



Effect of Foreign Financial Grants on the Development of Rural Communities in Southeast, Nigeria: A Study of World Bank IDA Credit and IFAD financial Grants

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Abstract

This study focused on effect of foreign financial grants on the development of rural communities in Southeast, Nigeria with reference to World Bank IDA Credit and IFAD financial grants. The specific objectives of the study were: to ascertain the effects of World Bank IDA and IFAD primary education grants on educational attainment of rural communities, and examine the effects of World Bank IDA and IFAD basic health service grants on access to healthcare of rural communities in Southeast Nigeria. The study made use of survey research design. The target population of the study consisted of 12,575,100 people, comprising of the total population of rural dwellers of 50 LGAs in Southeast States of Nigeria. Using Godden (2004) formula, the sample size was calculated to be 423 respondents. Purposive sampling technique and random sampling techniques was used to sample the study respondents. Face validity was used, to check the reliability of the research instrument, a test-re-test method was adopted, and Cronbach Alpha reliability technique was used to measure the coefficient reliability of the instrument. Descriptive statistics, inferential statistics and content analysis was used to analyze the study objectives and test the 5 hypotheses posited. The content analysis revealed that there is lack of active involvement of community members in the initial stages of project development and planning and decisions regarding project implementation were made without sufficient consultation with local stakeholders. However, from the inferential statistics, findings revealed that, at 5% level (Sig < .05) of significance, World Bank IDA and IFAD primary education grants had a positive and significant effect on educational attainment of rural communities, and at 5% level (Sig < .05) of significance, World Bank IDA and IFAD basic health service grants had a positive and significant effect on access to healthcare of rural communities in Southeast Nigeria. Based on the findings the researcher concluded that foreign financial grants, with reference to World Bank IDA Credit and IFAD financial grants had a positive and significant effects on the development of rural communities in Southeast, Nigeria. Therefore, the study recommended that World Bank IDA and IFAD need to sustain their primary education grants as it positively and significantly affects educational attainment of rural communities. Also, they need to increase the scale of their financial support for primary education in rural communities and use the grants to improve educational infrastructure, such as building and renovating schools, providing essential learning materials, and ensuring a stable supply of teachers, which will address barriers to access and quality in education and ensure that the benefits are more widely distributed. .

Keywords: Effect, Foreign Financial Grants, Development, Rural Communities, Southeast, Nigeria, World Bank, IDA Credit and IFAD financial Grants

Introduction

The utilization of foreign financial grants in the development of rural communities resonate the trajectory of rural development initiatives. In the 19th century, efforts in development of rural areas were often spearheaded by religious missions. Missionaries from Europe and North America provided basic education, healthcare, and agricultural training as part of their evangelization efforts. These initiatives laid the groundwork for later secular development programmes by introducing new skills and ideas to rural populations (Ahmed,

Gbadebo, Iselobhor & Tokede, 2021). Philanthropic foundations, such as the Rockefeller Foundation (established in 1913) and the Carnegie Corporation, began to play significant roles in international development. They funded programmes aimed at improving agricultural practices, public health, and education in rural areas, primarily in developing countries (Michael, 2021). The aftermath of World War II saw the establishment of international institutions aimed at rebuilding war-torn countries and addressing global poverty (Michael, 2021).

The Marshall Plan (1948) was a notable example of large-scale aid, though it primarily focused on Europe. This era also saw the birth of the United Nations (1945) and its specialized agencies, such as the United Nation International Children's Emergency Fund (UNICEF) (1946) and World Health Organisation (WHO) (1948), which began to address issues in rural communities worldwide. The creation of the World Bank and the International Monetary Fund (IMF) in 1944 marked a significant milestone (Alexander & Johnson, 2022). These institutions provided financial assistance and technical expertise to developing countries, focusing on infrastructure, agriculture, and economic policies to spur rural development. During the Cold War, both the United States and the Soviet Union used foreign financial grants as a tool to gain influence in developing countries. U.S. agencies such as the United State Agency for International Development (USAID) (founded in 1961) implemented extensive rural development programmes aimed at improving agricultural productivity, healthcare, and education to counter communist influence (Alexander & Johnson, 2022).

Foreign financial grants, typically provided by governments, international organisations encompassing World Bank International Development Association (IDA Credit), International Fund for Agricultural Development (IFAD), and other international organisations, aim to support projects that address specific needs in rural communities. These international donors' channeled resources either directly through local Non-Governmental Organisations (NGOs) or in most cases, through government specialized agencies by way of programmes and projects (Amofah & Agyare, 2022). These grants can be directed toward various initiatives, including agricultural development, health care improvement, education, and infrastructure enhancement. By offering financial assistance without the burden of repayment, these grants empower communities to implement projects that might otherwise be unattainable due to financial constraints (Larry, Martin & Ibenwo, 2021). However, the significance of foreign financial grants extends beyond mere economic support. They often promote capacity building, enabling local stakeholders to enhance their skills and knowledge. This empowerment can lead to greater community involvement in decision-making processes and foster a sense of ownership over development projects in rural communities (Ahmed, Gbadebo, Iselobhor & Tokede, 2021).

The 1980s marked a significant shift towards community-based development. Initiatives funded by foreign donors focused on grassroots participation, emphasizing local needs in agriculture, education, and health. Organisations like the World Bank IDA Credit, IFAD and various NGOs began to implement rural development projects in the Southeast (Ayoo, 2022).

The Structural Adjustment Programs (SAPs) in the 1980s led to increased foreign loans and grants aimed at economic stabilization and rural development. International agencies promoted programmes that addressed poverty alleviation and infrastructure development in the region. The global emphasis on the Millennium Development Goals (MDGs) fostered increased foreign funding for rural development initiatives in Southeast Nigeria. International donors targeted health, education, and poverty reduction, leading to significant investments in community projects. Recently, there has been a focus on sustainable development and resilience-building in rural communities. Partnerships between state government, NGOs and international donors aim to empower communities through financial grants for agriculture, health, education and addressing the unique challenges faced in Southeast Nigeria (Okafor, Michael, Okafo & Nwafor, 2023).

