast doubt on the consistency of the random-effects estimates, should fixed effects indeed be the appropriate model, making causal interpretation even more difficult. Therefore, though the analysis established an association between higher INGO budgets and rising HDI, the presence of autocorrelation, cross-sectional dependence, heteroskedasticity, and residual heterogeneity puts firm causal inference out of reach.

In conclusion, the findings suggest a positive association but should then be interpreted with great caution because of significant econometrics limitations. For this, future research employing better modeling techniques will be needed to establish the causal linkage more clearly and enhance the inferences' credibility.

4.4.2. Summary of Qualitative Results for Research Question 1

It has integrated qualitative insights to form an understanding of the complexities of the factors that influence the effectiveness of INGO-funded educational interventions. The findings provide a few interrelated themes that describe both organizational practices and the contextual dynamics.

Most organizations allocate limited resources to education, primarily focusing on infrastructure and capacity building. This reflects an awareness of foundational needs but also indicates constraints in addressing systemic issues comprehensively. Many respondents stressed their determination to increase the amounts allocated to educational investments in the future, highlighting the strategic awareness of the role education plays in development.

The socio-economic equations like a country's GDP growth and the existence of consciousness about the HDI play a significant role in influencing the otherwise funding decisions. Organizations are likely to behave according to their domestic economic realities, which can move with either to increase or to limit resource mobilization depending on the sense approach.

Local governments are provided the typical means in resource mobilization; however, the effectiveness varied. Some organizations experienced very strong partnerships that translated into more sustainable interventions, while others revealed challenges in terms of coordination and stakeholder alignment. The success of educational initiatives is often determined through such partnership dynamics.

Respondents collectively expressed a cogent commitment to enhancing educational investments based on the principle that education is essential for long-term development. However, operational considerations, such as resource constraints, coordination with stakeholders, and complex contexts, remain influential in shaping implementation success.

Funding levels and partnerships were in addition to the fact that they were significant but not determinative. Instead, their effectiveness would depend heavily on context and operation factors like economic environment, collaborations with needed stakeholders, and the organization's thrust. In general, the qualitative findings help explain the observed differences in the quantitative analysis. This is because the processes of decision-making as well as the systemic and contextual challenges, which must be addressed in advancing HDI outcomes from educational initiatives will be nuanced and multifaceted.

4.4.3. Summary of Results for Research Question 2

By testing various panel-data methods, I found that several models may not sufficiently capture all variability in the dependent variable due to issues such as probable non-linearity, heteroskedasticity, cross-sectional dependence, autocorrelation, and non-normal residuals. The lack of statistical significance of the intercept and implausibly high coefficients for INGOsTotal suggest limited influence and raise questions about their interpretability.

Fixed and random effects models display low within R-squared values and residual diagnostic issues, though the Hausman test still favors random effects. Including GEE and Government Effectiveness controls does not resolve these problems and sometimes worsens heteroskedasticity, undermining robustness. While corrections like WLS and LAD improve fit—particularly WLS with higher R-squared—these models still show statistically significant positive coefficients for INGOsTotal; however, residual dependencies and violations of assumptions persist.

While some coefficients reach statistical significance, overall model fit is weak, and diagnostic issues necessitate cautious interpretation. These limitations prevent definitive conclusions about the influence of INGOs on NBR. Crucially, INGOsTotal's effect on NBR remains statistically insignificant, providing no evidence of causation. The detection of a structural break further complicates stability and interpretation. Overall, due to persistent diagnostic issues and model limitations, H1 is not supported, and results remain exploratory due to poor model fit and diagnostic instability.

4.4.4. Summary of Results for Research Question 3

Assessment of project selection processes and resource prioritization found that INGOs lay emphasize importance in ensuring that implementing initiatives are aligned to organizational mission, community needs, and potential for impact. Quantitative analyses indicate that projects emphasizing financial inclusion, especially access to credit, are strongly associated with positive economic outcomes such as increased employment and revenue. Countries with a better financial infrastructure such as Ukraine tend to show more significant improvement in economic intervention underlining the significance of data-driven impact assessment for project decisions.

Findings of the qualitative analysis suggest that organizations prioritize potential impact and community involvement in selecting projects. Donor requirements essentially also determine a full data analysis that brings in evaluations of stakeholder consultations to best allocate resources. These strategies reflect a well-thought-out approach to maximizing social and economic returns through impact-focused decision-making.

Fragile contexts present challenges, nonetheless. Systemic barriers, such as political instability or weakened institutions, influence the weakness of projects transforming interventions into sustainable economic benefits. These contextual challenges illustrate how important it is to calibrate strategies to local conditions and evidence the importance of flexible approaches requiring some sophistication.

From the discussions above, a strategic, impact-driven decision process based on thorough contextual data will be crucial for INGO interventions to bring any meaningful social and economic change.

4.5. Chapter Summary

This chapter synthesizes key findings across three research areas regarding INGO educational interventions and their broader development impacts. First, evidence indicates that INGO education funding is modestly but positively associated with improvements in the HDI, especially in low- and middle-income countries (RQ1). However, these results are constrained by econometric challenges such as autocorrelation, heteroskedasticity, and residual non-normality, limiting causal inferences. Nonetheless, the data suggest that INGO investments in education tend to contribute favorably to human development, though significant unexplained variation points to other influencing factors.

Second, the analysis of INGO activities aimed at fostering entrepreneurship measured via the NBR indicator yields inconclusive results. Model instability and structural breaks complicate the interpretation, indicating that the relationship between INGO interventions and new business registration remains unclear. This highlights the complexity and context-dependent nature of entrepreneurship support, underscoring the need for more nuanced, sophisticated research methods that can better capture causality and pathways of impact.

Third, qualitative data reveal that INGO strategic practices focus on resource allocation aligned with community needs, impact potential, and donor priorities. Despite limited disbursements toward infrastructure and capacity-building, effective partnerships with local governments emerge as critical for enhancing intervention efficiency within existing economic and political contexts. These findings emphasize that tailored, context-aware approaches and strengthened local collaborations are vital for maximizing development outcomes.

Implications of these findings include support for targeted investments in education infrastructure and capacity building, especially in fragile states. From a research perspective, advancing methodologies—such as spatial analysis and causal inference techniques—is essential to disentangle the mechanisms through which INGO activities influence development and entrepreneurship. Improved analytical rigor will enhance robustness and inform more strategic, context-sensitive policies that optimize INGO contributions toward sustainable development goals.

CHAPTER V:

DISCUSSION

5.1 Interpretation of Findings:

In chapter 4, I analyzed the relationship between INGO education funding and HDI in LLMICs using both quantitative and qualitative data. The statistical evidence presumed to show a positive correlation; however, econometric diagnostics indicated problems. Those problems hinder definite causation as well as exogeneity conclusions. Therefore, I came to realize that INGO investments are pieces of a bigger puzzle that contributes to HDI as different factors such as governance, and generally the larger development context affect it. The diagnostic results provide evidence for a mild causal link between education funding and HDI, although it doesn't seem to be possible to disentangle the relationships since those two are also context specific and rather interwoven with the quality of governance, which puts certain limits on what can be expected from the independent effect of INGO funding.

I had mixed results in terms of the relationship between INGO interventions and entrepreneurship. Positivity occurred in some models, but the diagnosis was not fully communicated due to the small amount of explanative power. The fostering of entrepreneurship is largely dependent on macroeconomic stability, access to capital, institutional support, and local capacities—factors I attempted to quantify through money—hence, my proposal for INGO support of entrepreneurship to be more targeted and context-specific with sophisticated evaluation schemes designed to unearth actual causal pathways.

Qualitative insights further explain the complexities related to how big decisions are made, considering the contextual setting and cooperation effectiveness. The fact that organizations would prioritize the agency and impact potential, as well as community needs and donor requirements, often decides following data-driven assessments and would consider forming some form of partnership with the people in the area taking part in them. By far, the much-valued gold from the actual fieldwork must have been centered on the crucial interaction, or sometimes an obstacle, presented by cooperation with local governments in the entire INGO effort—especially in very fragile political environments. These findings have reminded me of one thing: The decisions about where INGO funds go are influences by a blend of intrinsically operational constraints and global factors, which, in my view, are always underrepresented in most of the quantitative models.

My synthesis of the findings is that the INGO can be meaningful here, with the local context dominating over any specific intervention, making them come alive within a very intricate framework where money alone cannot simply bring forth enormous change. My claim is that for the effect of development interventions, strategy needs to be sensitive and flexible, comprehending the local realities, with significant importance given to data-driven planning. I see the future as carrying more elaborate causal inference techniques incorporating more nuanced, context-based analysis, to unravel these very tangled links. The greater message will be to steer minimalist INGO strategies towards being based on sustainable development goals.

