

# **World Bank-Assisted Development Projects and socio-economic development of rural communities in Ebonyi State: A study of Ebonyi State community and social development Agency (EB-CSDA).**

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## **ABSTRACT**

*The study set out to investigate the effect of World Bank-assisted Development Projects and socio-economic development of rural communities in Ebonyi State with particular attention to the activities of Ebonyi State community and social development agency (EB-CSDA). The specific objectives of the study were to determine the effect of EB-CSDA micro-projects on the beneficiaries' access to education, healthcare and portable water supply as well as the factors responsible for pervasive poverty in rural communities in Ebonyi State. Multi-stage purposive and random sampling techniques were used to select 191 respondents for the study. Data were collected primarily by instrumentality of structured questionnaire and analyzed by descriptive and inferential statistical tools while multiple regression was employed for hypotheses testing. Findings reveal that there is significant positive correlation between EB-CSDA micro-projects on the beneficiaries' access to education and water supply but insignificant in the area of healthcare delivery; and that pervasive poverty in Ebonyi State is attributable to hostile business environment, unstable source of income, unemployment, high cost of living, amongst others. The study therefore recommends amongst others, a revolutionary approach on job creation, reduction in the cost of living including education and health as well as sincerely creating enabling environment for entrepreneurial ventures.*

**KEYWORDS:** *Development projects, socio-economic, poverty, rural communities, Ebonyi State, Nigeria.*

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## **I. Background to the Study**

There is a consensus among scholars that any development agenda that fails to make man its epicenter is flawed. Man is the centre of all meaningful development agenda. Unfortunately some community development programmes such as the United Nations Development Programme (UNDP)'s micro-credit scheme in Ebonyi State in 2009 adopted a top-bottom approach and, though it was man targeted, failed to truly address the real need of the beneficiary communities in Ebonyi State (Udu, 2014; Udu and Onwe (2016). Subsequently, other development agenda adopted a participatory approach with impressive outcomes so to speak.

The community- Driven Development (CDD) defined by World Bank (2012) as an approach that gives control over planning, decision and investment of resources to community groups and local governments to take charge of their development agenda, operates on the principles of local empowerment, participatory governance, demand responsiveness, administrative autonomy, greater downward accountability and enhanced local capacity.

The transition programmes of Gen. Adulsalami Abubakar's short military regime in 1999 coupled with the Obasanjo's administration resolve and readiness to implement World Bank Country Partnership Strategy (CPS) using the framework of National Economic Empowerment and Development Strategy (NEEDS), resulted in the third coming back of the World Bank to the country. Essentially, the strategy was to enable the World Bank focus on community empowerment and local level development as key elements of its overall strategy for poverty reduction.

The local empowerment pillar of NEED, State Economic Empowerment Development strategy (SEEDS) and Local Economic Empowerment Development strategy (LEEDS) and the country partnership strategy (CPS) identified the community-Driven Development (CDD) approach as a vehicle for financing social infrastructure across the country and for community participation in achieving the Millennium Development Goals (MDGs) currently renamed Sustainable Development Goals (SDGs). Ideally, these interventions were envisaged to incorporate such activities that would enhance the voice and participation of beneficiary communities in allocation of resources, decision making and service planning at the local levels (Emeka-Njoku (2019);

As part of the 2005-2007 country partnership strategy, there was an agreement between the Federal Government of Nigeria and the World Bank to harmonize World Bank funded Community-Driven Development (CDD) in Nigeria to ensure that resources are effectively and efficiently targeted at poverty reduction in Nigeria.

This saw to the merging of the Local Empowerment and Environment Management Project (LEEMP) and the Community- Based Poverty Reduction Project (CPRP) to form community Social Development Project (CSPP) with Ebonyi State as one of the beneficiaries in the country.

To ensure effective implementation of the World Bank-Assisted Community Development programme mandate in the state, Ebonyi state Community and Social Development Agency (EB-CSDA) was set up with mandate to take full responsibility of passage of law No 004 of 2009. The Agency area of operation included provision of skills acquisition, processing machines, rural water supply by sinking boreholes, housing, rural electrification, access to quality education, improved healthcare delivery; amongst others. The agency does this in collaboration with beneficiary communities which initiate micro- projects of their choice and projects are executed by community representatives themselves on a counter part funding arrangement (Udu & Onwe, 2016).