Furthermore, Rural communities in Southeast Nigeria, like many other parts of the world, face unique challenges such as poverty, limited access to essential services, education, poor infrastructure, and economic instability (Larry, Martin & Ibenwo, 2021). In response to these challenges, donor agencies like World Bank IDA Credit, IFAD among others, have played an increasingly prominent role in fostering development through the provisions of foreign financial grants (Chowdhoree, 2020). However, the effectiveness of these grants can vary. Factors such as the alignment of grant objectives with local needs, the capacity of recipient organisations, and the sustainability of funded initiatives play crucial roles in determining outcomes. Additionally, challenges related to accountability, transparency, and the potential for dependency on external funding need to be addressed to ensure long-term benefits. Therefore, the study: Foreign financial grants and development of rural communities in southeast, Nigeria with reference to World Bank IDA Credit and IFAD financial grants was initiated to access the effects of foreign financial grants in the development of rural communities in the Southeast Nigeria and provide recommendations for optimizing the use of foreign financial grants in rural development, contribute valuable insights to policymakers, NGOs and communities engaged in the pursuit of sustainable rural development.

Statement of the Problem

A cursory look at the rural development programmes and policies in Nigeria revealed that several attempts have been made to develop the rural areas since colonial times. The undeveloped nature of rural communities and its transformation had been of major concerns to successive Nigerian governments at all levels. Though, efforts aimed at modernizing the rural areas or at least improve the economic wellbeing of the rural population by the federal, state and local government have not yielded any appreciable results. Government had at various times introduced policies and programmes aimed at opening rural areas, providing educational facilities, provisions of agricultural inputs and literacy programmes, health facilities etc. (Attah & Angioha, 2019). However, most of these policies and programmes have had minimal or no significant effect in changing the lives of the rural people. Statistics shows that Nigeria is ranked

among the Low Human Development Countries globally. With a Human Development Index (HDI) of 0.539, Nigeria takes 161st position among 189 countries ranked in the Report (United Nations Development Programme (UNDP, 2020). Being a low human development country implies a high level of poverty. Nigeria National Bureau of Statistics (NBS) (2020) stated that about 83 million Nigerians (40.1 per cent) of the population live in extreme poverty.

On the other hand, the World Bank (2020) acknowledges that 79 million Nigerians are extremely poor accounting for 20 percent of the extremely poor population in Sub-Saharan Africa. Based on the World Bank statistics, Nigeria has the largest poor population in the sub region and the majority (52.1 per cent) of this poor population resides in the rural areas (NBS, 2020). This is because the rural areas although blessed with abundant material and human resources still suffer from neglect and underdevelopment. Basic infrastructure that would engender development are lacking, hence productivity is low, resulting in low incomes. This poor economic profile of Nigeria is not due to the absence of human and material resources but rather due to the absence of a conscientious effort to transform these material and human resources into productive forces that will engender economic growth and development. The African Development Bank (AfDB) (2016) rightly observes that the failure to tap the enormous resources in Africa such as the agricultural potential has contributed to persistent poverty and deteriorating food security in the continent. Thus, although abundant human and material resources abound in the rural areas of Southeast Nigeria, such as arable land and other natural resources (Odusanya, 2020), they have remained largely untapped.

The development of rural communities in Southeast Nigeria has been a persistent challenge, characterized by high levels of poverty, inadequate infrastructure, limited access to resources, education and healthcare, low agricultural productivity, poor income generation, environmental constraints, reduced economic opportunities, technological and institutional constraints (Okafor, *et al.*, 2023). These factors can hinder their development and perpetuate cycles of poverty. In response, foreign financial grants made available by donor agencies have emerged as a vital tool for fostering sustainable growth and improving living conditions in these areas. World Bank IDA Credit and IFAD have provided primary education grants, basic health service grants, clean water and sanitation grants, agricultural and infrastructural grants and technical assistance aimed at fostering development by improving educational attainment, access to healthcare, agricultural productivity, income generation and the overall living condition of these rural communities.

However, the utilization of foreign financial grants in the development of rural communities in Southeast Nigeria faces several challenges which include but not limited to issues of corruption and misappropriation of funds. This often plague the distribution and implementation of grants, leading to inefficiencies and failure to achieve intended outcomes. (Sennuga, Adedayo & Sennuga, 2021). Therefore, this study aimed to empirically assess whether the primary education grants, basic health service grants, clean water and sanitation grants,

agricultural and infrastructural grants provided by IDA Credit and IFAD has translated into tangible development in terms of improving educational attainment, access to healthcare, agricultural productivity, income generation and the overall living condition of rural communities in Southeast Nigeria. Understanding the efficacy of donor interventions is crucial for informing policy decisions and optimizing the allocation of resources to achieve sustainable development in these rural communities. In the quest to proffer empirical solution to these problems, this study: Foreign financial grants and development of rural communities in Southeast, Nigeria with reference to World Bank IDA Credit and IFAD financial grants was initiated.

Objectives of the Study

The broad objective of the study is to determine the effect of foreign financial grants on the development of rural communities in Southeast, Nigeria with reference to World Bank IDA Credit and IFAD financial grants. The specific objectives of the study are to:

- 1) Ascertain the effects of foreign primary education grants on educational attainment in rural communities in Southeast Nigeria.
- 2) Examine the effects of foreign basic health service grants on access to healthcare in rural communities in Southeast Nigeria.

Research Questions

The following research questions were answered by the study:

- i. What are the effects of foreign primary education grants on educational attainment of rural communities in Southeast Nigeria?
- ii. Does basic foreign health service grants influence access to healthcare of rural communities in Southeast Nigeria?