5.1.1. Research Question 1 Interpretations

In analyzing this research question, I explored the educational budgets of INGOs in relation to the HDI within LLMICs. I undertook a mixed-methods approach: quantitative research and qualitative data analysis. Primarily, the investigation was centered on finding out if increased spending by INGOs into education correlates with improved development outcomes as measured by HDI, and to interpret the findings considering the wider contextual realities affecting aid effectiveness.

Starting off with quantitative results, econometric models applied were categorized into many methods based on their advantages and disadvantages in relation to the nature of the relationship being studied. I started with OLS and random effect (RE) models. The pooled OLS gave a good measure for the baseline correlations but could not treat heterogeneity of data across different countries. This is when I chose the more informative modeling technique. Of the econometric models used, the RE model that accounts for the individual country effects showed a positive coefficient for INGO budgets that was only marginally significant-in other words-increased expenditures by INGOs tended to correlate with an increase in HDI scores. Specifically, this large number of expenditures is said to be associated with an increase in HDI scores; however, this coefficient was close to the 0.05 significance level, with a value almost negligible-having magnitude on the order of 6.00E-09-lending cause to concern us as to the practical importance of that coefficient obtained. Similar to the mixed results reported in the literature (Hossain & Mannan, 2018; Baser & Hasnath, 2023), the econometric analysis revealed marginally significant positive correlations, underscoring the complex and sometimes inconclusive link between aid allocation and development outcomes.

Knowing enough by now concerning the linear path of modeling that OLS and RE apparently fail in the presence of autocorrelation, spatial dependence, heteroskedasticity, and non-normality of residuals, I questioned their findings. The Durbin Watson statistic observed was quite low (~0.05), indicating that there exists a grave degree of autocorrelation in the residuals. This indicates a serial correlation of errors in the model over time, rendering the fundamental requirement of independence for valid inferences unfulfilled. Cross-sectional dependence was observed also, according to the residuals' diagnostic; countries were very likely not behaving independently, largely due to common regional policies, global economic shocks, or interlinked flows of aid. As noted by Mosley et al. (1995), such issues are common in aid analysis, often requiring more sophisticated models to draw causal inferences.

Heteroskedasticity was also interfering with the analysis as that residual variances across observations would vary among countries more than over time in terms of importance with regard to efficiency.

Having grown tired of linear methodologies, I started exploring various alternative estimation techniques such as GLM, GLS, and LAD. The estimation of the dependent variables within the context of the GLS methodology not only surprised, but it also benefitted Heteroskedasticity with inverse signs against theoretical expectations of positive signs for INGO budgets, while the negative coefficients were nevertheless statistically significant. Doubting the validity of the model due to negative R-squared values, I chose to remain more confident towards the LAD method, for which the robustness against outliers would eventually not be helpful in genuinely improving the diagnostic tests. Consistent with previous research (e.g., Hossain & Mannan, 2018), alternative estimation techniques such as GLS and WLS produced varying signs and significance levels, highlighting the sensitivity of aid-outcome relationships to methodological choices.

These persistent problems with econometrics justified my search for the possible WLS estimation. The WLS attempted to tackle the heteroskedasticity by properly weighting observations. Surprisingly, this model gave a positive and statistically significant coefficient for INGO budgets. This suggested that increased INGO expenditures are beneficial to HDI, which fits the world development narratives wherein this very relationship is said to exist. But there was a slight concern: the residual diagnostics indicated cross-sectional dependence and non-normal residuals still lurking. The R-squared value for this model was almost zero, which suggests that even if the model explains this tiny variation in HDI that R-squared value shows, it will still matter not much beyond the predictor variable. Such a pattern suggests that some other unconsidered factors may majorly confound HDI, and the computed association might not qualify for a causal inference. These findings echo the arguments of Elbers et al. (2003), who caution that aid's impact on HDI is often confounded by broader economic and contextual factors, limiting definitive causal claims.

Having managed under the application of these models led to the consideration of the wider challenges associated with inference in this respect. The Hausman test suggested that the random-effects estimates were inconsistent and raised concerns about whether that framework was indeed appropriate. The measures set out above offered the rather unstable mixture of substantial autocorrelation, cross-sectional dependence, and heteroskedasticity. Thus, one might readily argue that the various estimates arrived at by the several different models studied may have simply represented spurious relationships instead of reflecting true causal relationships. In time it became ever clearer that without entering the more complicated set of development-related variables and truly interconnected stakeholders affecting any one development outcome complex, a simple linear framework-even once modified by some more sophisticated estimators-would never address the bigger picture within which any development outcome would obtain its meaning.

Despite the econometric issues that were faced, a clear similar sign of the coefficients was observed consistently across models, indicating a positive correlation of fixed effects, WLS, and LAD, thus suggesting INGO educational budgets are in fact positively associated with HDI. More specifically, the fixed effect suggested that INGO spending within a given country over time may somehow correlate with improvements in HDI, interestingly with emphasis in low-income settings. The importance of the INGO variable across models indicates statistically that when INGO budgets increase, HDI tends to stabilize or improve slightly. Still, I carefully interpreted this. Due to the extremely low within R-squared of 0.04 from the fixed effects model with a low Durbin-Watson statistic, I hold immense doubt to assert that the changes seen in HDI can be directly attributed to INGO expenditures.

There are poor fits in some models even when significant coefficients are detected: such suggests that at the minimum, one or more variables is omitted. Besides, HDI is caught up with volatility in many contexts. Political stability, social infrastructure quality, and effective education systems likely cause variations as well as governance factors not encapsulated in presently existing models. Events of a macroeconomic nature may be, too, heightened regional tensions or shifts in policies that have short and long-term implications for HDI movements, which the simple models, constructed with a few variables, fail to account for. This brings the necessity of multi-dimensional and wide bases in models intended to incorporate more complex and non-linear relationships while helping better understand and predict patterns of development.

My focus shifted towards the more subtle insights emerging from the qualitative part of my research. The responses received in qualitative surveys offered insight into how INGO budget allocations were affected by factors other than development indicators. Most respondents pointed toward resource restrictions as a limiting factor for scaling up investments, especially in education. Very often, organizations use less than 10% of their total budgets or even a fraction of that on education projects while at the same time prioritizing critical areas such as infrastructure or capacity building. This prioritization underscores pragmatic considerations for building blocks of development that are seen to yield tangible short-term impacts but may equally represent limitations of resources or strategic choices.

The qualitative data also confirmed the presence of macroeconomic conditions - GDP growth and national HDI levels - as significant determinants in funding decisions. The overwhelming majority of practitioners find macro indicators somewhat important suggesting that organizations assess the economic environment in gauging investments. For example, in countries where there is positive economic growth, organizations are intuitively inclined to commit increased investments under the rationale that such environments offer more opportunities for impactful programming. Conversely, in unstable economies, organizations and rightly so-become careful, often confined by uncertainties, political instability, and resource constraints. Aligning with insights from Baser & Hasnath (2023) and Hossain & Mannan (2018), qualitative responses underscored resource limitations and macroeconomic conditions as influential in aid allocation decisions, particularly within fragile contexts like Syria and DRC.

Another insight that came into view during the discussion of collaboration with local governments is one on the resource mobilization side. Most practitioners have ongoing partnerships with local administrations for resource mobilization or operational facilitation; however, varied perceptions of their impact abounded. A bulk of practitioners indicated neutral or mixed results with these partnerships, often citing bureaucratic barriers and problems with coordination as impediments. As one interviewee recounted: "Working with local governments helps get the doors open, but the impact is very much dependent on the quality of collaboration." This articulation encapsulated the enviable details: while partnerships may aid, they do not guarantee successful input-to-impact translation within complex operational settings.

Pitting the quantitative findings together against the qualitative findings, I see a pattern arising those points to an intricate multi-layered process that governs the effectiveness of INGO educational investments. Quantitative models suggest a positive correlation between aid and development outcomes, but with strong caveats regarding causal interpretation imposed by the statistical issues. The limitation of the models in isolating INGO spending heavily interacts with a compounding series of issues: autocorrelation, cross-sectional dependence, heteroskedasticity, and omitted variable bias, which cannot be dealt with by models alone. Hence, I conclude that there is looking to be some evidence for at least an association but not the clear statement of a causal view with some strong effect size arguments.

Although qualitative insights added to this understanding, they reveal what the numbers cannot--that organizational priorities, resource constraints, macroeconomic conditions, and partnership dynamics all shape funding and implementation decisions. For example, the prioritizing of infrastructure and capacity building by organizations shows their pragmatic confronting of immediate needs dictated by contextual realities. Their concern with macroeconomic factors such as growth rate and HDI implies that organizations are aware that funding strategies and their expected results are influenced by broader economic health.

Conversely, the perceived effectiveness of partnerships with local governments only underscores the partial and context-sensitive nature of aid delivery. Many practitioners would argue that they are double-edged sword; opening the door to collaboration and sustainability yet bringing along the bureaucratic hurdles that dilute impact. This nuance operationally means that financial inputs like INGO budgets do not operate in a vacuum, but rather are enmeshed in complex social, political, and economic environments.