The thrust of counterpart social development programmes is to enhance the social economic wellbeing of the people. Essentially, socio economic development is conceived as the process of improving the social and economic live of the people using such indicators as Gross Domestic Product (GDP), purchasing power, employment, literacy level, longevity, health, amongst other related variables (Udu, & Edeh 2019).

It is to investigate the effect of Ebonyi State Community and Social Development programmes on the socio-economic development of rural communities in Ebonyi State that this study is embarked upon.

### **Statement of the Problem**

The United Nations Development Programme (UNDP) (2002) in its Human Development Report, ranked Enugu and Ebonyi low (0.466) in Human Development Index (HDI) , a combined measure of longevity (physical health), knowledge (education) and income (purchasing power)" in Udu (2014). The report explains that life expectancy at birth is estimated to be below 59.2 years for male and 66.7 years for female while mortality rate for children under 5 is 191/1000 life births.

Against this backdrop, Ebonyi State government in collaboration with the World Bank had at different periods embarked on a number of poverty reduction programmes evidenced in the provision of micro-projects across rural communities of the state.

The framework of most of the interventionist projects seemed to be constrained by the complexities of the rural communities of the state. For example, some of the rural communities have greater proportion of rural poor than others; the literacy level access to health facilities and portable water supply also varies across board. These are evidenced in the fact that many people in Ebonyi rural communities still suffer and die from preventable water-borne diseases like diarrhea, infant and maternal mortality is still high while access to quality education tend to be problematic. Consequently, poverty level at the rural communities tends to have assumed a pervasive status.

Unfortunately, most of the interventionist projects seem to be group- targeted rather than truly addressing the dire needs of the individual poor within the communities. This is moreso, as research has shown that little or no background studies are carried out to understand the social and demographic configurations of the target communities and as a result, despite the claim of participatory approach by government and the donor agencies, the rank and file of the communities remain alienated from the programme as their representatives are often from the elite group within the communities.

### **Research Objectives**

The board objective of the study is to investigate the effect of Ebonyi community and social development programmes on the socio-economic development of rural communities in Ebonyi state.

The specific objectives are to:

1. Determine the extent EB-CSDA programmes promote beneficiaries access to quality education;
2. Investigate the extent EB-CSDA projects enhance beneficiaries access to portable water supply;

3. Determine the degree to which EB-CSDA projects guarantee beneficiaries access to health facilities ;and,
4. Establish the factors responsible for pervasive poverty among Ebonyi people despite interventionist programmes of government and development agencies.

### **Research Hypotheses**

**H<sub>1</sub>:** EB-CSDA Projects have no significant effect on Ebonyi State rural communities access to education.

**H<sub>2</sub>:** EB-CSDA Projects have not improved beneficiaries to access to portable water supply to high extent;

**H<sub>3</sub>:** EB-CSDA Project have no significant effect on the beneficiaries access to healthcare facilities.

### **Concept of Rural Community**

According to Mgbemena and Obikeze (2002), a community may be conceived as a group of people interacting among themselves in a geographically defined space. They may share similar cultural attributes like norms, values, belief system, etc. They may have similar socio-cultural institutions; like religions economic and political institutions. Communities can be classified into: homogeneous and heterogeneous communities; open and closed as well as rural and urban communities.

Nkwede (2009) citing Mgbemena & Obikeze (2002), asserted that a rural community is better understood by some of its distinguishing features. For instance, a rural community is predominantly an agricultural community indicating that most members are subsistent farmers. A rural community is therefore noted for its abject poverty and lack of basic social amenities such as electricity, water and health care services; etc.

In most cases, the rural community is known for its attributes of sparse population; hence, members know themselves, ready to guard against immoral and corruptive tendencies, superstitious and easily recline to fate as solutions to their problems (Nkwede, 2009).