Review of Related Literature

Conceptual Review

Foreign Financial Grants

Foreign financial grants often referred as foreign aids are funds provided by donor agencies; governments, international organizations, foundations, or private donors to support specific projects, initiatives, or needs in another country. These grants are typically offered to encourage developments, humanitarian aids, researches, or cultural exchange. They do not require repayment, unlike loans (Isiyaku, Zasha & Suleiman, 2022). A foreign financial grant is a sum of money provided by a foreign government, international organization, or other entities to a recipient (such as a government, nonprofit organization, or individual) in another country, typically for a specific project or purpose, without the requirement for repayment (Muntasir, 2019). Foreign aid is defined as the voluntary transfer of resources from one country to another country. This transfer includes any flow of capital to developing countries. A developing country

usually does not have a robust industrial base and is characterized by a low Human Development Index (HDI) (Corporate Finance Institute, 2020).

Foreign aid can be in form of a loan or a grant. It may be in either a soft or hard loan. This distinction means that if repayment of the aid requires foreign currency, then it is a hard loan. If it is in the home currency, then it's a soft loan. The World Bank lends in hard loans, while the loans of its affiliates are soft loans (Amin & Muntasir, 2018b). Foreign aid refers to the international movement of money, services, and goods from governments or international institutions for the benefit of the receiving country or its citizens. Foreign aid can be fiscal, military or humanitarian aid. It is considered among the most significant sources of forex. The disbursement of foreign aid to other least developed countries started immediately after the Second World War. It has been growing and increasing in size over time (Corporate Finance Institute, 2020). In the words of Ishwor (2020), foreign financial grant includes the following:

- **Development Aid Grant:** A foreign financial grant that is intended to support the economic, social, and infrastructural development of a recipient country, often given by a donor country or multilateral organization like the World Bank or the United Nations (Ishwor, 2020).
- **Humanitarian Grant:** A foreign financial grant given to support emergency relief efforts or humanitarian assistance, such as disaster relief, healthcare, or refugee support, without the expectation of repayment (Ishwor, 2020).
- **Research Grant:** A foreign financial grant provided to support scientific, academic, or medical research, often awarded by foreign institutions, governments, or international bodies to promote innovation, education, or problem-solving in global issues (Ishwor, 2020).
- **Cultural and Exchange Grant:** A grant provided by a foreign government or institution to promote cultural exchange, arts, and social collaboration between countries or regions, with the aim of enhancing mutual understanding and cooperation (Ishwor, 2020).
- **Environmental Grant:** A foreign financial grant intended to fund projects that aim to protect the environment, address climate change, or promote sustainable development, typically awarded by international organizations or foreign governments (Ishwor, 2020).
- **Capacity-Building Grant:** A type of foreign financial grant aimed at strengthening the operational and institutional capacities of organizations or governments in the recipient country, often in areas such as governance, education, and healthcare (Ishwor, 2020).

Donor Agencies

Donor agencies are organizations that provide financial, technical, or material support to initiatives, projects, or programmes, often in rural communities, to promote development and humanitarian efforts. Donor agencies play a crucial role in international development by providing financial, technical, and logistical support to various programmes and projects aimed at improving social, economic, and environmental conditions in developing countries (Michael,

2024). The objectives of donor agencies includes: Poverty reduction, the primary goal is to alleviate poverty by providing resources for basic needs such as food, water, shelter, and healthcare. Economic development, they promote sustainable economic growth by supporting infrastructure development, education, and employment opportunities. Social development, they enhance social services including education, healthcare, and social protection programmes. Environmental sustainability, they support projects that promote environmental protection and sustainable use of natural resources.

Human rights and governance, they promote good governance, rule of law, human rights, and democratic institutions (Michael, 2024). The founding mechanism adopted by the donor agencies includes any of the following: Grants: Non-repayable funds provided to support specific projects or initiatives. Loans: Repayable funds, often with favorable terms, provided to support development projects. Technical assistance: Providing expertise, training, and capacity-building to strengthen the capabilities of recipient institutions. Budget support: Direct financial support to the national budgets of recipient countries to help implement development programmes (Moya-Colorado, León-Bolaños, Yagüe-Blanco, 2021).

The World Bank, African Development Bank (ADB) and other international agencies like UNDP, UNIDO, UNICEF, USAID, AFRICARE participate actively in the provision of urban infrastructure in Nigeria. The World Bank had embarked on a national water rehabilitation scheme, urban renewal schemes in various states of the federation (For example, Okpoko-Onitsha urban renewal scheme), provision of infrastructure like electricity, water and tarred roads in many housing estates all over the country like the Udoka Housing Estate in Awka, Anambra State and sponsored many developments in the urban areas through the Infrastructure Development Fund (IDF) (Larry, *et al.*, 2021). The World Bank and other international agencies are however foot-dragging on the further provision of money since most of the loans are never repaid by the federal and state governments who always depend on debt rescheduling measures. Most of the donor agencies are also suffering from donor fatigue (Fidelis, Uche & Celestine, 2016).

The main concepts and characteristics of donor agencies according to Michael (2024) include:

- **Bilateral Agencies:** Funded by a single country's government, these agencies provide aid directly to recipient countries. Examples include USAID (United States Agency for International Development) and DFID (Department for International Development) from the UK.
- **Multilateral Agencies:** Funded by multiple countries, these agencies pool resources to provide aid. Examples include the World Bank, the International Monetary Fund (IMF), and various United Nations agencies like UNICEF and UNDP.
- **Non-Governmental Organizations (NGOs):** Independent organizations that operate on a not-for-profit basis. Examples include the Red Cross, Oxfam, and CARE.

- **Private Foundations:** Funded by private individuals, families, or corporations. Examples include the Bill & Melinda Gates Foundation and the Rockefeller Foundation.

Development of Rural Communities

Development of rural communities are the progress and improvement in the economic and social well-being of individuals living in rural communities. The development of rural communities involves a multifaceted approach aimed at improving the quality of life and economic well-being of people living in rural areas (Idongesit, 2021). 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 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 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).