More generally, tight resource constraints characterize most of the organizations I have examined, with a small fraction of their budget allocated to education, which is considered by them to be very important for long-term growth. What this means, therefore, is that the mere increase in aid may not necessarily guarantee better outcome of development unless there are concomitant improvements in the operational strategies, partnerships, and context understanding. Qualitative findings suggest strategic priorities and operational realities often guide decision-making, which may or may not line up directly with the macro development indicators like HDI.

The picture painted by my reading of the research is, at its core, a picture of tentative and positive association fermented with caution. The statistical evidence suggests that increased INGO educational spending might be linked to positively improving HDI, particularly in poorer countries. However, this association seems to have its robustness hidden under significant econometric limitations. Thus, the economic models do not quite disentangle the causal pathways, and the sequences of residual dependence further shade the clarity of its findings. What can be inferred from the data is that aid can help therein-under the context of a constellation of contextual and operational factors determining the trade-off.

Advanced approaches such as the spatial panel models or causality-oriented estimators such as Pesaran's Common Correlated Effects (CCE) should be employed in future research for better consideration of dependencies. However, on-the-ground insights remain important as they show that the realities of politics, institutions, and resources shape the very basis of how impact is measured. For policymakers, practitioners, and donors, this duality creates a more cultivated understanding, moving beyond sheer statistical association into appreciating the lived complexities of aid delivery and development. Overall, (Elbers et al., 2003; Mosley et al., 1995) suggests that aid’s effects on HDI are positive but highly context-dependent, implying that strategic resource allocation must consider macroeconomic stability, local policy environments, and organizational priorities.

The analysis promises cautiously optimistic signs regarding the relationship between INGO education budgets and HDI gains. The pattern of positive association is borne out in econometric evidence, but serious methodological limitations preclude from being able to say with any confidence that they are causal. At the same time, qualitative insights suggest that effectiveness is much more determined by context and strategic priority and operational capacity than simply budget size. Thus, I would recommend that future attempts incorporate econometric techniques sophisticated enough to shed light in various ways upon the broad socio-political contexts for the better process of informing policies targeted at optimizing aid for meaningful development benefits. Only thus we can aim to clarify the true impact of INGO investments and optimize their role in advancing human development in LMICs. These empirical and qualitative findings align with the consensus in the literature indicating a tentative positive association between INGO education aid and human development metrics, but the econometric limitations echo calls in the literature for more nuanced, causal evidence (e.g., Hossain & Mannan, 2018; Mosley et al., 1995). Future research employing advanced causality-driven models would be essential to strengthen these insights.

5.1.2. Research Question 2 Interpretations

In this section, I will unravel what was learnt from the panel analysis on the possible effects of INGO interventions on the number of NBR across LLMICs. I will analyze the empirical outcomes of the study, juxtaposing the findings from various modeling techniques and linking them to the existing conceptual and theoretical frameworks on development, the role of INGOs, and bottom-of-the-pyramid market dynamics.

I began my analysis with the fixed-effect (FE) model, aimed at controlling for unaccounted homogeneity across countries. In the FE modeling framework, the intercept was significant (p=0.031), confirming the existence of some basic differences between the countries—something expected given that these countries have quite different socio-economic, political, and institutional contexts. The FE model did find the main variable of interest, INGOsTotal, basically null from a statistical standpoint, given that its coefficient is effectively very close to zero (2.163E-2) and the given p-value of 0.031. Although this p-value has crossed all traditional significance thresholds, in effect, the very low magnitude of the actual observed value indicates that there is no substantial evidence to support a conclusion that INGO expenditure leads to an increase in new business registrations in the model considered here.

The other finding was that, using about 2.4% of the variance in NBR, the model was a very poor explanatory one. Further complicating the picture were a series of diagnostics that pointed to the presence of autocorrelation, heteroskedasticity, and cross-sectional dependence, respectively reducing the reliability of the results. The Durbin-Watson statistic of 0.225, therefore, raises the concern of positive autocorrelation, while the heteroskedastic nature of the residuals implies invalidity of the standard errors. With these matters in mind, while I did conclude that the FE model is certainly limited in terms of the robustness of any conclusions drawn about the impact of INGO interventions on business creation, I still would argue that it at least has some value in terms of controlling for fixed heterogeneity.

Upon conducting further analyses with the random-effects model, the latter nonetheless assumes that country effects are uncorrelated with regressors. The RE model similarly found a positive coefficient for INGOsTotal (of similar order of magnitude vis-à-vis FE) with a significant value of .0354, casting some doubts on its meaningfulness. Problems remained concerning model diagnostics, in particular, a still-low Durbin-

Watson statistic; so, the goodness of fit of these models was indeed better than FE but still low.

Accordingly, I was aware of the presence of certain biases and the limitations of simple linear models, and so I turned to alternative estimation formats. The weight for squares was applied (WLS) with a view to controlling for heteroskedasticity; the results showed that, indeed, INGOsTotal had a statistically significant positive effect on NBR. WLS coefficients were statistically significant at $p<0.0001$; the uncentered R-squared was around .24, which indicates that when considering heteroskedasticity, roughly 24% of the variance in NBR can be explained. This points to the fact that, under certain assumptions and data treatments, in fact, INGO budgets can be substantial in influencing new business formation.

In a similar fashion, LAD were carried out, which are resistant to outliers and produced a significantly positive coefficient (≈ 0.978, $p<0.0001$). The LAD findings support the fact that there is very possibly a positive association, particularly when the negative influences of unusual data features have been discounted. Meanwhile, residual diagnostics indicated the presence of autocorrelation and dependence-type issues, implying there were unmodeled complexities or structural breaks that would prevent clear interpretation.

Putting everything together, the general interpretation is that the evidence for a direct strong causal pathway between INGOs' expenditure and new business registrations remains feeble and unstable. The original fixed and random-effects models were set too riddle, tormenting diagnostic maladies, to support the drawing of definitive inference. While the others drew on WLS and LAD approaches to remedy problems of heteroskedasticity with equally poor results, they at least suggest a positive relationship, albeit under clouding residual concerns of autocorrelation and dependence.

Inconsistency in the models, diagnostics, and variance explained implies that the relationship in question is intricate, being likely mediated or otherwise confounded by several factors external to the scope of this analysis. For example, institutions, policy environment, market capacity, or the very nature of INGO projects (beyond budget size) would all quite probably exert considerable influence on actual pathways to new business formation. The size of INGO expenditures alone may be suggestive, but it cannot reflect the finer nuances that either promote or impede entrepreneurial activities under developing conditions.

Turning to existing literature, I recall that INGO influence on economic development, mainly in enabler entrepreneurship or creation of new businesses, was described as dim and context dependent. According to shared value and low-income market development theories by Prahalad (2005, 2006), effective INGO interventions can act as catalysts for local entrepreneurship through enhancing access to resources, microfinance, and market linkages. However, such effects are often very much project-design-dependent, community-engagement dependent, and enabling-institutional-factor-dependent.

Indices, as was said before, have been known to comment on how markets under BOP have the aspect that though they bring INGO funding into an undertaking, registering a different kind of business types does not follow through since networking does not actively facilitate entrepreneurial ecosystems, lacks capacity building, and lacks regulatory support (London & Hart, 2004; Hara, 2021). This accords with my findings: funding directed at INGO projects alone does not invite promising start-ups or formal business registration without targeted interventions.

The above also resonates with the theorization around development that macro and institutional factors, such as property rights, legal frameworks and financial infrastructure, mediate the space between INGO funding and the entrepreneurship phenomenon. The poor explanatory power of my models could be due to these contextual variables, which are unmeasured, consistent with critiques of linear development models and the warning against imposing designs rather than identifying the local context (Escobar, 2012; Muthle, 2021).

The findings are consistent with skepticism from some studies (Allard & Martinez, 2008; Kalb, 2006), reflecting an argument that such INGO budgets do not have a definite impact on entrepreneurship and other economic indicators as they would remain statistically insignificant due to overlapping alternative pathways and confounding factors. The significant effects only emerge under sophisticated estimation techniques, and it emphasizes the need to account for heteroskedasticity and outliers in the data in establishing causal relationships.

I urge caution in the interpretation of such results because they are, after all, inconclusive: INGO interventions may fairly be expected to encourage entrepreneurship, but only under certain conditions, and not merely increased financial contributions guarantee their impact. Variability and diagnostic concerns that I encountered suggest future research should include qualitative case studies and in-depth analyses of contexts and even intervention-specific variables-for example, project types, local capacity and institutional reforms-in sorting out the channels through which INGOs shape business formation.

From a policy perspective, my results will reinforce INGO funding disjunctive entrepreneurship within the developing world. Supplementing these by tailored, targeted, and context-based projects-followed by institutional reforms-can further reveal those latent capacities within local entrepreneurs, as earlier stated in the conceptual frameworks.

