

**THE WORLD BANK AND RURAL DEVELOPMENT IN  
ABIA STATE, NIGERIA, 1999 – 2023**

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**Abstract**

*Many countries in sub-Saharan Africa, Nigeria inclusive, could not achieve the Millennium Development Goals (MDGs) targets due to pervasive poverty, corruption and misappropriation of funds. In the recent past, the development and modernization of rural areas have drawn the attention of international donor agencies. Governmental activities have been concentrated in the urban centres to the neglect of rural areas. This development drew the attention of financial institutions like the World Bank, International Monetary Fund (IMF), etc. to subsequently fund socio-infrastructurel, environmental and agricultural projects in the rural areas. With assistance from these donor agencies, it is gratifying to note that some states in Africa, specifically Nigeria, are on the path to modernity. Therefore, the Modernization Theory, a theory of development, was adopted in this research. The qualitative research methodology was also adopted. Secondary and primary sources which include materials and documents generated by events, those produced to record events as they happen, and oral sources were utilized. Findings show that the policies and programmes of government and donor agencies have had varying degrees of success and challenges in Abia State. The paper recommends that realistic development strategies be adopted by government and development agencies to mitigate the scourge of poverty in rural*



*communities rather than pursue targets and policies that are cumbersome and difficult to actualize, and implement.*

**Key words:** Poverty, IMF, World Bank, Abia State, Environment, FADAMA, and Rural Development

### **Introduction**

Based on the premise that surrounds the African continent as poor and developing the need for external intervention has brought about the involvement of donor agencies in the development process of many African countries. Interventions have been in the form of injection of capital into certain sectors of the rural economies of African states. The analysis by Oyetunde Oyesanmi *et al* shows that rural areas are the most affected by poverty in Africa. They pointed to reasons for such increased poverty level. These reasons include, many years of neglect of the rural areas in terms of infrastructural development, increase in population and lack of information on the way government is being run.<sup>1</sup> This analysis coincides with the 1999 Central Bank of Nigeria CBN/World Bank Study on poverty assessment and alleviation which posits that the living standard and environmental conditions of people in rural areas have worsened.<sup>2</sup>

A central theme of any society is development and its absence can make a society to become static or retrogress. Scholars of development studies have defined development in several ways but their definitions are still narrowed down to change and improvement in the life of an individual, groups of people or community in areas that include poverty reduction and provision of basic social amenities such as hospitals, good roads, schools, among others. Development is the qualitative improvement in all societies and all groups of individuals within societies.<sup>3</sup>

There has been much variation in the administration and performance of adequate and articulated rural development



programmes in Nigeria. The Federal Government, instead of institutionalizing rural development in one ministry, has rationed the development departments and ministries at both federal and state levels. The important role of the local government system as a link between the government and the rural people remains unrealizable. These shortcomings have necessitated the quest for a new strategy for rural development in Nigeria, in general and Abia State in particular.

Poverty has been explained as "severe want - the condition that results from not having adequate resources to satisfy one's basic needs."<sup>4</sup> The need to improve the standard of living of the people has led to the conceptualization and implementation of various poverty alleviation programmes, if not to meet the special needs of the poor, at least, to improve the condition of rural dwellers. For instance, in 1976, there was the introduction of "Operation Feed the Nation" (OFN) by the Olusegun Obasanjo military regime with focus on increased food production. In 1979, under the Shehu Shagari administration, the "Green Revolution" was introduced in Nigeria. Under General Ibrahim Babangida (1985 - 1993), many poverty alleviation programmes were initiated. They included the "National Directorate of Employment" (NDE) and the "Directorate for Food and Rural Infrastructure" (DFRI) introduced in 1986. These had the responsibility of fighting unemployment through the provision of opportunities for self-employment for school leavers and integrated rural development, respectively. There was also the "People's Bank of Nigeria" (1989) and the "Community Bank" (1990), both of which encouraged savings and credit facilities. The "Better Life for Rural Women" was also introduced by Mrs. Mariam Babangida while the "Family Support Programme" and "Family Economic Advancement Programme" were both introduced by Mrs. Mariam Abacha. Moreover, during the presidency of Olusegun Obasanjo, the "National Poverty Eradication Programme" (NAPEP) was established. A Federal



Republic of Nigeria (FRN) report stated that NAPEP was designed to broaden the opportunities available to the poor and ensure that every Nigerian had access to basic needs of life - food, water, shelter, clothing, basic health and fundamental human rights.<sup>5</sup> State governments also established poverty reduction programmes that were similar in aim and structure to the Federal Government's design.

