



## World Bank Assisted Healthcare Intervention Projects and Economic Development of Communities in Imo State

Agba Ugochukwu Pascal<sup>1\*</sup>, Ogu Callistus<sup>2</sup>, Anukam Chidozirim Stephen<sup>3</sup>

Imo State University

**Corresponding Author:** Agba Ugochukwu Pascal

[callistusogu@imsuonline.edu.ng](mailto:callistusogu@imsuonline.edu.ng)

---

### ARTICLE INFO

*Keywords:* World Bank Assisted Projects, Healthcare Intervention Projects, Rural Development and Development Programs)

*Received :* 3 November

*Revised :* 20 December

*Accepted:* 20 January

©2026 Pascal, Callistus, Stephen: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



### ABSTRACT

This research investigated World Bank assisted healthcare intervention projects and economic development of communities in Imo State. The study had three specific objectives which are to: investigate the effect of World Bank essential medications intervention on development of communities in Imo State; determine the extent to which World Bank healthcare infrastructure intervention has affected development of communities in Imo State; and analyze the effect of World Bank nutrition-focused programs on development of communities in Imo State. The survey research design was used which took samples from 253 residents of nine communities in Imo State. Structured questionnaire was used to elicit information from the respondents and the data were analyzed using Ordinary Least Square regression. The result revealed a positive and significant relationship between World Bank essential medications intervention and development of communities in Imo State. Also, World Bank healthcare infrastructure intervention significantly decreased development of communities in Imo State, while nutrition-focused program of the World Bank had significantly negative effect on development of communities in Imo State. The study concluded that only World Bank intervention in the provision of essential medications has positive and significant effect on development of communities in Imo State. It was recommended that the World Bank should show more commitment to healthcare infrastructure since the existing ones are no longer conducive for healthcare delivery as well as the improvement of their nutrition-based programs to cater for efficient human capital and overall development

## INTRODUCTION

Since the early 1990s, the World Bank has played a pivotal role in supporting healthcare development in Nigeria, with a strong focus on improving primary health care (PHC) delivery, combating communicable diseases, and strengthening the overall health system. These projects have had significant implications for rural development, given that rural communities in Nigeria suffers from the greatest deficits in healthcare infrastructure and access. The mission of the Bank evolved from International Bank for Reconstruction and Development (IBRD) to the present-day mandate of worldwide poverty alleviation and health development (World Bank, 2018). The World Bank's involvement in Nigeria's health sector began in earnest with the Health System Fund Project (1991-2000), which provided US\$70 million (later adjusted to US\$54 million) to enhance PHC systems, health planning, and data collection through the establishment of health management information systems (HMIS). This project equipped rural health facilities with essential tools and fostered better planning at the state and local government levels, leading to modest but crucial improvements in rural healthcare delivery. The early 2000s saw the Second Health Systems Development Project (HSDP II), which targeted all 36 states to rebuild basic healthcare services. Kandpal *et al.* (2018) noted that it emphasized maternal and child health, supervision of PHCs, and the supply of essential medicines. Although implementation challenges limited its success, HSDP II laid the groundwork for decentralized PHC management, a critical step for improving rural healthcare services. The World Bank, established in 1944 was mainly to provide development assistance to less developed countries and communities in the world. Since the inception of the World Bank, Nigeria has received massive grants and materials for development purposes and Imo state has also benefited in such assistances. It is proven and seen globally that World Bank assisted development projects in healthcare infrastructure have the capacity to trigger economic development in less privileged communities. Despite the myriads of healthcare development assistance by World Bank as an effort to better the lives in the rural areas, these development assisted projects appear not to have contributed to economic development in these communities in Imo state. Axios (2021) noted that Imo State has more than 60% of rural underdevelopment in healthcare infrastructure while recording increased maternal mortality rate. The problem identified by this study will be key to driving policies that will ensure effective utilization of World Bank funding for healthcare development of communities in Imo state.

### Research Objectives

The broad objective of the study is to analyze World Bank assisted healthcare intervention projects and how they affect economic development of communities in Imo State. Specifically, the study intends to:

1. Investigate the effect of World Bank essential medications intervention on development of communities in Imo State;
2. Determine the extent to which World Bank healthcare infrastructure intervention has affected development of communities in Imo State;

3. Investigate the impact of Health care initiative of World Bank assisted intervention has improved the economic development of communities in Imo state

### **Research Questions**

1. What is the effect of World Bank essential medications intervention on development of communities in Imo State?
2. To what extent has World Bank healthcare infrastructure intervention affected development of communities in Imo State?
3. What is the impact of World Bank health care initiative on development of communities in Imo State?

### **Research Hypotheses**

H<sub>01</sub>: There is no significant effect of World Bank essential medications intervention on development of communities in Imo State.

H<sub>02</sub>: There is no significant effect of World Bank healthcare infrastructure intervention affected development of communities in Imo State.

H<sub>03</sub>: World Bank health care initiative has not significantly affected development of communities in Imo State.