The general panel analysis I undertake reveals that the evidence for and against a consistent and significant positive association between INGO budgets and new business registrations is thin and sensitive to model specifications. The approximate magnitude of the effect as noticed under the heteroskedasticity-adjusted models seems to suggest that this has potential influence, but lingering issues, shortcomings in models, and complexity in context call for caution. These empirical insights also fit within a wider theoretical understanding that INGO contributions to economic development in general-and entrepreneurship in particular through BOP initiatives-are highly contingent on local governance, institutional capacity, and project design, echoing the nuanced perspectives commonly held in the literature.

It should be emphasized that the present analysis is based on cross-sectional and short-term data with little understanding of their lagged effects or delayed impacts of INGO interventions on the establishment of businesses. Structural barriers such as weak institutional capacity, legal reforms, or market development take lengthy periods to transform inputs into outputs for measuring entrepreneurial outcomes; these are usually much longer in fragile or conflict-affected states. Therefore, it would require longer-term approaches, as immediate large effects should not be interpreted as indications of failure. Longitudinal studies can be employed otherwise. In these regard, time-series or panel data methods complemented by qualitative case studies could be applied for further research, as their design captures lagged effects, along with mixed-methods designs that combine quantitative measurements with qualitative case studies. Such approaches will elucidate the pathways and timing through which INGOs shape entrepreneurial ecosystems while providing richer insights on the contextual and temporal dynamics at play.

5.1.3. Research Question 3 Interpretations

In doing the research, I was interested to unpack how the INGO projects were chosen and prioritized strategically against varied humanitarian contexts, hence their impact on economic and social outcomes like job creation, market access, and community resilience. The thematic analysis of the data collected from INGO representatives in the five countries provides great insights into their thinking about decision-making, the factors that influence resource allocation, and the kinds of actual impacts of their initiatives.

First, I have observed that INGOs truly care about how their projects fit into their organizational missions, community needs, and possibilities of impact. This resonates with the participatory literature on development (Chambers, 1997; CARE, 2019), which emphasizes community participation and local ownership for sustainable outcomes. Building on previous work, the INGO community can promote ownership, relevance, and sustainability-more so in fragile settings like Syria and DRC, where ownership is key because political instability and systemic barriers will greatly hinder sustainability.

Furthermore, the data strongly suggest that impact potential, especially economic and social benefits, is an important project criterion. Almost half the respondents indicated that impact potentials were considered a priority, consistent with the theoretical underpinning of impact-focused decision-making (Muthle, 2021). The importance placed upon impact would connect with notions of value creation from BOP markets (Porter& Krammer, 2018) that stress the significance of selecting initiatives that yield measurable economic benefits such as employment, revenue growth, and market access. The analysis indicated that projects with strong impacts on access to banking and credit directly relate to positive increments in employment ratios and revenue indicators in a context like Ukraine and Bangladesh, where financial infrastructure is relatively better developed.

This corroborates existing literature theorizing that access to financial services leads to enhanced economic resilience and growth (World Bank 2013; IFC 2018).

In addition, I have identified that organizations use multiple data-driven techniques, including quantitative data such as information on economic indicators, employment rates, and financial access metrics, as well as qualitative data like community feedback and stakeholder consultations, in their decision-making. Such methodological rigor connects with impact evaluation frameworks discussed in the literature, including logical framework analysis and theory of change (Muthle, 2021).

Access to credit and financial services remains central to reducing disparities in employment and income levels across the examined countries. Data indicates that higher credit access correlates with elevated employment ratios and economic output, with countries like Ukraine exhibiting better outcomes linked to more developed financial infrastructure. Conversely, fragile states such as Syria and DRC, with limited credit access, experience higher unemployment and lower income contributions, highlighting disparities rooted in systemic financial barriers. These findings reaffirm the literature emphasizing financial inclusion as a key mechanism for economic resilience and equitable growth (Sachs, 2005; UNIDO, 2019).

Moreover, it shows that donor requirements and government cooperation create major influences on project decisions. This type of influence refers to the literature indicating how donor macroscopics and political contexts shape the activities of INGOs (Hossain & Mannan, 2018; Rauter et al., 2019). Fragile states face systemic barriers and an increased systemic risk, Those barriers to developments mark the feasibility and sustainability of an initiative, thus reiterating the need for flexible, context sensitive strategies, an assertion reinforced by the literature on development in fragile states, as well as conflict sensitivity (Alhousseiny & Atar, 2020). In fragile states like Syria and

DRC, systemic barriers limit credit access, contributing to higher unemployment and lower income levels, underscoring the need for flexible, context-sensitive strategies

Sustainability and community engagement appear as key themes in the qualitative responses, particularly by participants from Syria and DRC. Community engagement, cultural sensitivity, and long-term capacity building emerged as essential for project success. This correlates with post-development criticisms (Escobar, 2012) and participatory development principles that recognize the importance of local knowledge and people's self-determination.

Another aspect that surfaced from the responses is the role of impact measurement approaches - cost-benefit analyses, stakeholder consultations, audits - mirroring the theoretical constructs of impact evaluation in development economics. These methods help ensure that projects are judged not only by their immediate outputs but also by their long-term contributions to economic stability and social cohesion.

Notably, the data show that interventions established with an economic resilience purpose - such as credit access, vocational training, and entrepreneurs' assistance - have quantifiable social benefits in health, education, and community. Over 83% of respondents rated the economic return from their projects as having some significance or being highly significant, as corroborated by literature on social and economic impacts of INGO programs (Oxfam, 2023; Murdie & Kakietek, 2012).

Nonetheless, findings also highlight challenges of working within fragile and conflict-affected settings. Systems barriers such as political instability, governance weakness, and security threats in contexts like Sudan and Syria prevent proper implementation and sustainability of projects. These barriers echo literature emphasizing adaption and flexibility among strategies and stresses on community participation for negotiating in complicated settings (UNDP, 2013; Rajjoub, 2020). Long-term planning, community support, and culturally sensitive strategies gain significance when seen from the perspective of comments made by respondents from INGOs.

The policy and donor ambiance also affect project selection and success. Literature points out that projects in stable environments such as Bangladesh and Ukraine are fortunate to have good governance and systematic support, while highly fragile states need some differentiated and contextually sensitive coordination, which findings corroborate. Analysis reiterates that INGO strategies need to be in-tune with local governance structures, operational environments, and community needs.

So far, approval of these data-driven participatory impact-led strategies itself provides evidence of impact-led decision-making for transformation of social and economic. These findings also resonate with an ever-expanding literature on the importance of multi-stakeholder engagement, contextual perspective, and impact measurement (Borgatti et al., 2018; Porter & Kramer, 2018). Findings suggest that although these various challenges seem shared, an impact-directed strategy stands to widen the INGO project space for meaningful social and economic changes, especially when rooted in local realities, sustainability, and capacity-building.

In sum, the analysis of INGO responses and the synthesis with existing literature demonstrate that strategic project selection in INGOs hinges on a nuanced understanding of local contexts, robust impact evidence, stakeholder engagement, and alignment with organizational missions. The data confirm that projects focusing on financial inclusion, enterprise development, and capacity building - when thoughtfully tailored to environments - positively impact employment, market access, and community resilience. Fragile states like Syria and DRC demand adaptable, participatory, and culturally sensitive strategies to navigate systemic barriers and foster sustainability. Conversely, more stable contexts like Ukraine and Bangladesh benefit from systemic trust, better governance, and coordinated donor support, resulting in higher project efficacy.

The findings underscore that strategic, impact-oriented decision-making, grounded in data and participatory methods, remains critical in maximizing the social and economic benefits of INGO interventions. They also reveal that addressing the unique challenges of fragile environments requires long-term planning, community ownership, and flexible frameworks—concepts strongly supported by the literature. Ultimately, these insights reinforce the importance of context-sensitive, impact-driven strategies to harness INGO interventions effectively across diverse socio-economic landscapes, thereby contributing to sustainable human development.

5.1.4. Implications Related to the Theoretical Frameworks

In relation to the participation of INGO interventions in development, there is a need to draw on a wide variety of theories to understand how their interventions even function, what their potentials are, and what limitations they might encounter. Quantitative as well as qualitative outputs have brought to light very complicated relations, visions that would mean best explained through these theories. This section shows how the lessons learned interface with, contradict, or strengthen what are probably dominant theoretical paradigms.

Developmental Pathways and Resource Allocation:

Initial evidence, mostly in econometric forms, somewhat validates the argument that aid, especially in the forms of funding for education and infrastructure, can have positive effects on the HDI. This is consistent with modernization theory, which promotes the view that provision of resources and technological advancement, as well as institutional reforms, will have a facilitative effect on society's linear progress towards modernity. INGOs espousing the concepts of skills transfer and institutional strengthening are closely aligned with these principles in terms of emphasizing technology and education advancement as major conduits to development.