Arising from the foregoing, the paper assesses the World Bank and the challenges of developing rural communities in Abia State. It also explores the approaches adopted both by the World Bank and the state government towards rural development in the state. The paper will attempt to identify the factors that inhibit the efforts of donor agencies in enhancing rural development in Abia State.

### **Agencies for Intervention in Rural Development in Abia State**

Assessing rural development in Nigeria will be incomplete without recognizing the contributions of International Organizations such as the Food and Agriculture Organization (FAO), the International Labour Organization (ILO), the United Nations Education, Social and Cultural Organization (UNESCO), the United Nations (UN), World Health Organization (WHO), and the World Bank. These organizations have sustained rural development through their technical expertise in areas such as education and basic programmes that include training which have continued to strengthen the technical, physical and environmental bases of rural development in Nigeria, in general and Abia state, in particular. The FAO and the World Bank, for instance, have been the major sponsors and promoters of agricultural development formulation or irrigation development programmes worldwide.

One of the vital sources of financial and technical assistance to developing countries is the World Bank. The World Bank is an International Organization dedicated to providing finances, advice



and research to developing nations to help them advance economically. It was created out of the Bretton Woods agreement of July 1944 alongside the International Monetary Fund at Bretton Woods, New Hampshire, as a result of many European countries needing finances to fund their reconstruction efforts. The term "World Bank" usually refers to the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA) while the terms "World Bank Group" or "Bank Group" include all five institutions, namely, the IBRD, IDA, the International Finance Corporations (IFC), Multilateral Investment Guarantee Agency (MIGA), and the International Centre for Settlement of Investment Disputes (ICSID).<sup>6</sup> This research focuses on the former except where clearly stated.

Nigeria joined the World Bank in 1961 and since then, a good number of the projects initiated by it are rural development-related projects. Rural development has been defined by the World Bank as "...a strategy designed to improve the economic and social life of a specific group of people - the rural poor".<sup>7</sup> The activities of the World Bank reflect the emphasis the institution places on sharing development knowledge, which is gleaned from decades of experience. The group focuses on helping the poorest people in the poorest countries to reduce poverty, increase economic growth and improve quality of life. Based on such identification of challenges of development in Third World countries, the World Bank extended loans to Third World countries and Nigeria in particular, with increasing priority to developing rural areas.

With a view to integrating some rural sectors through the injection of capital, the World Bank encouraged the establishment of some development agencies in Nigeria. These agencies include the Community and Social Development Project (CSDP), Nigeria Erosion and Water Management Project (NEWMAP), and



FADAMA Development Project. There is also the Agricultural Development Project (ADP), and the Community-Based Poverty Reduction Project (CPRP).

The Abia State Agency for Community-Based Poverty Reduction Project (ABCPRP) was established at the instance of the CPRP for Nigeria. CPRP is a World Bank and African Development Bank (AfDB) supported Programme for poverty reduction in Nigeria. According to a CPRP Appraisal Report, it is part of the overall framework of Nigeria's poverty reduction strategy aimed at reducing poverty in Nigeria from about 66 per cent in 1999 to 30 per cent in 2015.<sup>8</sup> The CSDP is one of the development projects in the country's World Bank portfolios using Community Driven Development (CDD) approach. The projects are financed by the International Development Association (IDA) of the World Bank Group.

Also, NEWMAP is concerned with issues related to land degradation and environmental insecurity. The NEWMAP was established following a request for assistance by President Goodluck Jonathan to the World Bank, Nigeria's office, to address severe erosion menace in Southeastern Nigeria. The FADAMA irrigation concept emerged in one of the World Bank-assisted programmes to finance the development of FADAMA lands by introducing small-scale irrigation in states with FADAMA development potential. The project aims at boosting incremental food production and raising the standard of living of the beneficiaries. Through these agencies, the World Bank extends assistance to the locals which tend to be under neglect.

The World Bank is, therefore, striving to improve health and education, boost agricultural support, build roads and ports, and protect the environment. Other projects are aimed at providing basic services such as access to clean water, building markets, and civic



centres, providing electricity and encouraging investments that create jobs. Going by the concentration of state governments' developmental efforts in cities there also appeared a higher level of rural-urban migration. Thus, the World Bank intervened to bridge the gap between the urban and the rural development centres.