### **Socio-Economic Development**

Socio-economic development is essentially conceived as a process of improving the social and economic status of a society. Indicators such as Gross Domestic Products (GDP), life expectancy, literacy, level of employment and healthcare often used to measure the status of socio-economic development in any society (Udu & Edeh, 2019). Additionally, changes in less-tangible factors like personal dignity, freedom of association, safety/security and degree of participation in civil society are fathomed into indices of socio-economic development.

In the same vein, socio-economic development is a process that seeks to identify both social and economic needs of a society and practically strategizes to meet such needs. In a nutshell, it is a process that guarantees the overall improvement of a people's living standards through the most effective mechanism at its disposal.

In the light of the foregoing, socio-economic development is perceived as a "transformation process that guarantees a better living conditions of a people in an environment while factoring in economic, social, cultural and political needs and wants" (Udu & Edeh, 2019).

### **Interrogating Community Development Approaches**

Despite the claims that the World Bank has become strong supporter of community development approaches all over the world, evidenced by the fact that the WB is currently supporting 190 active CDD projects valued at USD 19.2 billions in 78 world countries and that in the past ten years, the WB has lent on average USD 2.6 billions annually towards CDD programmes representing 5 to 10% of overall Bank lending each year, it has been critized on the following grounds (Emeka-Njoku, 2019).

(i) The claims that CDD marks an improvement either in terms of improving quality of outcomes for the poor or in terms of increasing trust in government has been challenged on the ground that merely summing up all of the evaluation evidences rather than just choosing the examples of success provides a much mixed pictures of overall performance than triumphalist CDD literatures tend to suggest. This is because, communities are heterogeneous and despite claims of a participating process, CDD projects are often captured by village elites and ultimately, provide little more space for participation by critical marginal groups such as women, than standard projects do.

(ii) Secondly, a government's willingness to transfer resources directly to beneficiary communities does not automatically translate either into more trust in government or to pressure for other domains of government to become more accountable and responsive to community needs.

(iii) In the third place experts in public administration and public finance frown at the perception that because funds are directly transferred from the national treasury to villages rather than through the normal intergovernmental transfer system makes the process more efficient, effective and productive. This process tend

to build up a structure that is separate and apart from normal government system and unavoidably, create a parallel structure which can create confusion within government or even undermine efforts at improving the performance of local administration.

On the whole, the CDD approaches tend to be group targeted and therefore incapable of solving the problem of poverty which researches have proven to reside with the individuals.

### **Empirical Review**

Nkwede, Nwovu & Udu (2016) carried out a study on Administration of foreign aid and sustainable development in Nigeria using World Bank-assisted project on Universal Basic Education Programme (UBEB) in Ebonyi State as a focal point. The study used convenient sampling technique to select 390 respondents while research questions for the study were addressed by instrumentality of weighted mean, standard deviation and impact indicator such that items of 2.00 and above were considered as making important impact. Findings reveal that the state government goal of achieving mass literacy through UBEB was lagging behind in Ebonyi State.

Similarly, Udu & Onwe (2016) researched on approaches to community development in Nigeria; issues and challenges with particular attention to Ebonyi State Community and Social Development Agency (EB-CSDA). The study adopted survey and content analytical approach. The study used stratified and random sampling methods to select 400 respondents from 13 LGAs of the state to whom structured questionnaire were distributed. Findings revealed that EB-CSDA was rated high in micro-project provision but its approach is group-targeted rather than on the individual poor people in the state and recommended that the agency should target efforts on real poor people based on sufficient needs assessment of beneficiaries.

Idike (2016) in an empirical study evaluated the implications of lack of resources on the growth and development of communities in Enugu state. The study adopted a descriptive survey method and studied a total population of 3,600. The study recommended increased provision of national resources to support human resources on ground and that development of critical areas like agriculture/food production should be supported by government for accelerated growth and food security in the state.

Furthermore, Emoka-Njoku (2019) carried out a study titled "Impact of community-driven development agenda of Ebonyi state government on the development of rural areas: a study of community and social development agency (EB-CSDA). The population of the study consists of 460 respondents selected through random sampling method. Sample percentages were used to determine impact by subtracting what existed before EB-CSDA projects and after its inception. Findings of the study reveal improved access to education, water, and health facilities rural electrification, transport and skills acquisitions centers. We consider the methodology as non-scientific tools such as weighted mean, standard deviation and impact indicator should have been employed to straighten the study.