Development means the qualitative and quantitative improvement in living condition and environment of the people. Socioeconomic empowerment is critical to achieving the government's development goals and will aid in the formation of community partnerships with a shared vision. This vision, in theory, should encourage people and future generations to become economically active by establishing small, medium, and micro businesses (SMMEs). Distinctively, social development is transforming social institutions toward building the people's capability in society to meet their ambitions (Metu *et al.*, 2017). In other words, social development can be defined as the qualitative transformation in society toward having and living a progressive life. It similarly involves investing in the people and removing all bearers, preventing them from reaching their full potentials. This involves most result-oriented methods (Udu & Edeh, 2019). Economic development refers to the qualitative and quantitative advancement of an area's wealth for the people's well-being. Economic development goes beyond growth which is the mere increase in GDP, income and per capita income and real national income (Metu *et al.*, 2017).

Economic development seeks to improve the political, social and general welfare of the people. Socio-economic development can also be conceptualized as human development, which is about freedom of the individual, an opportunity for all, and general well-being. Socio-economic development embraces development that addresses the social and economic needs of

the people (Udu & Edeh, 2019). Most rural areas hardly experience the state and central governments' socio-economic development in their respective communities. The lives of the rural people, just like their urban counterparts, are surrounded by social and economic needs; in the absence of meeting these needs, life generally becomes miserable occasioned by poverty, hunger and underdevelopment. According to Metu *et al.* (2017), socio-economic development addresses the problem of drinkable water, energy supply, ease of communication, good road network, quality education, healthcare and takes care of the people's welfare. These are integral to rural development because most rural areas are into agriculture.

Social economics development of rural communities includes the following according to Idongesit (2021):

- **Economic Diversification:** Agricultural development: Enhancing agricultural productivity through modern farming techniques, irrigation, and access to markets. Non-Agricultural activities: Promoting industries such as agro-processing, crafts, tourism, and small-scale manufacturing to reduce dependency on agriculture (Idongesit, 2021).
- **Infrastructure Development:** Physical infrastructure: Building and maintaining roads, bridges, water supply systems, and electricity to connect rural areas with urban centers and facilitate economic activities. Digital infrastructure: Expanding internet and mobile connectivity to enable access to information, e-commerce, and educational resources (Idongesit, 2021).
- **Education and Skill Development:** Basic education: Ensuring access to quality primary and secondary education to improve literacy and basic skills. Vocational training: Providing training programmes to develop skills relevant to local economic activities, such as farming, carpentry, and digital literacy (Idongesit, 2021).
- **Healthcare Services:** Access to healthcare: Establishing clinics, mobile health units, and telemedicine services to provide basic and preventive healthcare. Health education: Promoting awareness about hygiene, nutrition, family planning, and disease prevention (Idongesit, 2021).
- **Social capital and Community Empowerment:** Community organizations: Encouraging the formation of cooperatives, self-help groups, and local governance bodies to foster community participation in development. Gender equality: Promoting the involvement of women in economic and social activities to ensure inclusive growth (Idongesit, 2021).
- **Sustainable Development:** Environmental conservation: Implementing practices that protect natural resources, such as soil conservation, afforestation, and sustainable water management. Renewable energy: Utilizing solar, wind, and bioenergy to meet energy needs sustainably (Idongesit, 2021).
- **Access to Finance :**Providing small loans and financial services to support entrepreneurship and small businesses. Financial literacy: Educating rural populations about savings, investments, and credit management (Idongesit, 2021).
- **Market Access:** Value chains: Developing agricultural value chains to increase farmers' income through better processing, storage, and marketing of produce. Cooperatives and

producer organisations: Strengthening these groups to improve bargaining power and access to markets (Idongesit, 2021).

- **Cultural and Social Development:** Valuing and integrating traditional knowledge and cultural practices into development strategies. Social inclusion: Ensuring marginalized groups have equal access to resources and opportunities (Idongesit, 2021)

Theoretical Review

The following theories underpinning studies on donor agencies and socioeconomic development of rural communities were reviewed: Integrated Rural Development Model, Progressive Social Theory, System Theory, Dependency Theory and Modernization Theory.

Integrated Rural Development Model (Abasi Ekong, 1981)

The Integrated Rural Development Model was associated with Abasi Ekong (1981) and Hallet (1996). The model assumes that for the socio-economic and cultural base of the rural societies to be broadened through integrated efforts of mobilizing and utilizing human and natural resources. This could be achievable through the provision of services, creation of motivational and purchasing power through better supply of income and employment opportunities, and by creating a clear association between agriculture (which is the major occupation of rural people), and service sectors in the rural areas rather than mere improvement of living conditions in terms of housing, food supply, water supply, education, feeder roads etc. Thus, the element of this model includes the following: income for rural communities, reduced poverty and unemployment in rural areas, equal distribution of wealth and income for rural people, the provision of essentials into the country's political practice (Hallet, 1996).

Modernization Theory (Anthon Smith, 1973)

Modernization is the view that sees the development of societies as a change from a state of traditionality to a state of modernity. The theory is credited to the work of Anthony Smith (1973). Anthony (1973) was of the view that the content of modernity should be taken as an idealization of the spirit which should animate development policies, successful in the west. Modernization Theory posits that development is a linear process that involves transitioning from traditional to modern societies. According to this theory, the key characteristics of modernization include industrialization, urbanization, increased literacy, and adoption of modern technologies. These transformations are believed to lead to improved economic productivity, higher standards of living, and enhanced social and political structures. Anthony Smith's (1973) interpretation of Modernization Theory further incorporates the role of cultural and national identity in the modernization process, arguing that cultural cohesion and national identity play crucial roles in how societies adapt to modernity. Smith (1973) emphasizes the importance of integrating traditional values and institutions with modern practices to achieve

sustainable development. Thus, modernization is a process of change in locating those qualities of western societies, which are absent in the traditional societies and making the later adopt them. This approach is evident in David McClelland theory, where need for achievement is the missing factor which should be injected into traditional societies (McClelland, 1971).

According to Agbakoba (2003), modernization theorists generally adopt Structural Functionalist approach to the study of society. They take society as whole with parts that contribute towards the maintenance of the whole. This is the basis of the teleological determinism of the modernization theory. Despite its shortfalls, the benefits derived from modernization such as the creation of more jobs to reduce unemployment through industrialization, improving on people's health and adoption of various community-based organisations to improve the condition of the rural people cannot be overlooked. Modernization is very important because it brings about development and changes which are to the benefit of mankind, when it is not manipulated negatively by some people for tier own selfish interest.