### **Theoretical Framework**

A theory is an analytical tool for explaining and understanding a phenomenon. This study adopts the Modernization Theory. Walt Whitman Rostow is a proponent of the theory. Rostow proposes the take-off model of economic growth and adds that economic modernization occurs in five stages. These stages are the traditional stage, the pre-condition for take-off; the take-off stage, the maturity stage, and the age of mass consumption. Modernization Theory became an interdisciplinary approach to development studies in the 1950s and 1960s. Development in this sense entails an improvement in the quality of human life and the transition from a traditional society to a modern society.

Socio-economic development is process-oriented and non-static; it represents a holistic approach. The process of development is equated with a series of completed stages. From their (modernization theorists) point of view, traditional norms and values should be replaced with modern values. They believe that development and modernity occur uniformly and linearly. Modernization theory incorporates the transformation a traditional society must undergo to become modern. The theory asserts that underdeveloped countries are the reason for their underdeveloped state and if they must develop, they must follow the footsteps of the developed.<sup>9</sup>

Modernization Theory is said to emanate from the West and the fundamentals of this theory are that African societies are yet to become modern societies whereby efficiency and scientific



processes would replace traditional values and belief systems. Modernization Theory was closely related to development in American Political Science in the 1950s. It involves the total transformation of a traditional society into the types of technology and social organization that characterized the advanced economically prosperous and relatively politically stable nations of the Western world. It is viewed in economic parlance as being commensurate with mechanization, rapid industrialization and economic growth. In social terms, its goals are defined as increasing individual mobility, controlling the political imperative of communal identities, and establishing procedures for equitable resource allocation<sup>10</sup>. In political parlance, it connotes the rationalization of government apparatus, greater level of political participation, institution expansion, power concentration and an increased measure of political participation and an augmentation of capacities to meet growing demands.<sup>11</sup>

Basically, from the experiences of Western countries, modernization theorists believe that developing states will not develop until they put away their traditional, social, political, and economic institutions. They insist that economic growth and democratization form a vicious cycle of development. They suggest free trade and open markets where multinational corporations and international investment will help in disseminating capital, develop managerial and technical skills, and improve technologies which are necessary for the emergence of a modern industrial sector.<sup>12</sup>

Consequently, the international financial institutions have through their donations and funding of projects in developing countries, aided these countries in breaking loose the chains of underdevelopment thereby seeing them through modernity. Thus, the World Bank's contributions to the socio-economic development of rural areas in Abia State (a state in Nigeria) are that of assistance to boost modernity.





## **The World Bank Activities in Abia State**

The World Bank through the state-established agencies has carried out activities in rural communities in Abia state geared towards the socio-economic development of the communities.

Their funding comes in portfolios which determine what the funds can do. The Community and Social Development Programmes (CSDP) are responsible for the socio-infrastructural projects for community development. The Community and Social Development Programme (CSDP) is the outcome of an agreement between the Federal Government and the World Bank anchored on the 2005-2007 Country Partnership Strategy (CPS) to harmonise the World Bank-funded Community Driven Development (CDD) projects in the country. The Abia-CSDP was declared effective on the “1st of April 2009 by the World Bank. The Law No. 2 of 2009 passed by the Abia State House of Assembly established the Agency in the state, following the fulfillment of preconditions for participation in the CSDP by His Excellency, Chief T. A. Orji”<sup>13</sup>

The Abia State CSDP sensitizes communities after which they identify their needs and prioritize them. They adopt Participatory Rural Appraisal (PRA) approach whereby the five groups in the community assemble to discuss the pressing needs of the community. The CSDP staffs ensure that every member of each group is in attendance which is why it is participatory. The five groups include the elders, women, men, youth, and the special group. After identifying their needs, the Community Development Plan (CDP) is taken to the Local Government Council for review by the Local Government Review Committee (LGRC) which then makes recommendations to the agency. Consequently, the World Bank funds the agency to carry out the project. The World Bank disburses the funds in tranches - 30 per cent, 40 per cent and 30 per cent.<sup>14</sup> It also provides 90 per cent of the fund, while the community provides 10 per cent. This 10 per cent is made available before the



World Bank fund is released. However, the World Bank funds micro-projects that take up to #10 million.<sup>15</sup> Since the inception of the programme, the World Bank is known to have built civic halls in Umuakam Alaike in Umuahia North LGA (new hall); Umuagu Ngulori in Umuahia North, among others.