### **Theoretical Anchorage**

The study is anchored on the Progressive social theory postulated by Rank (2004). According to the theory, the focus of poverty on individual deficiencies is misplaced and misdirected. This is because poverty stems from the structural failures of the economic, political and social system of a society. Rank went ahead to argue that it is the systemic distortions or discrimination that causes members of a society to have limited opportunities and lack income generation capacities for improved living standard regardless of individual's capabilities. Rank therefore suggests that since the problem of poverty in the communities is in the system, a community development intervention into the system becomes imperative at the grassroot to force desired changes. Such interventions, according to Rank (2004), can come about through the policy process, dismantling of unjust structures, social movement or establishment of alternative institutions that adhere strictly to community-driven development approach coupled with the principles of inclusiveness, equal partnership, transparency, empowerment, cooperation and power sharing as wells as responsibilities.

This theory is considered relevant to this study in that, it supports the provision of micro-projects as poverty intervention strategy at the communities based on a participatory approach. This is exactly what EB-CSDA is doing in the rural communities of Ebonyi State with the ultimate aim of achieving accelerated socio-economic development of the grassroot.

### **Critique of the Theory**

Rank (2004) posits that poverty is systemic and should be tackled correspondingly with a systemic approach. In other words, provision of micro-project generally used by the poor will address poverty predicaments of the people.

Ranks position is true but raises the question that poverty resides with the individual and a group targeted approach can not possibly and adequately solve poverty situations among individuals.

Furthermore, Rank believes that poverty is structural and could be addressed by dismantling unjust structures such as policies, bad government and corruption that tend to hold the poor in perpetual subjugation. This stance corroborates the tenets of the “Blame the system, blame the victim theory of poverty advanced by Kamil (2018) cited in Udu and Nkwede (2018). Which attributes poverty to structural failures/defects in a society. Here again, the question of who dismantles such unjust structures; arises as it seems not possible that unjust/defective structures could be dismantled by the same elite group that perpetrate and promote structural failures to their advantage could there be sufficient political will and resolve to logically carry out the dismantling campaign? These are unlikely, at least, without a revolution.

Be that as it may, governments have experimented on poverty eradication, poverty reduction and poverty alleviation at different periods with minimal results. Poverty eradication and reduction appeared not feasible but poverty alleviation which is ameliorating the effects of poverty on the people through provision of micro-projects and measures has recorded significant results.

We contend in this study that most people at the rural communities of Ebonyi State are still grappling with what Abraham Maslow (1865) described as the lower order needs’- need for food, clothing and shelter and needs raw cash at their disposal to solve such critical needs.

## **II. Methodology**

The study was carried out in Ebonyi State, Nigeria. The area lies on longitude 6.45 North and 8.65 East of the south-east geographical zone. The landmass of 106 km<sup>2</sup> and a population projection of 214887 (Npc, 2020). The state has three senatorial zones (Ebonyi South, North and Central) with 13 Local Government areas and 96 Autonomous Communities; viz:41 urban autonomous communities and 55 rural autonomous communities. Purposively 24 Autonomous rural Communities were selected for the study and 198 people were also judgmentally selection to represent the population of the study. Multi-stage sampling technique was used in the selection of the respondents for the study.

**Stage i:** Classification of Autonomous Communities into two types:

urban Autonomous Communities and Rural Autonomous Communities.;

**Stage ii:** Listing the numbers of Rural Autonomous Communities in each senatorial zones of the state;

**Stage iii:** Purposively, selecting the names of each rural Autonomous Community in each zone based on ascending order of magnitude to form part of the respondents; and,

**Stage iv:** Picking the people that will form part of the respondents in each selected rural Community and in each zone, based on the knowledge of the subject matter.

Both descriptive and inferential statistical tool were employed for data analysis. Hence, Objectives 1-3 were achieved with inferential statistics using multiple regression while objective 4 was achieved descriptively by means of table, percentages and mean.