Similar to the neoclassical economics, which emphasizes market forces and competition underpinned by proper incentives, this model illustrates that directing aid towards markets and entrepreneurs through activities such as microfinance, building enterprise capacity, and opening market linkages is likely to stimulate growth within the private sector and improve overall efficiency in accordance with pro-growth strategies. Thus, there are possible positive implications.

However, it must be acknowledged that the absence of any very definitive causal proof and the recognition of contextual factors impede the sufficiency of model here compared to resource-centric models. Qualitative findings from fragile contexts like Syria and the DRC uncovered such systemic barriers as bad governance and structural inequality that prevented any progress. These realities resonate to some degree with external dependency theories which issue warnings that aid may induce dependency or perpetuate structural inequalities unless the systemic condition issues are resolved. Thus, spending interventions above resource transfer would focus on creating local owned institutions together with systemic reform and context-sensitive approaches to attempt to prevent further dependency even continuing the improvements.

Contextual and Participatory Approaches:

Critiques coming from a post-development viewpoint assert that development models often fail to use local knowledge and account for the complexities of the sociocultural realities. True development, as per Escobar (2012), should come from local needs and contexts. Qualitative insights support this, indicating that successful interventions involve local agencies, cultural appropriateness, and community participation.

Asset-Based Community Development (ABCD) and Participatory Development studies stress using local assets, the skills, social networks, and cultural resources available to cultivate resilience and sustainable growth. This supports the ABCD framework, which says that building on what exists within a community is more important than simply focusing on what is missing. Participatory development, according to Chambers (1997) and Kretzmann (1993), places great emphasis on community ownership of, and participation in, the decision-making processes. In an inversely related manner, these initiatives increase relevance, sustainability, and community buy-in contrary to the top-down process of intervention that is often technocratic and ignores local context.

Sustainability and Social Impact:

The sustainable development paradigm goes on to ensure that environmental stewardship and social equity become intrinsic elements of development activities. Qualitative data also show that many INGO projects include community-based conservation programs, resource management activities, and climate resilience projects. These are meant to connect economic and ecological ends, as indicated by the Sustainable Development Goals (SDG). It creates adaptive strategies yet attuned to context, recognizing environmental vulnerability and community resilience.

Increasingly, impact measurement and stakeholder engagement frameworks are influenced by shared value theory from Porter and Kramer and principles of social entrepreneurship. There is strong evidence showing that such INGOs partner with social entrepreneurs and support community initiatives, which can create social value while at the same time generate economic returns. This kind of combination would, therefore, bring such project relevance, sustainability, and ownership by the community for the long run.

As a conclusion, theoretical paradigms are insufficient when taken in isolation, which calls for one to adopt holistic and systemic approaches that can identify local agency, cultural relevance, and community assets. Participatory, asset-based, and sustainability paradigms offer significant guidance for designing good interventions that avoid dependency, contextualize appropriateness, and bring about durable development outcomes. By incorporating these varying perspectives, development strategies may become much more nuanced, context-specific, and resilient, thereby aligning maximally with ground realities. Ultimately, this integrated approach will maximize the effectiveness of the INGOs in promoting meaningful and sustainable human development.

5.2 Limitations of the Study:

As much as the study reveals much about the intricacy of the role of INGOs in enhancing the development outcome in low-income contexts, some limitations need to be clearly stated to give meaning to the findings and be useful for future investigations. Chief among these are the inherent limitations of data quality, methodological choices, and conceptual scope, which also significantly constrain the scope and interpretation of the results.

Again, a primary limitation regards the availability and reliability of quantitative data. It has been pointed out in the econometric analyses that it has been common for several models to demonstrate a lack of statistical robustness due to autocorrelation, heteroscedasticity, and even residual non-normality. Diagnostic tests like the Durbin-Watson statistic and residual dependence assessments demonstrated widespread violations of the classical assumptions of linear regression techniques. Even though alternative estimation approaches such as GLS, WLS, and LAD have been tried, the problems of an inability to enumerate the actual causal nexus from combined, interdependent socio-economic realities have remained to various extents. Residual diagnostics and minimal variance explained depict the low explanatory power in which some key determinants of development outcome, notably governance quality, capacity of institutions, and macroeconomic conditions, are either unmeasured or poorly captured. Therefore, models automatically fail to tell causality apart from mere correlation, as also critiqued by Elbers et al. (2003) about the confused impact of aid in different economic environments.

Another point of limitation is the dimension of variables included in quantitative frameworks. An attempt was made to quantify factors pertaining to aid flow, economic stability, and institutions, but variable political stability, property rights, and social cohesion, potentially significant, were absent or proxy based. Those qualitative findings underscored this limitation, showing that macro-level indicators like growth rate of GDP or donor requirements shape funding decisions but are rarely explicit in econometric models. It resonates with the fact that development outcomes are context specific as acknowledged in development literature; this is mediated heavily by unmeasured institutional and political variables. Richer datasets are therefore called for in future studies that include these nuanced areas to enable more accurate causal inference and inferences with respect to policy. Furthermore, the cross-sectional nature of the panel data does not account for potential time-lags between aid interventions and observable development outcomes. Such delays can obscure the true temporal relationships and causal pathways, suggesting that future studies should incorporate time-lag considerations to better understand the lagged effects of aid over different periods

The qualitative aspect of this study poses its own limitations while providing critical contextual aspects. Self-reporting bias is inherent in data as responses from INGO representatives may have introduced bias, for example, social desirability or incompleteness in disclosure. The emphasis has tended to favor operational constraints, such as limitations in resources and macroeconomic influences, rather than internal strategic features or unintended barriers to impact. Besides, the qualitative analysis by nature cannot claim representation of the entire diversity of organizations or contexts, especially considering the limited number of countries referenced in the study. Though compelling, therefore, the thematic conclusions need to be interpreted cautiously, as they encapsulate a subset of perspectives and therefore are not necessarily generalizable across different programs or geopolitical environments. Additionally, responses may be influenced by cultural biases, norms, or social desirability, which can affect the honesty and tone of self-reporting, especially across diverse cultural contexts. Such biases might lead to overemphasis on positive operational aspects while underreporting internal challenges or negative outcomes.

Another major challenge arises from the fact that aid delivery as such is dynamic and multidimensional. Impacts of aid are mediated by various development paradigms that theorize modernization, dependency, and post-development critiques (Escobar, 2012). It is often difficult to encode such elements in models which privilege static and measurable indicators. Therefore, in concentrating on such terms as aid budgets and percentages of funding, this study may overlook important quality, relevance, and community ownership—factors that directly influence sustainability and actual development impacts (Chambers, 1997; Kretzmann, 1993). Therefore, there exists an innate contradiction between the enthusiasm for quantifiable evidence and the complex realities on the ground resistant to reductionist measurement frameworks.

In turn, most of the biases in selection correlate to the available data source. Several low-income and fragile countries tend to be under-theorized and misreported politically. Examples of these services include the complexity of new business registrations as well as HDI numbers in conflict zones such as Syria or the DRC. Although the returns may not capture the realities of an informal economy or context-specific realities, the assumptions related to them are subject to misinterpretation. Hence, it is important to point out the limitations of the datasets in which these findings will be read, as has also been suggested in the critiques by Mosley et al. (1995) on the pitfalls of over-relies on macroeconomic indicators in the analysis of aid.

The conceptual scope of the study, being very broad, dilutes and overlooks some deeper systemic, cultural, and institutional factors shaping development trajectories. Nevertheless, this conceptual apparatus encompasses modernization, dependency, shared value, or asset-based community development; however, they may not be able to adequately capture the subtle power dynamics, local agency, and non-linear pathways of change point out by post-development critics (Escobar, 2012). For example, while the findings uphold the relevance of participatory and asset-based approaches, these theories are often fraught with practical limitations very difficult to amount to or put through statistical analysis. Future research attempts should seek to conjoin mixed methods more comprehensively, embedding quantitative rigor within ethnographic or case study explorations to better elucidate the context-specific factors that mediate aid impacts.

While the research is extended to further comprehend INGOs' role in development, the limitations that arose from data constraints, methodological hurdles, and concept framing must be considered. Acknowledging these limitations will not only temper how findings are interpreted but will also pave the way forward for questions more finely attuned to context and with greater methodological rigor. Since development is an intensely complicated and localized process, any meaningful advance of the empirical and theoretical frameworks will require bringing together diverse perspectives, disciplines, and methods to truly unravel the complex pathways through which aid affects human well-being.

5.3 Summary:

In this chapter I set out to explore the complex role of INGOs in promoting development in low-income countries through three main questions. First, it looked at how INGO education funding relates to human development, measured by the HDI. The findings indicated a tentative positive link, more INGO spending seemed to be associated with higher HDI scores, but econometric issues limited definitive causal claims. While the evidence suggests a supportive relationship, further refined analysis is needed. INGO education funding shows a tentative positive association with HDI, but econometric limitations prevent definitive causal conclusions. however, the H1 was chosen.