The World Bank also provided electricity in Amuzu Ikeonu in, Isiala Ngwa North LGA, Obuohia Okike in Ikwuano LGA; Nkwotocha in Isiala Ngwa North LGA.

Others include Umuoche in Bende LGA; Amano Amayi in Isiala South LGA; Umuokorola in Umuahia North LGA; Ukwuakwu in Arochukwu LGA<sup>16</sup>. See Table 1 below for additional information.

The World Bank has assisted communities to complete various health care-related projects including the construction of entirely new Health centres and facilitating the upgrading of health posts to health centres by providing bigger and more conducive facilities in those communities. These centres have all been put to use except for those awaiting equipment and the posting of relevant staff as is the case of Umuokwom Ohiya in Umuahia South LGA.

The activity of the Nigeria Erosion and Watershed Management Project (NEWMAP), which is also financed by the World Bank, is meant to reduce the rate of vulnerability to soil erosion in targeted sub-watersheds. NEWMAP finances activities implemented by states and the Federal Government. The seven states which pioneered this project include Anambra, Abia, Cross River, Edo, Enugu, Ebonyi, and Imo.<sup>17</sup> The project has four components, which include:

- Erosion and watershed management infrastructure investments: this component supports on-the-ground interventions to help reduce vulnerability to land degradation;



- Erosion and watershed management institution and information services: this strengthens the enabling environment for effective implementation of erosion and water management;
- Climate change response: this is inclusive of actions that contribute to strengthening Nigeria's strategic framework for climate action; and
- Project management: this component finances goods, equipment, staff travel, and consultant services for the projects.<sup>18</sup>

The Abia State Government as one of the participating states represented by the State Project Management Unit (SPMU) has selected the gully head in Amuda – Achara Isuochi in Umunneochi Local Government Area, Abia State, as one of the priority sites to rehabilitate and remedy the degraded land. This gully developed from “concerned runoff” from road construction in 2008. (NEWMAP: World Bank). Drainages were not included in the construction of the road. See Plate 1 for details.

**Table 1: Some completed projects in Abia State**

Community	Local Government Area	Project Type
Amano Amapu	IsialaNgwa North	Reticulation of electricity
		Construction of market stalls
AmangodoAmaekpu Item	Bende	Construction of market stalls
Oboni	Ikwuano	Construction of civic hall
Isiokporo	IsialaNgwa South	Water borehole
		Road Rehabilitation
Amangwu	Ohafia	Construction of VIP toilet
		Rehabilitation of 5 classroom blocks
Ndiorieke	Ohafia	Construction of civic centre
		Construction of health centre
Amangwu	Ohafia	Road construction and bridge
UmuakporOvunkwu	IsialaNgwa South	Construction of electricity project
		Drilling of borehole
AmuhieUmuawaAlaike	Umuhia North	Completion of the civic hall
		Construction of health centre



Amuha	IsialaNgwa South	Rural electricity project
		Construction of water borehole
AmudaAchara	Isuikwuato	Road construction
Nkporo	Ohafia	Fadama
UmuosoOkaiuga	Umuahia North	Expansion of civic centre
UmuoyotaUmuawa-Alaocha	Umuahia North	Completion of the civic hall
		Installation of transformer
Umukorola	Umuahia North	Installation of transformer
		Construction of 3 classroom blocks
UmuokwomOhiya	Umuahia South	Rural electrification
		Construction of civic centre
AmaiboOguduasa	Isuikwuato	Construction of civic centre
		Construction of skill acquisition centre
Atan	Ohafia	Construction of civic hall
		Construction of VIP toilets and 20 stalls
		Construction of farm feeder

**Source: Abia State CSDP**

**Plate 1: Amuda-Achara Isuochi Road Gully Erosion**



**Source: Abia State NEWMAP**



The deteriorating nature of the road ostensibly slowed down economic activities between Abia and Enugu states. Achara to Amuda Isiochi covers a distance of 2 km. Travelers and people from Achara going to the Timber Market in the Local Government Area travel through Achi and Maku in Awgu in Enugu state (a distance of over 20km). Other gully erosion sites include the Amuzukwu Gully Erosion Site in Umuahia North LGA and the Umuezeukwu Gully Erosion project site in Isiala Ngwa North LGA.<sup>20</sup>

**The NEWMAP projects in Abia State include the following:**

- Umuakwu Nsulu in Isiala Ngwa Local Government Area.
- Umuhu Ezechi in Bende Local Government Area.
- Dodd Methodist Church Uzuakoli in Bende Local Government Area.
- Mbom Amuzukwu in Umuahia North Local Government Area; and
- Ibi Gully Erosion Isuochi in Umunneochi Local Government Area.