### **Mode Specification:**

The Multiple regression equation is explained as:

$$Y = B_0 + B_1 x_1^n + B_2 x_2^n \dots B_n x_n$$

Where:

Y = The dependent variable which stands for EB-CSDA-Assisted community projects

X1<sup>n</sup> = Level of access to education

X2<sup>n</sup> = Level of access to portable water supply

X3<sup>n</sup> = Level of access to healthcare facilities (represent the variables in each x)

B<sub>0</sub>, B<sub>1</sub>, B<sub>2</sub> .... B<sub>3</sub> = represent the coefficient to be estimated.

### **Test of Hypotheses:**

F -Test was used to test the hypotheses at 0.05 level of significance

$$F^* - \text{Cal} = \frac{R^2 (N-K)}{1 - R^2 (K-L)}$$

Where:

R<sup>2</sup> = Co-efficient of multiple determination.

N = Sample size

N = Number of variables

### **Decision Rule:**

If f- Cal > f-Tab, reject the null hypothesis accept the alternative.

### **Mean score analysis:**

$$\bar{X} = \frac{\sum f_x}{N}$$

Where:

$\bar{X}$  = Mean score

$\Sigma$  = Summation

X = Likert value

F = Frequency

N = Number of respondents

Decision point for the five-point likert type rating scale:

5 = strongly agree; 4 = Agree' 3 = strongly disagree; 2 = Disagree; 1 = neutral

Hence,  $X = 5 + 4 + 3 + 2 + 1 = 15/3 = 3.00$

This implied using 3.00 as decision point such that only mean score less than 3.00 was rejected while those with mean score of 3.00 and above were accepted.

### III. Data Analysis

The Autonomous rural Communities in Ebonyi State were analyzed in reference to their socio-economic features. Areas analyzed as shown in table I, include the Gender, Age, Household size, Educational status Household Headship and their marital status. The result shows that 55% of the population were female, while 45% were males. However, the ages of the respondents showed that the people that are between the ages of 18-35 years has 39.3%, 36-65 years has 40.8% and the people above 66 years was 19.9%. This result indicates that 80.2% of the populations were at the peak of their life, having more independent population than dependent ones. The Household size, Educational Status, Household Headship and Marital Status were generally represented in table 1, with their socio-economic features.

**Table 1 Distribution of the Respondents of various rural Autonomous Communities in Ebonyi State according to their Socio-economic characteristics.**

Socio-economic variables	Frequency N=191	Percentage 100%
<b>Gender:</b>		
Male:	86	45
Female	105	55
<b>Age:</b>		
18-35	75	39.3
36-65	78	40.8
66-above	39	19.9
<b>Household size</b>		
1-5	72	38
6-10	60	31
11-15	35	18
16-above	24	13
<b>Educational status</b>		
Non-formal education	45	24
primary Education	70	37
Secondary Education	60	31
Tertiary Education	16	8
<b>Household Headship</b>		
Non- Household	88	46
House-hold Headship	103	54
<b>Marital status</b>		
Single	72	38
Married	86	45
Decreed	08	04
Widow	25	13

**Source: Field Survey, 2020**  
**Frequencies & data return rate.**

**Table 2 A Descriptive Statistics**

N	Valid	198
	Missing	0
	Mean	1.0303
	Median	1.0000
	Mode	1.00
	Sum	204.00

**Table 2B: Questionnaire distribution, Collection.**

	Frequency	Percentage	Valid percent	Cumulative
<b>Valid Total collected</b>	<b>192</b>	<b>97.0</b>	<b>97.0</b>	<b>97.0</b>
<b>Total Not Collected</b>	<b>6</b>	<b>3.0</b>	<b>3.0</b>	<b>100.0</b>
<b>Total</b>	<b>198</b>	<b>100.0</b>	<b>100.0</b>	

**Table 3A Descriptive Statistics**

N	Valid	192
	Missing	0
	Mean	1.0052
	Median	1.0000
	Mode	1.00
	Sum	193.00

**Table 3B: Questionnaire distribution, Collection.**

Table 2 (A+B) and table 3(A+B) shows the valid population mean, median, frequencies and percentage of

	Frequency	Percentage	Valid percent	Cumulative
<b>Valid Total Collected</b>	<b>191</b>	<b>99.5</b>	<b>99.5</b>	<b>99.5</b>
<b>Total Rejected</b>	<b>1</b>	<b>.5</b>	<b>.5</b>	<b>100.0</b>
<b>Total</b>	<b>192</b>	<b>100.0</b>	<b>100.0</b>	

return of questionnaire that were adopted for the analysis.