The second question assessed whether INGO interventions such as microfinance, entrepreneurship support, and vocational training successfully boost entrepreneurial activity, measured by new business registrations. Results were mixed and inconclusive; some models hinted at positive effects, but persistent methodological issues and low explanatory power made it difficult to draw conclusions. These findings highlight that INGO influence on entrepreneurship is complex and heavily dependent on contextual factors like governance and market conditions, emphasizing the need for targeted, locally adapted strategies. Evidence on the impact of INGO interventions on NBR is inconclusive and hindered by diagnostic and model robustness issues. Therefore, H1 was rejected.

The third question focused on how INGO strategic decisions impact economic and social outcomes. Qualitative insights from practitioners revealed that project choices are mainly driven by mission alignment, community needs, and impact potential, with a strong emphasis on stakeholder engagement and partnerships, especially with local governments. Success in project implementation depends on understanding local contexts, cultural sensitivities, and sustainability, with results varying across fragile and stable settings. This underscores the importance of flexible, locally tailored approaches. INGO strategic decision-making is primarily driven by mission alignment, community needs, impact potential, and partnerships, influencing economic and social outcomes variably across contexts.

The chapter also reflects on broader theoretical implications, suggesting that INGO activities are best understood through a mix of development theories such as modernization, dependency critique, asset-based development, and shared value approaches. Highlighting the mediating role of local assets and systemic factors. The qualitative findings underscore the importance of community and sustainability, aligning with post-development critiques that emphasize local knowledge and systemic complexity. Future efforts should integrate these perspectives for more nuanced, effective strategies.

However, the chapter also indicated the study limitations, particularly related to data quality issues like autocorrelation and heteroskedasticity, which hamper causal inference. Many relevant variables, especially concerning governance and social cohesion, remain unmeasured or approximated, and qualitative responses may be biased or not universally applicable. The broad macro-level focus also risks overlooking deeper social, cultural, and power dynamics, pointing to the need for more comprehensive mixed-method research.

Looking ahead, Chapter 6 will synthesize these findings, offering practical implications and policy recommendations. I will stress the importance of integrated, context-specific approaches and advanced methodologies to unlock the full potential of

INGOs in fostering sustainable, resilient, and equitable development tailored to the unique challenges of fragile and low-income settings.

CHAPTER VI:

CONCLUSION

6.1 Summary of the Study

I aimed in this study to explore the diverse roles that INGOs may play in determining development outcomes for LLMICs. Using a mixed method approach, I attached econometric quantitative analysis to qualitative insights to explain better how INGO activities influence education, entrepreneurship, and more generalized socio-economic aspects. The overall inquiry would answer three core research questions, concerning different aspects of INGO interventions and their impact.

6.1.1 Summary of Research Question 1

The first research question was how INGOs decide to allocate parts of their budgets to educational projects and whether these allocations correlate with the HDI quantitatively across the LLMICs and qualitatively across the five selected countries, Syria, DRC, Sudan, Bangladesh, and Ukraine. Quantitative findings suggested a tentative positive correlation between INGO educational spending and HDI scores; models such as fixed effect and WLS hinting that increasing aid in education might be correlated with modest improvements in human development indicators. However, these relationships were freighted with significant econometric challenges of autocorrelation, heteroskedasticity, as well as residual nonnormality, affecting the ability of such analysis to deeply satisfy in inferential causality.

This same sign of positive coefficients across models invokes caution in interpretation, which implies that evidence points more toward an association and less toward a definite causal link (Elbers et al., 2003; Mosley et al., 1995). Qualitative insights thus shed more light on this perspective in that INGO budget allocations appear to be much more affected, besides development indicators such as HDI, also by such factors as organizational priorities, resource constraints, macroeconomic conditions, and considerations of partnerships. Most of the organizations work with such little resources, often using less than 10% of their budgets on education, and maintain a stronger focus on infrastructure and capacity-building activities aligned with macroeconomic stability, donor expectation, as well as contextual realities.

6.1.2 Summary of Research Question 2

The second question investigates the effectiveness of INGO interventions in directly impacting entrepreneurial activity, measured by NBR. The econometric findings were inconclusive and highlighted significant diagnostic issues. Positive coefficients were produced by fixed- and random-effect models; none of which, however, were free of residual dependence, heteroskedasticity, and very low explanatory power. The variable of total intervention INGOsTotal was most times found not to have statistically significant effects from other models, while the diagnostic problems persisted even after robustness checks was done using WLS and LAD.

All these findings were mixed and rather inconclusive on their implications pointing to some weak or even inconclusive correlations between total funding from INGO and the establishment of new businesses. The limitations of the models, the unmeasured influence of contextual factors, such as institutional capacity, market environment, and governance likely mediate this relationship. Such results resonate with existing literature explaining that support from INGOs to entrepreneurship is highly context dependent and mediated by systemic factors (Prahalad, 2005, 2006; London & Hart, 2004). Hence, ambiguities in that scaling alone of financial inputs apparently does not provide a reliable means of fostering informal rather than formal entrepreneurial activity; targeted interventions are essential, and they should be in tune with local contexts.

6.1.3 Summary of Research Question 3

The third research question was strategic decision-making at INGOs and how such processes impact socio-economic outcomes in terms of job creation, market access, and community resilience within fragile contexts. Qualitative data collected from INGO practitioners in the five countries further divulged rich understandings about criteria and operation strategies underlying project selection and resource prioritization. I indicated through the thematic analysis that organizations mostly align their project choices under criteria like organizational mission, community needs, and impact potential. Impact considerations predominantly refer to economic outcomes such as job creation, revenue growth, and financial inclusion, with a specific emphasis on access to banking and credit.

Findings indicate that improved financial infrastructure, such as higher banking access, combines with better employment and income levels, as exemplified by Ukraine and Bangladesh. On the contrary, fragile states such as Syria and DRC portray macroeconomic indicators quite low, narrowed financial infrastructure, and more significant systemic barriers to the effective implementation of projects. This contextual understanding echoes with the literature which underscores that systemic fragility, governance weaknesses, and political instability delimit the potential success of INGO interventions (Alhousseiny & Atar, 2020).

Moreover, the qualitative insights underlined the importance of partnership dynamics regarding collaborations with local governments, considered essential for mobilizing resources yet complex to manage. Practitioners indicated that while such partnerships might help the rollout of projects and thus gain legitimacy, their effects would be mostly neutral or mixed because of bureaucratic and coordination problems. The preferred strategies of INGOs include risk-adaptive, participatory, and impact-driven in scope in attempts to balance immediate needs with long-term sustainability. This nuanced understanding aligns with the principles of participatory development and the ABCD framework, underlining local assets, community ownership, and systems approaches for building resilient development. Findings appear to suggest the argument that effective INGO interventions will depend on their understandings of and integrations with local, socio-political dynamics, creating and leveraging community assets, and applying flexible, context-sensitive strategies especially in fragile, conflict-affected environments.

Synthesizing across the three areas of research shows that INGO role in development is complex and context-dependent. The various quantitative analyses suggest a primarily positive and unconvincing association between foreign aid and development indices, yet the enduring econometric limitations to counterfactuals mean that the strength of causal claims is undercut. Mixed evidence with respect to support for entrepreneurship indicates that financial inputs must be supplemented with systemic, institutional, and contextual reforms to yield tangible entrepreneurial outcomes. Qualitatively, these insights emphasize that the strategic decision-making process is intricately shaped by operational constraints, stakeholder relationships, macroeconomic realities, and local agency considerations.

In all, the study moves understanding on that INGO impacts are mediated by various systems, contexts, and strategic considerations. Future research should emphasize using advanced inference approaches, longitudinal case study methods, and participatory techniques that are better suited to disentangling pathways of change and contextual influences. Practically, the findings reinforce the applicability of adaptive, community-centered, and evidence-based strategies for optimizing the social and economic impact of INGO interventions in low-income and fragile states. This underscores the need for INGO policy and programming to move beyond these simplistic notions linking Aid to

Development and adopt more nuanced, local, and systems-oriented thinking on sustainable human development.

6.2 Implications

In short, a thorough analysis of the association of INGO interventions and development impacts in low-income and fragile settings allows for a practical and theoretical implications, which could provide important information for future research, policy-making, and operational strategies. The looking through which these implications are drawn is firmly coupled to the three main research questions (RQs) and the findings from various angles that are grained from the quantitative and qualitative analyses.