The role of agriculture as a major source of food for man and animals and the derivation of raw materials for the industrial sector cannot be over-rated. Due to lack of finance, its role since Nigeria's independence has experienced a downward trend. The entire population of rural dwellers in Nigeria largely depends on agriculture for survival. Therefore, investment in agriculture has been regarded as one of the means to develop rural areas. This has triggered the intervention of donor agencies like the World Bank, the International Monetary Fund (IMF) and other international organizations such as the United States Agency for International Development (USAID).

Agricultural Development Projects (ADPs) have been identified as the most successful strategy towards agricultural development in Nigeria. It received funds from the World Bank and during the



World Bank tenure, the ADP was adequately funded until state governments took them over. It is on record that the ADP was adequately funded when the World Bank was its major sponsor.<sup>21</sup> Following the expiration of the Bank's activities, ADPs were handed over to state governments to provide funds mostly for salaries. Since then, there appear to have been limited or no funds allocated for training and re-training of extension personnel. The project consists of several sub-programmes and is specifically designed to address the small holder sub-sector in its agricultural development efforts. These include:

- Root Tuber Expansion Programme (RTEP).
- Pre-emptive management of Cassava Mosaic Disease (CMD).
- National Programme on Food Security (NPFS).
- National FADAMA Development (FADAMA II)
- Community-Based Natural Resources Management Programme (CBNRMP).

The CBNRMP was an IFAD/FGN/NDDC/STATE-funded programme aimed at rural poverty reduction in the nine Niger Delta States of Abia, Akwa-Ibom, Bayelsa, Cross River, Edo, Imo, Ondo and Rivers. The programme was aimed at improving the standard of living and quality of life of at least 400,000 poor rural people in these states.<sup>22</sup> The CBNRMP became loan effective on 6 July, 2005 and its implementation was to last for eight years. The programme used two years for sensitization, capacity building and institutional strengthening both at the Local government and community levels.

The third National FADAMA programme (FADAMA III) was a Federal Government initiative for the development of the agricultural sub-sector of the economy to improve food production and the life of rural dwellers. FADAMA is a Hausa word for irrigable land usually low-lying and floodplain areas underlined by shallow aquifers found along Nigeria's river system. It was launched in July, 2006 and was meant to run till 2017 but was



extended to 2019. The focus of FADAMA III in Abia State was on agricultural-based sub-projects because the major occupation of rural people is agriculture. Its development objective was to sustainably increase food security and create employment opportunities. However, in an attempt to increase the income and productivity of rural inhabitants, and to alleviate poverty among rural Nigerians as an approach to meeting up with the Millennium development Goals (MDGs) of food sufficiency and poverty eradication, the Federal Government of Nigeria through the pooled World Bank loan came up with FADAMA project to finance the development of FADAMA lands by introducing small-scale irrigation in states with FADAMA development potentials.

The project was aimed at ensuring that FADAMA facilities in FADAMA areas are fully utilized to ensure all-year-round production of crops. As earlier noted, FADAMA project is a World Bank-assisted programme at the grassroots in Nigeria. The bulk of the fund came from the World Bank while the Federal Government secured the loan and States paid counterpart fund while the Local Governments paid a token for their benefiting communities. The community assessed the loan as Cooperatives. Money invested is usually expected to bring returns on investment after a gestation period. Disbursement was in stages, tied to payment of counterpart funds, physical structures constructed, and an audited account of the previous amount extended. Irrigation ensures pasture and farming all year round which provides food to man, feeds to animals and raw materials to industries. The programme created employment opportunities and reduced poverty. Storage facilities (silos) and cold-rooms were constructed by communities. The projects are owned and managed by the participating communities thereby giving room for sustainability.<sup>23</sup>

The World Bank financed the successful FADAMA phase 1 projects from 1994 to 1999. These projects, with a total cost of



USD 67.5 million, was based on the achievements of some of the Agricultural Development Programmes in developing FADAMA irrigation through the extraction of shallow groundwater with low-cost pumping devices.<sup>24</sup> By making agricultural production less dependent on erratic rainfalls, the project raised farmers' incomes and contributed to food security and poverty alleviation in the affected areas/LGAs.