#### IV. Results

The table 4 below present, the summary of the results of multiple regression used for analyses.

**Table 4: Summary of result of Multiple Regression**

Statistical items		Null Hypotheses		
		HO1	HO2	HO3
1.	Mean (x) —	2.61	3.00	2.80
2.	Standard Diviation (SD)	1.20	1.18	1.10
3.	Pearson Correlation	0.949	0.868	0.592
4.	Regression (R)	0.944	0.868	0.589
5.	R. square	0.900	0.754	0.346
6.	Sum of Square	246.059	115.925	63.610
7.	Residual	27.261	39.915	120.013
8.	Significant (Sig)	0.00	.000	.000
9.	F = test	1705.930	557.817	100.174
10.	Dunbin Watson (DW)	0.263	0.153	0.044
11.	T-test	1.076	3.556	-2.690

Correlation is significant at 0.05 level (2-tailed)

Source: Field Survey, 2020

## **Test of Hypotheses**

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**Ho1:** EB. CSDA Projects have no significant effect on Ebonyi State Rural Autonomous Communities access to education.

To ascertain the correlation between (EB-CSDA)- Assisted Educational projects and the peoples access to Education, the following measuring variables were used; viz increase in number of School, students enrollment, distance to school, attendance, school library and its assessment.

Table 4 shows a correlation value of 0.949 in hypothesis one. The above result indicates that there is a positive correlation between EB-CSDA assisted Projects and access to Education by rural autonomous communities in Ebonyi State. The 2-tailed significant level of 0.05 showcased 0.000. Since  $P = <0.05$ , the hypothesis which states that EB-CSDA projects have no significant effect on Ebonyi State Rural Autonomous Communities access to education was rejected and alternate hypothesis accepted.

The model summary which shows the multiple correlation coefficient using the predicator (variables) indicate that  $R = 0.944$ , while  $R. Square$  is 0.900, indicate that the variance (EB-CSDA) community driven projects can be readily predicated from the combination of the above measuring variables. The sum of square result of 246.059 as against the residual of 27.261 donate strong relationship. The  $R. Square$  values of 0.944 indicate that 95% of the population are not comfortable with the null hypothesis, but accepted the alternate. From the result in table 4,  $F = 1705.930$  and  $t = 1076$ , indicates that the independent variables combined to predict EB-CSDA assisted project effect on Educational development of the people in the autonomous rural communities. In a related development, the Dubinwatson result of .263 indicates high level of efficiency of the variables used.

**Ho2:** EB-CSDA Assisted project have no significant effect on Ebonyi rural community access to portable water to a great extent.

In table 4, the mean of hypothesis two is given as 3.0; Standard deviation (SD) as 1.18, while the correlation result showcased 0.868. The above result indicates a significant positive relationship between CSDA-assisted projects and the people access to portable water to a great extent. Based on the above, the null hypothesis is rejected and the alternate accepted. Furthermore, the correlation between EB-CSDA- assisted projects and the variables is statistically very significant given that the 2-tailed as significance is less than 0.05. The results show-case a higher level of relationship between dependent variable (Access to water) and the predicator (functioning borehole, Distance to borehole, No of borehole and Amount spent to fetch water from borehole). The sum of square is 115.925 as against the residual square of 39.915, showcasing a level of significant relationship. The regression result indicates a higher value of 0.686 as against  $R. Square$  of 0.754. The  $R. Square$  values indicate that 75% of the population rejected the null hypothesis and accepted the alternate hypothesis. The  $F$ -value of 577.817 as against  $t$ -value of 3.556 is also an indication of higher level of relationship. Finally, the alternate hypothesis which states that EB-CSDA- Assisted projects have improved the people access to portable water to a great extent be accepted.