Application of Modernization Theory to the Study

This study examines the effect of donor agencies on the socioeconomic development of rural communities in Southeast Nigeria through the lens of Anthony Smith's Modernization Theory. The theory stated that the content of modernity should be taken as an idealization of the spirit which should animate development policies, successful in the west. The theory posits that development is a linear process that involves transitioning from traditional to modern societies. It stated that the key characteristics of modernization include industrialization, urbanization, increased literacy, and adoption of modern technologies which will lead to improved economic productivity, higher standards of living, and enhanced social and political structures. The theory adopted Structural Functionalist approach to the study of society, which inferred taking society as whole as parts that contribute towards the maintenance of the whole. The theory advocated for the creation of more jobs to reduce unemployment through industrialization, improving on people's health and adoption of various community-based organisations to improve the condition of the rural people.

Based on the tenets of this theory, the present stated reasoned that in the context of rural communities in Southeast Nigeria, donor agencies like World Bank IDA and IFAD are significant actors that facilitate the modernization process. The study inferred that World Bank IDA and IFAD contribute to the development of rural communities by implementing projects and programmes aimed at promoting education, healthcare, clean water and sanitation, infrastructure development, agricultural productivity, and entrepreneurial activities. The study argued that World Bank IDA and IFAD provide for education, healthcare, infrastructure, clean water and sanitation and often introduce modern farming techniques, provide agricultural training, and supply resources to boost productivity. This aligns with Modernization Theory's emphasis on transitioning from traditional to modern societies and transitioning from

subsistence agriculture to more commercial and efficient agricultural practices. Thus, through the empirical result of this study, the tenets of Modernization Theory were used to draw inference on the effect of financial grants provided by World Bank IDA and IFAD on the development of rural communities in southeast Nigeria

Empirical Review

Foreign Financial Grants and Development of Rural Communities

Enyi (2014) examined rural or community development in Nigeria with emphasis on the institutions, agencies, policies and strategies employed to bring about the much-needed rural development in the country. The study further assessed the impacts of the various efforts made by both the domestic and foreign governments and international organisations, institutions, agencies and non-governmental organisations to bring about real development at the grassroots level. In the attempt to do this, clarification of concepts like development, rural areas, and rural development was carried out, which formed the theoretical basis of the analysis. It was found out that efforts made by the Nigerian government through several strategies like the nation's development plans from colonial era to date which were ex-rayed did not bring about meaningful development. Similarly international organisations and regional strategies have not led to any significant improvement in the living conditions of the rural dwellers and rural development in general.

It was also found out that several issues such as corruption and mismanagement, faulty planning from above rather than bottom-up approach; pursuance of the colonial and neo-colonial economic and social policies which were anti people among other factors led to failure of the rural development efforts. The paper therefore concludes among other things that for rapid and sustained rural development to take place, the lopsided and urban based development process must be reversed to rural based and bottom-up approach, government to continue to create conducive environment for rural development to thrive, change of attitudes and orientation by all and sundry, particularly the leadership class in Nigeria in order to minimize corruption and mismanagement of resources. Therefore, for rural development to be realistic and enduring, these measures should be given priority attention, especially at the implementation stages.

Foreign Primary Education Grants and Educational Attainment

Ogola, Olembo and Mse (2014), examined the funding of Free Primary Education (FPE) and its prospects for sustainability in Kakamega and Kajiado Counties, Kenya. The researchers noted that the introduction of free primary education in Kenya left the government with a greater role and burden in financing primary education. The new role encompassed mobilization of resources, paying tuition fees, training, recruitment and paying teachers, and the provision of infrastructure and instructional materials. Parents on the other hand were required to provide

basic needs for their children such as school uniforms, food and transport to school where necessary. The study established the funding mechanisms for FPE and examine the sustainability of the FPE initiative. The study targeted population was 59 schools sampled, 59 headteachers and 177 teachers that were included in the study. 14 Area Education Officers (AEOs), 118 parents, 118 School Management Committee (SMC) members, 2 District Education Officers and 7 senior officers from the Ministry of Education headquarters were interviewed.

The study used questionnaires, interview schedules and Focus Group Discussions (FGDs) for data collection. Head teachers and teachers indicated that no preparation for FPE had been given to them prior to implementation and the training given after introduction of FPE was inadequate and rushed. Head teachers and teachers revealed that most parents were not actively involved in school management affairs and had misinterpreted the FPE policy. Members of SMC were seen as lacking the necessary capacity to contribute effectively to financial management, budgeting and curriculum support in schools. Still, SMCs were more supportive than PTAs. Five concerns emerged as fundamental to the sustainability of FPE in Kenya: budgetary provisions and constraints, Kenya's economic performance, donor support, political commitment and community support. The sustainability of FPE was threatened by high cost of funding, the shortage of teachers, reliance on donor support, uncertainty over continued political goodwill, slowed growth of the Kenyan economy and the apathy from parents. There were policy gaps relating to early childhood education, admission of pupils into primary schools and allocation of FPE grants.

Kirabo, Rucker and Claudia (2015) examine the effects of school spending on educational and economic outcomes: Evidence from school finance reforms. The researchers linked school spending and school finance reform data to detailed, nationally representative data on children born between 1955 and 1985 and followed through 2011. The researchers used the timing of the passage of court-mandated reforms, and their associated type of funding formula change, as an exogenous shifter of school spending and compare the adult outcomes of cohorts that were differentially exposed to school finance reforms, depending on place and year of birth. Event-study and instrumental variable models reveal that a 10 percent increase in per-pupil spending each year for all twelve years of public school leads to 0.27 more completed years of education, 7.25 percent higher wages, and a 3.67 percentage-point reduction in the annual incidence of adult poverty; effects are much more pronounced for children from low-income families. Exogenous spending increases were associated with sizable improvements in measured school quality, including reductions in student-to-teacher ratios, increases in teacher salaries, and longer school years.