Every state in Nigeria has a State Ministry of Agriculture which is responsible for agriculture and rural development. The State Agricultural Developmental Programmes which were created in the 1970s were the implementing body of the State Ministries of Agriculture; they were created with support from the World Bank to help improve crop production through the transfer of farming technologies. There are 36 ADPs in Nigeria-one per state, to coordinate the distribution of technology, inputs and infrastructure.<sup>25</sup>

### **Challenges to World Bank Activities in Abia State**

Most rural development programmes over the years are known to lack logical implementation and this has affected them. Rural-urban migration, for instance, has led to a reduction in the number of rural people. The majority of this migration is seen amongst the youth. Migration of youth to the urban centres takes away vigour and glamorous social life in rural areas. It is believed that most highly educated and agile people migrate from the rural to urban areas, leaving behind the frail and mainly uneducated people who are not able to combat poverty successfully.<sup>26</sup> Migration has also contributed to shortages of both skilled and unskilled labour in rural communities.

Migration has a negative effect on rural agricultural output. This hinders the pace of development in rural areas. It has also led to a reduction in the agricultural produce with its consequential effect on





the Gross Domestic Product of the country, lowered funds for development, income and standard of living of the rural inhabitants, underdevelopment, and total desertion of the rural areas.<sup>27</sup> Nigeria's rural poor depend mostly on agriculture for food and income. About 90 percent of the country's food is produced by small-scale farmers who cultivate small plots of land and depend on rainfall rather than irrigation systems.<sup>28</sup> The disapprobation created as a result of these attributes has produced huge disparities in income levels between the rural and urban areas, unemployment and underemployment resulting in unmitigated poverty for the majority of rural Nigerians. Vital inputs such as transportation facilities, electricity, water, business premises and information are known to be lacking in rural economies because of inadequate government attention.

Transportation of goods and services is one of the factors that hamper the growth of the rural populace. Perishable goods conveyed to the markets do not get there in good condition. This also reduces the cost of the said produce. The nature of the roads is not encouraging to both the farmer and the non-farmer.

Rural areas are underdeveloped and have no access to publicly provided goods and services. They are placed at the fringe of society and generally marginalized. Government seems not to reach these rural areas probably because they are in remote and inaccessible areas. Educational barriers have alienated them from available programmes targeted to meet their needs. Most of the programmes adopted have a participatory approach where officials and delegates go to the remote areas to engage them and find out what they need: it could be civic centres, renovations & buildings, classrooms for their schools, road construction, and markets, among others.

The World Bank in cooperation with state-established agencies strives to assist in rural development. However, most of the projects



carried out are known to lack proper supervision and therefore unsustainable; they dwindle leaving a lasting result and effect. Take, for instance, the civic hall at Umuawa Alaocha in Umuahia North LGA. The building lacks maintenance and is close to being dilapidated. Community members are not enlightened to maintain most projects. The staff of the office of the donor agency usually hands-off a project once it is completed.<sup>29</sup>

Twenty-one (21) micro-projects were commissioned in Abia State in 2013 under the aegis of the three Senatorial Areas. (Ibeneme, Oral interview). Some of the projects and benefitting communities are a mini market at Nkporo in Ohafia LGA, a health centre at Ndiorieke in Ohafia LGA, a market and public convenience at Amuha in Isiala Ngwa LGA, a rural electrification project at Oniya in Umuahia, a skill acquisition centre at Eziama Nneato in Umunneochi LGA, and a water borehole at Asa in Ukwa LGA.<sup>30</sup>

However, the development of rural areas is known to be hindered by some factors which include successive governments ineptitude, massive corruption, neglect of community participation, poor funding, ineffective policy framework and lack of continuity in policy making, due largely to changes in administration. The aim of rural development is poverty alleviation based on increase in rural productivity and income, diversification of the rural economy, adequate supply of rural infrastructure consisting of physical, social and institutional infrastructure, provision of social participation and total transformation and improvement of the quality of life of the rural people. It is a known fact that poverty and underdevelopment predominate in the rural areas. This explains why different administrations have adopted a series of poverty alleviation programmes in order to contain it. As has been highlighted in this research, donor agencies, the World Bank and the International Monetary Fund, in varied ways have assisted rural communities, especially in developing countries like Nigeria in their bid to leap



out of poverty. These varied ways may sometimes include technical advice. Below, we examine the various strategies the World Bank, in synergy with the Nigerian Government and people especially Abia Communities, have partnered to succeed in alleviating poverty.