**Ho3:** EB-CSDA- Assisted projects have no significant effect on the peoples access to health facilities.

Finally, hypothesis three donated a mean score of 2.80 and standard deviation (SD) value of 1.10, respectively. The correlation score values of 0.592 indicates a negative relationship between EB-CSDA-assisted project on health and people access to health facilities. In a related development, the regression of 0.589 also indicated that the people are comfortable with the null hypothesis. In addition, the correlation between EB-CSDA-assisted projects on health and the variable is statistically very significant given that the 2-tailed as significance value of 0.000 is less than 0.5. The sum of square is 63.610 as against the residual values of 120.013 donated the negative correlation, which indicates that the null hypothesis was accepted and the alternate rejected.

Generally, the  $R. Square$  values of 0.346 indicates that about 35% of the populated rejected the null hypothesis, while 65% of the population were very comfortable with the null hypothesis that EB-CSDA-Assisted project on health have no significant effects on the people access to health facilities.

The  $F$ -value of 100.174 and  $t$ -value of 2.690 donate that EB-CSDA assisted projects have no significant effect on autonomous community access to health facilities in Ebonyi State.

**Research Objective 4:** To Establish the factors responsible for pervasive poverty among Ebonyi rural community dwellers.

**Table 5: Percentage factors responsible for pervasive poverty in Ebonyi State rural communities.**

Factors responsible for pervasive poverty	Mean (X)	Remark
Hostile business environment.	4.65	Accepted
Unemployment.	3.51	Accepted
Improper assessment of needs	2.85	Rejected
Absence of industrial infrastructure.	3.09	Accepted
Weak Institutions/ poor governance.	3.44	Accepted
Corruption among government and officials of Agency	2.96	rejected
Unstable source of income	3.71	accepted
Poor educational background	3.42	Accepted
High cost of living	3.61	Accepted
Elite conspiracy	2.78	Rejected

**Source: Field Survey, 2020**

Table 5 above shows the factors to which pervasive poverty in rural communities of Ebonyi State may be attributed. The result of the analysis shows such factors as hostile business environment ( $x = 4.65$ ); unemployment ( $x = 3.51$ ); Absence of industrial infrastructure ( $x = 3.09$ ); weak institution/poor governance ( $x = 3.44$ ); instability of income ( $x = 3.71$ ); poor educational background ( $x = 3.42$ ); and high cost of living ( $x = 3.61$ ); other factors such as improper assessment of needs ( $x = 2.85$ ); corruption among government and officials of the agency ( $x = 2.96$ ); and Elite conspiracy ( $x = 2.78$ ); were not factors since they did not load high and their values were less than 3.00 in a 5-points likert rating scale used in the analysis.

## V. Discussion

The study reveal that there is a positive correlation between EB-CSDA Projects and access to education and portable water supply by rural communities in Ebonyi State. This finding is in tandem with the findings of Emeke-Njoku (2019) who opined that EB-CSDA micro projects have improved beneficiaries access to education and portable water supply in the study area. Similarly, Okpolu (2020) in a report on EB-CSDA projects in Ebonyi rural communities asserted that there is availability of educational facilities, health, Transport, portable water supply and socio-economic facilities in rural communities of Ebonyi State and that these are accessible by the people. However, the result of this study shows that EEB-CSDA-assisted projects have no significant effect on beneficiaries access to health facilities in Ebonyi State as against the opinions of Emeke-Njoku (2019) and Okpolu (20220) which stated otherwise.

In similar studies carried out by Udu & Onwe (2016); EB-CSDA was rated high in provision of micro-projects in the areas of education, health, portable water supply and related socio-economic facilities to the beneficiaries' communities of Ebonyi State though this study did not go further to ascertain accessibility of these to the targeted rural communities.

Be that as it may, though one may admit that there has been increase in educational facilities as well as school enrollment in the study area the quality of education services provided in these schools is doubtful since they are patronized mainly by the poor while those who can afford the costs of private schools, send their children/wards to private/more equipped schools instead of those provided by EB-CSDA-assisted programmes.