Methodology

The study made use of survey research design. Kerlinger (1973) considered survey research as social scientific research and focused on people, the vital facts of people, and their

beliefs, opinions, attitudes, motivations and behaviour. The study made use of both primary and secondary sources of data, Primary data were elicited with the help of a well-structured questionnaire entitled: “Foreign Financial Grants and Development of Rural Communities in Southeast Nigeria” and a well-structured interview schedule. The questionnaire was closed ended type designed in five points Likert Scale (Strongly Agree = SA, Agreed = A, Disagreed = D, Strongly Disagreed = SD and Undecided = U). The interview schedule capture the specific objectives of the study. Secondary data was sourced from journals, textbooks, newspapers, magazines, National Population Commission of Nigeria website, National Bureau of Statistics website, World Bank IDA Credit and IFAD State Coordinators documents and other relevant internet materials. The population of the study consisted of the population of ten rural Local Government Areas (LGAs) of each of the five Southeast States of Nigeria (Abia State, Anambra State, Ebonyi State, Enugu States and Imo State) that benefited from World Bank IDA Credit and IFAD grants.

Thus, the target population of study that was extracted from National Population Commission of Nigeria website and National Bureau of Statistics website as of March 2024 was Twelve million, five hundred seventy-five thousand and one hundred (12,575,100) people, comprising of the total population of rural dwellers of fifty (50) rural LGAs in Southeast States of Nigeria that benefited from World Bank IDA Credit and IFAD grants. The table below showed the target population of the study extracted from the fifty (50) rural LGAs in the Southeast Nigeria. The computed sample size for the fifty (50) rural LGAs in Southeast States of Nigeria that benefited from World Bank IDA Credit and IFAD grants was four hundred and twenty-three (423) respondents. The study used purposive sampling technique and random sampling techniques. Purposively, ten (10) LGAs that benefited form World Bank IDA Credit and IFAD grants was selected from the five (5) Southeast States of Nigeria (Abia State, Anambra State, Ebonyi State, Enugu States and Imo State). The study made use of face validity techniques. To check the reliability of the research instrument, a test-re-test method was used in which a pilot survey was conducted on a smaller segment other than the main group.

Data Presentation

The computed sample size for the fifty (50) LGAs in the five (5) Southeast States of Nigeria was four hundred and twenty-three (423) respondents. Equal number of questionnaire were distributed in fifty (50) LGAs in the five (5) Southeast States of Nigeria. The table below showed the total number of questionnaire sampled and the number of questionnaire that was returned.

Table 1: The number of questionnaire sampled in the fifty (50) LGAs in the five (5) Southeast States of Nigeria and the number of questionnaire returned.

States	Number Distributed	Number Returned	Number Not Returned	Number Not Properly Filled	Percentage (%)
Abia	78	72	06	04	17.0
Anambra	105	96	09	07	22.7
Ebonyi	86	81	05	07	19.1
Enugu	84	76	08	06	17.9
Imo	70	63	07	04	14.9
Total	423	388	35	28	91.6

Source: Field Survey, 2024.

Data Analysis

Respondents Opinion on Foreign Primary Education Grants

Table 2: Descriptive statistics analysis result on the respondents' opinion on foreign primary education grants.

N	ITEMS	SA 5	A 4	U 3	D 2	SD 1	T	M	Std. Dev.
1	World Bank IDA and IFAD grants help in the building and repairs of classrooms.	87 (435)	201 (804)	31 (93)	22 (44)	19 (19)	1395	3.88	1.017
2	World Bank IDA and IFAD grants assist in providing educational materials and resources.	104 (520)	187 (748)	38 (114)	20 (40)	11 (11)	1433	3.98	0.945
3	World Bank IDA and IFAD grants aid professional development and training programmes of teachers.	59 (295)	197 (788)	56 (168)	33 (66)	15 (15)	1332	3.70	0.987
4	World Bank IDA and IFAD grants help in designing and providing programmes to support students with special needs.	79 (395)	209 (836)	31 (93)	28 (56)	13 (13)	1393	3.87	0.963
5	World Bank IDA and IFAD grants facilitate community engagement initiatives to support school activities.	62 (310)	181 (724)	54 (162)	39 (78)	24 (24)	1298	3.61	1.097
N								360	
Total Mean								19.0	
Grand Mean								3.8	
Benchmark Mean								3.0	

Source: Field Survey 2024.

Table 2 revealed that out of the 360 respondents, 87 respondents strongly agreed that World Bank IDA and IFAD grants help in the building and repairs of classrooms in the rural communities in Southeast Nigeria. 201 respondents agreed, 31 respondents were undecided, 22 respondents strongly disagreed, and 19 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.88 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 1.017, which showed that more than the average number

of the respondents agreed that World Bank IDA and IFAD grants help in the building and repairs of classrooms in the rural communities in Southeast Nigeria.

In the second item, out of the 360 respondents, 104 respondents strongly agreed that World Bank IDA and IFAD grants assist in providing educational materials and resources in the rural communities in Southeast Nigeria. 187 respondents agreed, 38 respondents were undecided, 20 respondents strongly disagreed, and 11 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.98 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 0.945, which showed that more than the average number of the study respondents agreed that World Bank IDA and IFAD grants assist in providing educational materials and resources in the rural communities in Southeast Nigeria.

In the third item, out of the 360 respondents, 59 respondents strongly agreed that World Bank IDA and IFAD grants aid professional development and training programmes of teachers in the rural communities in Southeast Nigeria. 197 respondents agreed, 56 respondents were undecided, 33 respondents disagreed, 15 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.70 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 0.987, which showed that more than the average number of the respondents agreed that World Bank IDA and IFAD grants aid professional development and training programmes of teachers in the rural communities in Southeast Nigeria.