### **The Impact of the World Bank Assistance on Rural Development in Abia State**

In the year 2000 the government of Nigeria initiated a Rural Sector Study with support from the World Bank and United States Agency for International Development (USAID). This study resulted in the adoption by the FGN the 2001 Rural Development Strategy for Poverty Alleviation aimed at reducing poverty and improving the living conditions of rural communities.<sup>31</sup> To achieve rural development, efforts were made by the World Bank to facilitate this by focusing on the provision of basic inputs that can enhance a people's livelihood, productivity and income. These include agricultural input, providing good road networks, erosion control, the building of civic halls, classroom blocks, skill acquisition centres, markets, and health centres. The World Bank achieved this through the state-established agencies earlier mentioned.

Infrastructure contributes to rural development in diverse ways. First, rural infrastructure provides rural dwellers with access to markets and basic services. Secondly, it influences rural economic growth and employment opportunities. Infrastructure is one of the instruments to improve the development of a region, though it can directly or indirectly influence socio-economic activities and other regional potentials as well as production factors.<sup>32</sup> Infrastructure includes, but not limited to providing housing, roads, bridges, schools, markets, health facilities, electricity, water treatment and parks, designed as effective means to boost economic activities and create employment opportunities for the unemployed. Rural basic needs have been classified into three: physical infrastructure, social



infrastructure, and institutional infrastructure. Physical infrastructure includes roads, water, rural electrification, storage and processing facilities; social infrastructure includes health and educational facilities, civic centres, fire and security services; while credit, financial institutions and agricultural research facilities are institutional.<sup>33</sup>

The World Bank activities are principally directed toward fixed assets accumulation such as land improvement, equipment, machinery, construction of roads and railways, and building of schools, among others. These are required to augment a country's economic productivity. Over the years, there has been a significant increase in the development rate of rural areas in Abia State, courtesy the World Bank. The rehabilitation and erection of classroom blocks increased the enrolment in primary and secondary Schools throughout the communities that benefitted from the projects. Community Secondary School, Umuokorola in Umuahia North LGA for example, recorded massive student enrolment after the classroom blocks were completed.<sup>34</sup> A greater number of adults also obtained adult education and engaged in trading as secondary occupation.<sup>35</sup>

With the introduction of agricultural programmes in Abia State and the subsequent increase in productivity, the level of agricultural activities increased the volume of production, making farm produce cheaper and plentiful. The impact of the FADAMA and the Agricultural Development Projects can be measured in this regard. People from the cities travelled to buy foodstuffs from the village markets. Most villages in Abia state now have improved access to markets through rural road networks. This increase in production has led to income benefits for the rural poor, ultimately enhancing their purchasing power and demand for other goods and services. This is a significant achievement and can be translated into an improved standard of living for rural dwellers as manifested in the



rising proportion of most rural households in the state owning items like motorcycles, bicycles and even cars<sup>36</sup>

The World Bank's activities in rural development in Abia State have also fostered the modernization of the rural environment. Efforts have been made to enhance significant increases in “rural resources” and productivity to boost income and create employment opportunities for people in rural communities. J. B. Chitambar defines rural resources as “...any available developed or undeveloped materials or energies, both natural and human, or means that are available in the area for use by people in the rural society for meeting the needs and the needs of the society in which they live.”<sup>37</sup> There has been an integrated approach to increase food production, provide physical and social infrastructure, provide good health care delivery system, and improve and sustain agriculture in some rural areas in Abia state.

There exists a strong relationship between agriculture and rural development. Rural people are predominantly engaged in agriculture which is one of the greatest channels to foster rapid development in rural communities. Therefore, efforts at rural development are considerable on farmers who constitute the focus of agricultural development programmes. It is on this premise that the World Bank rural development activities and the integrated rural development projects in Nigeria in general and Abia state in particular were implemented to ensure that agricultural and rural development projects become part of a package of services offered to farmers and the rural population.