On the factors responsible for pervasive poverty in rural communities of Ebonyi State, the study reveals such factors to include: hostile business environment; unemployment; absence of industrial infrastructure; weak institutions/poor governance; instability of income, poor educational background and high cost of living. These results are in agreement with earlier study of Udu & Onwe (2016) Edo (2003) and Nkwede (2014) but differ in the area of improper needs assessment, corruption of government/agency officials and activities of rural community representatives (elites) which were all included among factors that fan the embers of poverty among Ebonyi rural communities.

Furthermore, in the study we find that hostile business environment is rated as the highest ( $x = 4.65$ ) among factors that promote poverty among Ebonyi people. Hostile business environment occasioned by excessive taxation, extortion by corrupt government agents; etc has increased the cost of doing business in the study area and equally driven away investors from Ebonyi State which indeed needs business investment having no government-owned industries aside of education institutions which also face the predicament of high cost of management due to excessive taxation/poor funding. All these culminate to lack of employment opportunities and further complicate the critical issue of poverty in the study area.

This in even moreso, while one considers the extended family system prevalent among Ebonyi people. A typical Ebonyian has numerous family dependents-nuclear family members, aging parents, in-laws and extended relatives such that he/she is a victim of relative poverty due to heavy weight of responsibility that tend to reduce the finances at his/her disposal. For instance, from focal group discussion and direct observation, the study reveals that many Ebonyians particularly the working class are still grappling with what Abraham Maslow (1865) aforesated, described as the “Lower Order needs”-need for food, clothing and shelter which tantamount to making every thing simultaneously a priority.

## VI. Conclusion/Recommendations

Over the years, successive governments in Ebonyi State had at different periods embarked upon different programmes aimed at addressing the critical issue of poverty in the state, particularly at its rural communities. Such World Bank-assisted programmes like the Ebonyi State community- based poverty reduction programmes (EB-CSDP) and the current Ebonyi state community and social development programme manned by the World Bank-assisted agency (EB-CSDA) had indeed made significant impacts on provision of social development facilities in Ebonyi State.

Earlier studies on this critical area had ranked EB-CPRA and EB-CSDA high in the aspect of micro-projects provision in rural communities of Ebonyi State. No doubts, there is a great difference between availability of socio-economic projects and their accessibility to the targeted beneficiaries, this study has set out to investigate the level of accessibility of EB-CSDA assisted micro-projects in the education, portable water and healthcare delivery sectors by the autonomous rural communities of Ebonyi State; as well as to establish the factors responsible for pervasive poverty in Ebonyi State despite interventionist programmes of government and development agencies.

The research outcome shows significant positive correlation between EB-CSDA micro-project and beneficiary communities access to education and portable water supply but the people’s access to healthcare facilities hasn’t been significantly impressive. Furthermore, among the factors listed as accountable for pervasive poverty in rural communities of Ebonyi State, hostile business environment engendered by excessive taxation, extortions and exploitations of people in business is predominant.

Against this background, the position of the study is that bearing in mind that socio-economic development essentially bothers on poverty alleviation or reduction, efforts in this direction should focus less on institutions and groups but more on individuals because poverty resides with the individual. What may be required to frontally tackle poverty in Ebonyi State rural communities and indeed the entire state and Nigerians Society in general is a sort of revolutionary approach garnished with humanist features. Such approach would require job creation, stability in income, reduction in the cost of living including education and health in addition to sincerely creating enabling environment for entrepreneurial ventures.

Based on the findings of the study, the following recommendations are advanced:

- (i) Though educational facilities are in place and school enrollment has increased significantly, these are being accessed mainly by the poor. The facilities should be upgraded to attract and retain quality teachers for quality/high standard teaching services;
- (ii) The boreholes sunk for portable water supply should be serviced from time to time to keep them functional and sustainable;
- (iii) Good roads, rural electrification services should be enhanced as well as those related amenities that could motivate qualified nurses, midwives and health staff to routinely shuttle the health posts/maternity or even live there for effective healthcare delivery and,
- (iv) The issue of poverty could be addressed by gearing efforts less on institutions and groups but more on individual poor by subsidizing those goods mainly used by the poor, provision of soft loans for farmers, medium and small-scale business enterprise/investments in addition to providing environment for entrepreneurship which of course, presupposes the absence of aggressive taxation that is prevalent in Ebonyi State.

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