Beginning with RQ1, evidence appears to indicate a tentative positive association. However, models experienced serious econometric problems, which constrain any conclusion regarding causality. In its practical implication, therefore, organizations and policy-makers should take a cautiously optimistic view on aid effectiveness in education. Whereas an increase in INGO educational budgets would appear to be correlated with the improvement of human development indicators, particularly in low-income contexts, In fragile settings, INGOs should prioritize building local trust and systemic resilience by focusing on participatory governance reforms, strengthening community assets, and ensuring flexible resource allocation that can adapt to volatile political and socio-economic conditions (Mosley et al., 1995). Qualitatively, it turns out that funding decisions are compromised by resource constraints, macro-economic situations, and/or partnership issues. Therefore, the practitioners should weight flexible, contextually sensitive approaches, which delicately balance resource availability with building systemic capacity, understanding fully that development outcomes cannot be driven by aid inputs in the absence of a conducive operational ecosystem.

On a theoretical note, these findings provide tentative support for modernization theories: i.e., that aid and institutional reforms facilitate development through the provision of resources and the enhancement of capacity. Nevertheless, the limitations and remaining dependencies noted provoke post-development criticisms against such top-down resource-based models. Hence, these findings justify a more integrated theoretical framework that reconciles perspectives such as modernization with participatory, asset-based, and systemic views (Escobar, 2012; Chambers, 1997). This suggests that development engagements ought to move away from simplistic aid-outcome paradigms in favor of local agency, community assets, and resilience systemically supported to sustain human development gains.

RQ2 produced even more inconsistent and inconclusive results. Given the serious modeling diagnosis problems and low explanatory power, it appears that these interventions' impact on entrepreneurial activity and business creation is mediated by contextual factors, including governance quality, financial infrastructure, and institutional frameworks. In practice, this emphasizes the need for INGOs and policymakers to nuance their interventions by context, taking into serious consideration the local market capacities and systemic barriers. On the bright side, under certain analytical approaches such as WLS, the positive impacts suggest that well-designed, focused interventions that aid financial inclusion, capacity building, and ecosystem development have the potential to achieve meaningful impacts, albeit within highly complex and often fragile settings. In fragile markets, interventions should incorporate adaptive learning frameworks, community-led diagnostics, and flexible financial instruments to navigate systemic uncertainties. (Hara, 2021; Prahalad, 2005, 2006).

Through a theoretical lens, these findings question the use of linear aid-for-entrepreneurship models in developing contexts, instead siding with critiques of structural and systemic dependency theories (Mosley et al., 1995). The findings confirm that the outcome of entrepreneurship is shaped by micro-, meso- and macro-factors acting together, thereby calling for holistic conceptual frameworks that integrate social, political, and economic dimensions. The implication thereof for scholarship and practice is the call for more sophisticated multi-dimensional models, possibly involving nonlinear multi-level structures or causal inference, able to trace the pathways for impact and identify leverage points for entrepreneurial development sustainability.

With respect to RQ3, the qualitative insights emphasize the fact that decision processes are basically guided by mission alignment, needs of the community, potential for impact, and really above all, stakeholder engagement, particularly with local government bodies. In its practical implication, that means that any successful development intervention usually has to factor in an approach that is participatory and sensitive to context, down to how consorted goals with organizational goals could be tied together with the local realities of systemic configurations and assets. This also has implications for the operational planning, whereby there exists an emphasis on cultural sensitivity, flexibility, impact orientation, promoting community ownership, and sustainability in the long run. In stable contexts, partnerships can further formalize community participation and integrate with national development plans (Kretzmann, 1993; Chambers, 1997).

On a theoretical note, these insights thus strengthen the existing paradigms of participatory and asset-based development by underscoring local agency and systemic resilience at the center of aid effects. A case is made for synthesizing shared values against the framework of social entrepreneurship which places the measuring of impact, engaging stakeholders, and sustainability as its centerpiece (Porter & Kramer, 2018). The inference here is that development theories should move toward ones that speak to the connectivity of social, economic, and systemic concerns; instead, their focus is on the intertwined voice of relations, local ownership, and adaptive strategies against rigid and top-bottom approaches.

The results are valuable contribution to the existing literature, proving that assistance does work in poor low-income and fragile countries, where little empirical prism research was done in the past. More nuanced analyses of why certain resources go where they do, systemic capacity, community-driven approaches extend our understanding of development dynamics outside traditional models linking aid to outcomes. Furthermore, different context-specific mediators such as governance quality and social capital emphasize the need for localized assessments, in line with recent calls for more granular, micro-level analyses within aid impact studies.

Despite of these insights, several overarching limitations temper the practical and theoretical implications. The econometric problems, misspecification, heteroskedasticity, and low explanatory power of models remain a major obstacle preventing a much stronger level of causal inference. All this points to the need for further research using better analytical techniques or methods of causal inference. Spatial panel models or Pesaran's CCE estimators might be particularly well suited for disentangling some of these complex dependencies and interdependencies that are characteristic of the aid and development data (Elbers et al., 2003). The use of macro data, such as HDI and aid expenditures blurs the picture of intra-country heterogeneities and the nuanced role played by local governance, institutional capacity, and social capital, all of which need to be understood in aid impact (Rauter et al., 2019).

On the qualitative side, self-reports, small sample sizes, and the lack of longitudinal ethnographic insights limit the contextual understanding. The subjective perceptions of INGO staff are quite relevant; however, such perceptions would not exhaustively capture the systemic, cultural, and power dynamics that shape outcomes. Hence, future research should adopt mixed-methods approaches that integrate quantitative, qualitative, and ethnographic methods for a more comprehensive and nuanced picture of aid processes and impacts.

Finally, these implications should warrant a reorientation of the theoretical framework and strategy for practice. In a policy perspective, the focus of the approaches should be on adaptive context-specific interventions, with strong local partnerships and continuous impact evaluation, in order to maximize sustainable development outcomes. Being aware that development is a complicated non-linear process, future efforts should thus aim to associate flexibility, local agency, and systemic resilience into aid frameworks, bridging the theories to the ground realities subsequently.

In a nutshell, the study highlights the urgency of applying methodologically thorough, context-sensitive, and participatory processes to harness the full capabilities of INGOs in promoting sustainable development. While current empirical evidence comes with some tentative notions regarding aid effectiveness, the limitations of such should take priority in moving toward a more advanced, system-oriented, and locally driven aid paradigm. Such implications provide room for future research, program refinement, and policy innovations, which will go a long way toward realizing customized and fairly effective initiatives for sustainable development in the world's most vulnerable settings.

6.3 Recommendations for Future Research

The results reported in this study draw attention to critical pathways and methodological challenges that subsequent researchers and students of INGOs would be wise to take into account when investigating their complex role in development outcomes in low income and fragile settings. Building on identified limitations, the insights, and the more advanced issues yet unresolved over the course of this analysis, recommendations follow for further inquiry that would substantiate robust, nuanced, and policy-relevant inquiry.

The results from the econometric analysis of this study presented persistent problems of autocorrelation, heteroskedasticity, cross-sectional dependence, and residual non-normality, with the drawing of causal conclusions being rather limited. Future research should remedy such an application by adopting advanced spatial econometric models like Pesaran's Common Correlated Effects (CCE) estimators meant to explicitly account for spatial dependence and cross-sectional heterogeneity (Mosley et al., 1995). These models would allow researchers to introduce regional spillovers and interconnectedness, which are rife in development contexts, especially in regional blocs or countries that share borders wit, and have similar political-economy links.

The other set of techniques for causal inference, such as difference-in-difference, propensity score, or synthetic controls, are suggested for the disentangling of the real effects from confounds imposed by INGO funding and interventions. These techniques are supposed to handle endogeneity problems that frequently confront analyses on aid and development. Future researchers should attempt mixed method designs to coalesce quantitative modeling with qualitative case studies that would not only provide an enriched perspective on causal mechanisms but also on contextual contingencies.

While this study emphasized macroeconomic indicators, such as HDI and GDP growth and access to finances, a lot of contextual variables are important in influencing development outcomes. Scholars should, therefore, aim to encompass broader additional indicators to complement the aforementioned ones, such as political stability, quality of governance, social cohesion, property rights, and institutional capacity. These items are either poorly measured or approximated in the available datasets but are highly salient since qualitative data brought forth by this research strongly pointed out that local governance, community participation, and systemic stability mediate development impacts (Rauter et al., 2019; Escobar, 2012).

Triangulation of data with ethnographic, participatory, or case study designs can unveil these more profound systemic factors often unconsidered by large-scale quantitative models. Added parametric studies can focus on aspects such as local assets, social networks, and cultural resources that might play the role of mediators or moderators in the relationship between INGO activities and development outputs (which will fit in well with the principles of asset-based community development, ABCD) (Kretzmann, 1993).

This research provides a degree of generalization for the interventions considered, running from education to microfinance and entrepreneurship support. Within those, however, a significant degree of heterogeneity exists that needs to be further explored. Future research should investigate more closely different project types, delivery modalities, and the target populations considered. In the field of entrepreneurship support, this could move from a focus on informal businesses, to incubate startups or the specific sector initiatives in agribusiness or technology.