### **Scope of the Study**

The study focused on the World Bank-assisted healthcare intervention projects on the development of communities in Imo State from 2009 to 2023 when it became effective and financially operational. The area covered is limited to the operational zones of the World Bank intervention projects of the 9 (nine) communities namely:

- |               |                   |            |
|---------------|-------------------|------------|
| (1) Amandugba | (2) Amucha Ebeise | (3) Egwedu |
| (4) Umuokanne | (5) Aro Amuro,    | (6) Okohia |
| (7) Obinze    | (8) Imerienwe     | (9) Okuku  |

Imo State is among the states in the federation in which World Bank-assisted intervention projects have been carried out in some Local Governments Area communities of Imo State to reduce the level of poverty and improve the lives of the rural communities. Thus, this study would cover the communities that are listed above where World Bank-assisted intervention has carried out projects.

## **LITERATURE REVIEW**

### **Conceptual Review**

World Bank Assisted Healthcare Projects in Imo State:

According to World Bank (2024), rehabilitation of outpatient department (OPD) block at Amandugba Health Centre amounted to N6.2 million. In Okohia Umuduru community, renovation of a health centre was at a cost of N44,771,560, construction of underground water tank/tank stand cost of N1,610,000.00 while fencing of Health Centre cost N43,164,000. Equipping of Umunakara Health centre was at the cost of N2, 491,600 located in Ngor-Okpala. Furthermore, World Bank (2024) noted that Imo State has benefited from several World Bank-backed initiatives aimed at improving health outcomes, although the main formal project directly involving the World Bank in Imo appears to be the Imo Health and Population Project (Project ID: P002091). Moreover, Imo State has been included under national-scale World Bank programmes, most notably the Nigeria State

Health Investment Project (NSHIP). Originally launched in 2012 and later restructured with additional financing, NSHIP used a performance based financing (PBF) model to boost maternal and child health in participating states. Though primarily implemented in Adamawa, Nasarawa and Ondo, by extension Nigeria's health investment efforts have influenced policy environments in all states, including Imo (World Bank, 2024). Beyond population and health services investments, Imo State's inclusion in the World Bank funded \$700 million SURWASH (Sustainable Urban and Rural Water Supply, Sanitation and Hygiene) programme was announced in July 2023, alongside other states such as Delta and Ekiti (Nigeria State Health Investment Project, 2024). Although primarily a WASH initiative, this programme directly affects public health by improving water and sanitation infrastructure, which has downstream impacts on diarrhea disease, child nutrition, and general health outcomes. Complementing these investments, health financing reforms in Imo State though led by WHO under the UHC Partnership are enabled by the broader global health financing ecosystem in which the World Bank is a key partner. In 2023–2025, Imo enacted a health insurance law and implemented a State Health Insurance Scheme (via the Imo State Health Insurance Agency), dramatically reducing out of pocket expenditures and facilitating emergency referrals without direct payment by beneficiaries. These reforms are part of a broader shift that the World Bank supports globally through health financing tools and policy guidance, aligning with investment priorities like the Basic Health Care Provision Fund (World Bank, 2024).

### **Theoretical Framework**

#### Modernization Theory:

Modernization is an economic theory that is rooted in capitalism. The theory felt that the rest of the World needed to look unto the western model of modernity and pattern their society like the west to progress. Modernization theorists view rural areas as being traditional and primitive. According to them, the major problem in progress and development in rural areas are internal, most especially their adherence or affiliation to culture. Rostow (1960) and Lipset (1967) argued that economic conditions in rural and traditional areas are heavily determined by the cultural and social values in that given society. They stated that while modernization might deliver radical changes, it is worth the price. Modernists believe that the internal factors in rural areas such as illiteracy, traditional agrarian structure, traditional attitude of the rural dwellers, the low division of labour, lack of communication and infrastructure, lack of ambition, and so on are responsible for their underdevelopment. Nigeria's rural areas are characterized by the absence of poor social infrastructure like roads, and electricity, the absence of inadequate health facilities, few medical personnel, over-reliance on traditional farming techniques, and the absence of industries which makes it an underdeveloped society. The concept of modernization incorporates the full spectrum of transition and drastic transformation that a traditional society (rural areas) has to undergo to become modern (Ogunna, 2017).

## **Empirical Review**

Some related research works have been carried out reviewing the impact of World Bank assisted healthcare intervention projects on communities in Imo State. Udu & Onwe (2024) researched on health and community development with particular attention to health facility in Ebonyi State. The study adopted a 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 questionnaires were distributed. Findings revealed that Ebonyi State 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 the sufficient needs assessment of beneficiaries. Yaqubb (2023) looked into the Impact of World Bank intervention projects on the health infrastructure of the communities in Nigeria. He used primary data to analyze his findings. The approaches suggested that the intervention projects conform to those of the community responses. The only difference is that communities suggested that the development of the rural communities should be an integrated effort of other interventionist agencies and not only the sole responsibility of the World Bank alone. Odinaka (2023) investigated the effects of government intervention on health sector impact policy on economic growth in the long-run using an integrated sequential dynamic computable general equilibrium (CGE) model of the Nigerian economy. The paper found out that the re-allocation of government expenditure to health sector is significant in explaining economic growth in Nigeria.