In the fourth item, out of the 360 respondents, 79 respondents strongly agreed that World Bank IDA and IFAD grants help in designing and providing programmes to support students with special needs in the rural communities in Southeast Nigeria. 209 respondents agreed, 31 respondents were undecided, 28 respondents disagreed, and 13 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.87 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 0.963, which showed that more than the average number of the respondents agreed that World Bank IDA and IFAD grants help in designing and providing programmes to support students with special needs in the rural communities in Southeast Nigeria.

In the fifth item, out of the 360 respondents, 62 respondents strongly agreed that World Bank IDA and IFAD grants facilitate community engagement initiatives to support school activities in the rural communities in Southeast Nigeria. 181 respondents agreed, 54 respondents were undecided, 39 respondents disagreed, and 24 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.61 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 1.097, which showed that more than the average number of the respondents agreed that World Bank IDA and IFAD grants facilitate community engagement initiatives to support school activities in the rural communities in Southeast Nigeria. Generally, Table 2 revealed that foreign primary education grants effectively supports basic education in the rural communities in Southeast Nigeria as revealed in the Grand Mean of 3.8 which is above the Benchmark Mean of 3.0 signifying that the model is positive.

Respondents Opinion on Educational Attainment Of Rural Communities In Southeast Nigeria

Table 2: Descriptive statistics analysis result on the respondents' opinion on educational attainment of rural communities in Southeast Nigeria.

N	ITEMS	SA 5	A 4	U 3	D 2	SD 1	T	M	Std. Dev.
1	With the agency programme the percentage of people who can read and write has increased in different communities.	69 (345)	187 (748)	47 (141)	36 (72)	21 (21)	1327	3.69	1.073
2	Enrolment of the eligible official school-age population has increased.	92 (460)	191 (764)	37 (111)	27 (54)	13 (13)	1402	3.89	0.987
3	The percentage of students attending school on a regular basis has increased	101 (505)	196 (784)	33 (99)	23 (46)	07 (07)	1441	4.00	0.896
4	The percentage of students who leave school before completing a given level of education has reduce.	86 (430)	166 (664)	61 (183)	31 (62)	16 (16)	1355	3.76	1.049
5	The percentage of students advancing from one level of education to the next has increased	101 (505)	163 (652)	51 (153)	34 (68)	11 (11)	1389	3.86	1.029
N								360	
Total Mean								19.2	
Grand Mean								3.8	
Benchmark Mean								3.0	

Source: Field Survey 2024.

Table 2 revealed that out of the 360 respondents, 69 respondents strongly agreed that with World Bank IDA and IFAD programme the percentage of people who can read and write has increased in different rural communities in Southeast Nigeria. 187 respondents agreed, 47 respondents were undecided, 36 respondents strongly disagreed, and 21 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.69 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 1.073, which showed that more than the average number of the respondents agreed that with World Bank IDA and IFAD programme the percentage of people who can read and write has increased in different rural communities in Southeast Nigeria.

In the second item, out of the 360 respondents, 92 respondents strongly agreed that enrolment of the eligible official school-age population has increased in the rural communities in Southeast Nigeria. 191 respondents agreed, 37 respondents were undecided, 27 respondents strongly disagreed, and 13 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.89 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 0.987, which showed that more than the average number of the study respondents agreed that enrolment of the eligible official school-age population has increased in the rural communities in Southeast Nigeria.

In the third item, out of the 360 respondents, 101 respondents strongly agreed that the percentage of students attending school on a regular basis has increased in the rural communities in Southeast Nigeria. 196 respondents agreed, 33 respondents were undecided, 23 respondents disagreed, 07 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 4.00 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 0.896, which showed that more than the average number of the respondents agreed that the percentage of students attending school on a regular basis has increased in the rural communities in Southeast Nigeria.

In the fourth item, out of the 360 respondents, 86 respondents strongly agreed that the percentage of students who leave school before completing a given level of education has reduce in the rural communities in Southeast Nigeria. 166 respondents agreed, 61 respondents were undecided, 31 respondents disagreed, and 16 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.76 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 1.049, which showed that more than the average number of the respondents agreed that the percentage of students who leave school before completing a given level of education has reduce in the rural communities in Southeast Nigeria.

In the fifth item, out of the 360 respondents, 101 respondents strongly agreed that the percentage of students advancing from one level of education to the next has increased in the rural communities in Southeast Nigeria. 163 respondents agreed, 51 respondents were undecided, 34 respondents disagreed, and 11 respondents strongly disagreed. There was no missing value. The responses gave a Mean value of 3.86 which is above the Benchmark Mean point of 3.0 and a Standard Deviation value of 1.029, which showed that more than the average number of the respondents agreed that the percentage of students advancing from one level of education to the next has increased in the rural communities in Southeast Nigeria.

Generally, Table 4.2.2 revealed the model of educational attainment of rural communities in Southeast Nigeria. The model is positive with the Grand Mean of 3.8 which is above the Benchmark Mean of 3.0. The responses elicited from the respondents as shown in the model revealed that foreign primary education grants improved educational attainment of rural communities in Southeast Nigeria.

Hypothesis One

HO₁: Foreign primary education grants does not have any significant effect on educational attainment of rural communities in Southeast Nigeria.

HA₁: Foreign primary education grants had a significant effect on educational attainment of rural communities in Southeast Nigeria.

Table 3: Ordinary Least Regression analysis result on the effects of foreign primary education grants on educational attainment of rural communities in Southeast Nigeria.

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.089	0.061		34.304	0.000
Foreign primary education grants	0.713	0.021	0.878	34.702	0.000
R²	0.771				
– R²	0.770				
F-Statistics	1204.241				

a. Dependent Variable: Educational attainment.

b. Predictor: Foreign primary education grants.

Source: Field Survey 2024.

The result in Table 4.4.1 revealed that foreign primary education grants with the regression coefficient of (0.878) is significant and positively affected educational attainment of rural communities in Southeast Nigeria at 5% level (Sig < 0.05) of significance. The result portrays that an increase in foreign primary education grants will lead to a positive increase in educational attainment of rural communities in Southeast Nigeria by 0.878. Therefore, at 5% level (Sig < .05) of significance, foreign primary education grants had a positive and significant effect on educational attainment of rural communities in Southeast Nigeria.