The impact of World Bank projects on rural development in Abia State is at the centre of sustainable development. It is essential for poverty alleviation since global poverty is overwhelmingly rural. The rural livelihood in the state has been enhanced through the effective participation of its rural people in managing their own



social and economic activities, and environmental objectives through the empowerment of rural men and women. The skills acquisition centre at Amaibo Oguduasa in Isuikwuato Local Government Area of Abia State organized vocational and entrepreneurship training for young men and women of the community in May 2012.<sup>38</sup>The activities of the centre only lasted for eight months, and the building has long been converted to a mini market and village hall.<sup>39</sup>

However, some rural communities such as Ofeme in Umuahia North LGA, AkoliImenyi in Bende LGA, Amoji in Isiala Ngwa South LGA, Ngwobi in Isiala Ngwa South LGA, Uturu in Isuikwuato LGA, Oboro in Ikwuano LGA, Ututu in Arochukwu LGA, Acharain Isuikwuato LGA have not experienced any positive impact on their socio-economic status.<sup>40</sup> People still fetch water from streams, rivers, and borehole ditches which they complain possessed odour and were not very clean for drinking thus exposing them to water-borne diseases<sup>41</sup>. Most areas still have gully erosions that have affected agricultural and other economic activities.<sup>42</sup>Rural dwellers still go long distances to fetch water from the streams and rivers for domestic purposes, thereby increasing their suffering.<sup>43</sup>Farmers still suffer the problem of insufficient water in addition to rainfall to grow crops throughout the year to produce crops in large quantities for subsistence and commercial purposes which would have reduced poverty in some of these rural areas in the state.<sup>44</sup>

### **Summary and Conclusion**

Government interventions in rural development do not adequately address issues relating to rural development. Access to credit and government programmes do not bring about the desired level of rural development, hence, the need for intervention by donor agencies to assist the government in the development of rural



communities. This study focused on the challenges and activities of the World Bank in the development of rural areas in Abia State.

The World Bank, in facilitating rural development, has focused on the provision of basic inputs that can enhance people's livelihood, productivity and income. These include agricultural input, road networks, erosion control, the building of civic halls, classroom blocks, skill acquisition centres, markets, and health centres. The World Bank achieved this through the state-established agencies mentioned earlier. These basic inputs not only expand growth opportunities, they are also essential to rural development. However, the sustainability of their activities has been affected by some factors such as low level of urban community participation, poor job execution and supervision, cultural and environmental issues, successive government ineptitude, and lack of continuity in policy-making due to changes in administration.

Urban areas have been the fuels of revolutionary change in any nation. This explains why development measures are concentrated in urban centres. There is the realization of the dangerous gap that exists in the development levels of both the urban and rural areas which threatens the political and social stability of a country. Hence, the development of a country cannot be completed without the singular act of developing the rural areas. Rural areas supply the urban centres with food and labour. They therefore need to be adequately developed in order to carry out this function effectively.

It is disheartening to note that rural areas are characterized by pervasive and endemic poverty, made manifest by widespread hunger, malnutrition, poor health, general lack of access to formal education, inhabitable housing and various forms of social and political neglect compared to their urban counterparts. It is believed that the problems of urban centres cannot be solved unless those of the rural areas are addressed, or at least contained. Consequently,



these problems emanated from the unprecedented rural-urban migration which in turn derives from rural underdevelopment, poverty, and unemployment.

Rural areas need infrastructural services to function effectively. Where infrastructure service is lacking, there is increased number of disadvantaged people. For instance, lack of safe drinking water is a major contributor to diarrhea, a regular cause of death among children in rural areas. Also, trade requires transport infrastructure and services: transport and trade are paramount in boosting the rural economy. With improved transport services, markets develop, and farmers and other rural households have the opportunity to produce surplus for sale. Increased mobility through transport and information also increases the participation of rural labour in income-generating activities that can add significantly to rural growth and poverty reduction. Thus, the World Bank and other donor agencies have been involved in providing enhanced support to developing countries in their efforts to improve rural physical infrastructure and ensure that basic physical infrastructure like good roads, telecommunication, electricity, good drinking water, sanitation, etc. needed for rural economic growth are made available. Donor agencies follow a range of paths in their assistance to poverty reduction and development. The paths which the rural development agenda now spread are framed as institutional, social as well as economic.

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