Specific evaluation designs matched to each intervention, such as Randomized Control Trials (RCTs), longitudinal panel analysis with lagged variables, and process tracing, would give a much clearer picture of how particular INGO interventions effect change (Muthle, 2021). Longitudinal follow-up studies of entrepreneurial interventions are critical in assessing their sustained impact over time. A mixed-methods approach, using quantitative tracking of business performance supplemented by qualitative insights into participant experience and local dynamics, can illuminate the processes that underpin sustained growth and resilience. Such an approach will also build richer data on the evolution of entrepreneurial ecosystems sponsored by INGOs and help to shed light on identifying elements that impact long-term success and scalability. This approach would work well in capturing the pathways and contextual contingencies, namely, institutional reforms, regulatory environments, and community ownership impacting the effectiveness of an intervention.

Given the complex non-linear pathways of development, future research should utilize in-depth longitudinal case studies that can be supplemented through comparative analysis across socio-economic and geopolitical settings. Such case studies could, indeed, shed light on the nuanced nature of interactions between project designs, stakeholder engagement, local capacities, and systemic barriers. The importance of comparison of case analyses focusing on divergent fragile and stable contexts would highlight the variation contextual factors bring to the effectiveness and sustainability of INGOs' interventions.

I had a broad theoretical engagement in this study-modernization, dependence, asset-based developments, and shared value-but future scholarly endeavors must refine and extend these frameworks. Interdisciplinary integration with political economy, environmental sustainability, and social entrepreneurship theories would offer a more comprehensive insight into how INGOs act within complex adaptive systems. Embedding these theories within a participatory and community-led framework will also go towards augmenting the understanding of local agency and resilience.

One of the key limitations identified is the quality and granularity of available data, especially for conflict-affected or highly fragile settings, where under-reporting and misreporting are common. Future research should actively advocate for improved data collection efforts, at country, regional, and project levels, including the development of databases composed of qualitative indicators and community-level metrics. Working with local players, governments, and international bodies would help ensure the creation of richer and more credible datasets that better reflect local conditions.

Lastly, ethical research practices must be taken into account by researchers as pertaining to conflicts and fragile environments. Issues for ethical considerations involve anonymity of respondents, cultural sensitivity, and avoiding tokenism in participatory methods. Finally, investigators are expected to reflect critically regarding their position and power enter into all other investigations.

As a conclusion, further advancement of research into the INGO development impacts would have to include methodological innovations, increased variable complexity, all sector- and intervention-specific analyses, and cross-case and longitudinal comparisons, with better data quality and depth. These efforts will enhance the evidence, broaden the nuanced understanding, and finally lead to more effective, context-sensitive development policies and practices (Hossain & Mannan, 2018; Mosley et al., 1995).

6.4 Conclusion

This chapter provides commentaies on the multifarious roles of INGOs in development, in the contexts considered as low-income and fragile, with the construction of three interlinked research questions. The analysis finds that, despite serious methodological challenges, the limited evidence suggests a correlation between INGO funding for education and the HDI increments in low-income contexts. Yet these empirical results have been undermined by economitric issues, preventing a more robust claim on causality.

The findings in relation to INGO interventions supporting entrepreneurship remain inconclusive. Some models suggests a positive correlation between funding and new business registration; however, overall the models lack explanatory power, and diagnostic problems exist which challenge the validity of these conclusions. The next wave of research should then consider intervention-specific impacts by employing detailed case studies, longitudinal designs, and sectoral analysis to discern under what conditions INGOs can effectively support entrepreneurship.

Finally, qualitative insights into INGO strategic decision-making processes underscored the importance of local context, community involvement, stakeholder partnerships, and measuring impact. Project selection decisions are primarily influenced by mission alignment, community needs, and anticipated impact. These findings affirm that the aid effectiveness context is heavily grounded in understanding systemic barriers and cultural sensitivities, particularly in conflict-affected and fragile contexts. These paradigms also confirm that being flexible, participatory, and context-sensitive is ultimately critical in ensuring the sustainability of social and economic development.

To sum up, this study embodies that while there exists some indicative evidence that INGO interventions may induce some form of development goal, serious shortcomings in both methodological and contextual regards exist that kept the argument from solidifying into an even stronger statement of causal understanding and actionable applicability of aid strategies. This underlines that development affairs are inherently convoluted and multifaceted, requiring adaptable, evidence-based, and community-oriented approaches to really put the INGOs' interventions to work towards sustainable and equitable growth within the several low-income contexts.

APPENDIX A

SURVEYS

QUESTION 1 SURVEY

Questionnaire for Program Managers/Coordinators/Officers in International NGOs Regarding Budget Allocation for Education Projects	
What is the Organization/Agency and the Country that you work for, and what is your current position?	**Section 2: Macroeconomic & Development Indicators**
Section 1: Budget Allocation for Education Projects	**1- How familiar are you with the Human Development Index (HDI) and its implications for funding?**
1- What is the total budget for education projects in your organization for the current fiscal year?	Very familiar
Less than $100,000	Somewhat familiar
$100,000 - $500,000	Not familiar at all
$500,001 - $1,000,000	**2- To what extent do you consider GDP growth rates and/or HDI in your budget allocation for projects?**
Over $1,000,000	Very significant
2- What percentage of your total budget is allocated to education projects?*	Somewhat significant
Less than 10%	Not significant
10% - 25%	**Section 3: Collaboration and Partnerships**
26% - 50%	**1- Does your organization collaborate with local governments on education funding?**
More than 50%	Yes
3- Which of the following categories receives the largest share of the education budget? (Select one)*	No
Teacher/Trainers training and capacity building	**2- If yes, how would you rate the effectiveness of these collaborations in influencing budget allocations?**
Educational materials and supplies	Very effective
Infrastructure development (schools, classrooms)	Effective

Curriculum development and educational programs	Neutral
Monitoring and evaluation	Ineffective
Other:	Very ineffective
4- How do you prioritize your funding allocations for education projects? (Select one)*	**Section 4: Future Directions**
Based on immediate needs (emergency response)	**1- What are your future plans regarding education budget allocations? (Select all that apply)**
Based on long-term development goals	Increase funding for education projects
Based on donor requirements	Maintain current funding levels
Based on partnerships and collaborations	Decrease funding for education projects
Other:	Expand the scope of education projects
5- What factors most influence your budget allocation decisions for education projects? (Select the top three)*	Focus on specific educational needs (e.g., gender, disability)
Needs assessments	Other:
Macroeconomic and Development indicators (e.g., HDI, GDP)	
Donor funding and requirements	
Community input and involvement	
Government policies and priorities	
Other:	

QUESTION 3 SURVEY

Questionnaire for Program Managers/Coordinators/Officers in International NGOs Regarding Budget Allocation, Project Selection, and Resource Optimization.	
What is the Organization/Agency and the Country that you work for, and what is your current position?*	**Section 3: Economic Impact**
Section 1: Project Selection Processes	**2- How significant do you believe the economic impact of your projects has been?**
1- What criteria does your organization prioritize when selecting projects? (Select all that apply)	Very significant
Alignment with organizational mission	Significant

Community needs assessment	Moderate
Financial viability	Slight
Potential for job creation	Not significant
Potential for market access	**Section 4: Social Impact**
Donor requirements	**1- What social benefits have resulted from your projects? (Select all that apply)**
Other:	Improved education access
Section 1: Project Selection Processes	Enhanced healthcare services
2- What type of data is primarily used for project selection? (Select all that apply)	Strengthened community cohesion
Quantitative data (e.g., statistical reports)	Increased awareness of rights and advocacy
Qualitative data (e.g., community feedback)	Other:
Market analysis reports	**Section 4: Social Impact**
Economic impact assessments	**2- How significant do you believe the social impact of your projects has been?**
Not applicable	Very significant
Section 2: Resource Optimization	Significant
1- How does your organization prioritize resource allocation among projects? (Select one)	Moderate
Based on project size and scale	Slight
Based on potential impact (economic/social)	Not significant
Based on donor funding availability	**Section 5: Overall Assessment**
Based on geographical need	**1- How well do you think your organization balances economic and social benefits in its projects?**
Other:	Very well
Section 2: Resource Optimization	Well
2- What methods does your organization use to optimize resources? (Select all that apply)	Moderately well
Cost-benefit analysis	Poorly
Efficiency audits	Very poorly
Stakeholder consultations	**Section 5: Overall Assessment**

Collaborative partnerships with other organizations	**2- Overall, how effective do you believe your organization's strategic decision-making processes are in achieving desired outcomes?**
Other:	Very effective
Section 3: Economic Impact	Effective
1- In your experience, which of the following outcomes has resulted from your projects? (Select all that apply)	Moderately effective
Job creation	Ineffective
Increased market access	Very ineffective
Enhanced local entrepreneurship	**Section 5: Overall Assessment**
Improved economic stability in communities	**3- Do you have any additional comments or insights regarding strategic decision-making processes, project selection, or resource optimization, please specify:**
Other:	

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