The **R-square** which shows the proportion of variation in the dependent variable that can be explained by the independent variables revealed that 77.1% of the total variation in educational attainment of rural communities in Southeast Nigeria was explained by the variation in foreign primary education grants. While the **Adjusted R** explains the effect of decrease in the degree of freedom arising from the independent variable. The **F-statistics** (1204.241) is significant at 5% level, which shows the overall significance of the entire model. Therefore, the independent variables in the model were significant in explaining the change in the dependent variable.

Decision

Based on the above results in Table 4.4.1, which revealed that at 5% level (Sig < .05) of significance, foreign primary education grants had a positive and significant effect on educational attainment of rural communities in Southeast Nigeria, the researcher rejected the null hypothesis which states: “Foreign primary education grants does not have any significant effect on educational attainment of rural communities in Southeast Nigeria” and accepted the alternate hypothesis which states: “Foreign primary education grants had a significant effect on educational attainment of rural communities in Southeast Nigeria.”

Hypothesis Two

HO₂: Foreign basic health service grants have no significant effect on access to healthcare of rural communities in Southeast Nigeria.

HA₂: Foreign basic health service grants had a significant effect on access to healthcare of rural communities in Southeast Nigeria

Table 4.4.2: Ordinary Least Regression analysis result on the effects of foreign basic health service grants on access to healthcare of rural communities in Southeast Nigeria.

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.685	0.079		21.330	0.000
Foreign basic health service grants	0.811	0.027	0.846	30.055	0.000
R²		0.716			
Adjusted R²		0.715			
F-Statistics		903.327			

a. Dependent Variable: Access to healthcare.

b. Predictor: Foreign basic health service grants.

Source: Field Survey 2024.

The result in Table 3 revealed that foreign basic health service grants with the regression coefficient of (0.846) is significant and positively affected access to healthcare of rural communities in Southeast Nigeria at 5% level (Sig < .05) of significance. The result portrays that an increase in foreign basic health service grants will lead to a positive increase in access to healthcare of rural communities in Southeast Nigeria by 0.846. Therefore, at 5% level (Sig < .05) of significance, foreign basic health service grants had a positive and significant effect on access to healthcare of rural communities in Southeast Nigeria.

The **R-square** which shows the proportion of variation in the dependent variable that can be explained by the independent variables revealed that 71.6% of the total variation in access to healthcare of rural communities in Southeast Nigeria was explained by the variation in foreign basic health service grants. While the **Adjusted R** explains the effect of decrease in the degree of freedom arising from the independent variable. The **F-statistics** (903.327) is significant at 5% level, which shows the overall significance of the entire model. Therefore, the independent variables in the model were significant in explaining the change in the dependent variable.

Decision

Based on the above results in Table 4.4.2, which revealed that at 5% level (Sig < .05) of significance, foreign basic health service grants had a positive and significant effect on access to healthcare of rural communities in Southeast Nigeria, the researcher rejected the null hypothesis which states: “Foreign basic health service grants have no significant effect on access to healthcare of rural communities in Southeast Nigeria” and accepted the alternate hypothesis

which states: “Foreign basic health service grants had a significant effect on access to healthcare of rural communities in Southeast Nigeria.”

Summary of Findings

This study examined the effect of foreign financial grants on the development of rural communities in Southeast, Nigeria with reference to World Bank IDA Credit and IFAD financial grants. The following are the findings:

- i. At 5% level (Sig < .05) of significance, foreign primary education grants had a positive and significant effect on educational attainment of rural communities in Southeast Nigeria. This result implies that the financial support from these organisations has been effective in enhancing educational outcomes, which will lead to better long-term development in these rural communities.
- ii. At 5% level (Sig < .05) of significance, foreign basic health service grants had a positive and significant effect on access to healthcare of rural communities in Southeast Nigeria. This result indicates that the financial support from these international organisations has been effective in addressing barriers to healthcare access in rural areas, such as inadequate healthcare infrastructure, shortage of medical personnel, or the high cost of healthcare services. The grants have contributed to improvements in health service delivery, potentially leading to better health outcomes in these communities.

Conclusion

Based on the study findings the researcher concluded that foreign financial grants, with reference to World Bank IDA Credit and IFAD financial grants had a positive and significant effects on the development of rural communities in Southeast, Nigeria. The findings indicate that these financial grants have had a positive and significant effect on the development of these rural communities, particularly in improving primary education, access to healthcare, infrastructure, agricultural productivity, and overall community welfare. The analysis suggests that the inflow of foreign aid has contributed to the enhancement of livelihoods in rural areas, demonstrating the potential of international financial support in fostering sustainable development.

Recommendations

Based on the study findings, the following recommendations are crucial:

- World Bank IDA and IFAD need to continuously sustain their primary education grants as it positively and significantly affects educational attainment of rural communities. Additionally, World Bank IDA and IFAD need to increase the scale of their financial support for primary education in rural communities. Use the grants to improve educational infrastructure, such as building and renovating schools, providing essential learning materials, and ensuring a stable supply of teachers, which will address barriers to access and

quality in education and ensure that the benefits are more widely distributed. Furthermore, World Bank IDA and IFAD need to establish robust monitoring and evaluation systems to continuously assess the effectiveness of these grants on educational outcomes, which will ensure that the grants are used effectively and provide valuable insights for future interventions.

- World Bank IDA and IFAD need to constantly seek for basic health service grants as it had positive and significant effect on access to healthcare of rural communities. Also, they need to focus on using the grants to improve healthcare infrastructure in rural communities. This includes building and renovating health centers, equipping them with necessary medical tools, and improving transportation links to ensure people can access health services in emergencies. Additionally, they need to use the grants to recruit, train, and retain healthcare professionals in rural communities, as shortage of trained healthcare workers is a key barrier to healthcare access in rural areas, so targeted efforts to increase the number of doctors, nurses, and other medical personnel are essential. Furthermore, the grants should prioritize strengthening primary healthcare systems, including services such as maternal and child health, vaccination programmes, and preventive care.

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