## **Gap in Literature**

Given the volume of empirical studies reviewed, it is evidently clear that there is a preponderance of studies on World Bank assisted healthcare intervention projects on development of communities in Nigeria and beyond. However, this work will stand out in the sense that it will introduce the Likert scale to assess the strength of the respondents. Also the study will use a model to capture the functional relationship between the healthcare intervention projects on development of the communities (as the dependent variable) and the World Bank healthcare intervention projects on rural development in Imo State. Finally, it will rank as one of the foremost in 2025 in the area of World Bank assisted healthcare intervention projects on development of communities in Imo State.

## **METHODOLOGY**

### **Research Design**

A research design, according to Eboh (2018) is the strategy or approach to be used in conducting a scientific inquiry. This research work would employ a "Survey Research design". Survey research involves the administration of a survey to a sample of a population to describe the opinions, attitudes, and characteristics of the population. The major instrument used in a survey research design is the "structured questionnaire" (Nworu, 2019). It is one of the most widely used methods in gathering primary data because of its flexible nature.

The questionnaire were structured in a four-point Likert scale format such that each respondent will be requested to select by ticking only one response

from among a scale that has four categories as follows: Strongly Agree (4 points), Agree (3 points), Disagree (2 points) and Strongly Disagree (1 point).

Numerical values were assigned to each degree of response: 4, 3, 2, and 1 for the respective responses. The scores from all the statements were added up to obtain the total score of each respondent.

### **Area of Study**

The study was conducted in nine communities of Imo State. The area was divided into three senatorial zones on the basis of 4:3:2 ratio, namely the Orlu zone, Owerri zone, and Okigwe zone. The State has a landmass of approximately 5,530 square kilometers. The State has a population of about 4.7 million people and about 70 percent reside in rural areas. Imo State is located in the Eastern part of Nigeria with a favourable climate and sufficient moisture that is ideal for agricultural production.

### **Population of the Study**

The population of the study comprises of residents of all the communities in the twenty-seven Local Government Areas (LGAs) of Imo State, Nigeria. From the data obtained from the Official Gazette of Imo State, these LGAs have a combined total of six hundred and thirty-nine (639) communities with an estimated population 106,255 people.

### **Sample Size Determination**

To determine the Sampled LGAs,

a simple ratio of 4:3:2 was used for communities in Orlu, Owerri and Okigwe zones of Imo State respectively. This implies that four communities were randomly drawn from the communities in Orlu zone; three were come from the communities in Owerri zone; while two were be selected from Okigwe zone (See Appendix 1b).

Sample size was determined using the Taro Yamane technique and this is demonstrated as thus;

$$n = \frac{N}{1 + N(e)^2}$$

Where:

- n = Optimum Sample size
- N = Population of the study
- e<sup>2</sup> = Margin of error (6%)

$$n = \frac{106255}{1 + 106255(0.06)^2}$$
$$n = \frac{106255}{416.674} = 277$$

Hence, the sample size for the study is (277) as obtained using Taro Yamane's formula.

However, the sample size for each community is obtained by dividing the population size for each community with the total population and multiplying the outcome by the sample size.

### Sources of Data for the Study

The study made use of primary data. The primary data were obtained from questionnaires that were used as the primary instrument for collecting data. The questionnaires were administered among the residents of the communities in Imo State;

### Model Specification

To effectively analyze the relationships between World Bank-assisted healthcare intervention projects and the development of the communities in Imo State, the study adopts the model specified in Njoku (2016) and modified it to suit the specific objectives. It would assume a functional relationship between the healthcare interventions and development of the communities (as the dependent variable). Thus, the model is specified as:

$$DEV = f(MED, HTC, NUT) \quad \dots (1)$$

$$Y = f(X_1, + X_2 + X_3) \quad \dots (2)$$

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + u \quad \dots (3)$$

Substituting the variables in the expression above, we have

$$DEV = b_0 + b_1MED + b_2HTC + b_3NUT + U_t \quad \dots (4)$$

Where;

$b_0$  = Constant, and  $b_1, b_2, b_3$  = Coefficients of the independent variables

Y = Development of the communities

$X_1$  = World Bank essential medications intervention

$X_2$  = World Bank healthcare infrastructure intervention

$X_3$  = World Bank nutrition-focused program

U = Disturbance or error term

### Data Analyses Technique

The study would ascertain the cumulative responses from the respondents as presented and individual question items would be analyzed with the help of a weighted mean approach. The criterion mean for the 4-Likert Scale was thus computed as:

$$\text{Criterion Mean} = \frac{4+3+2+1}{4} = \frac{10}{4} = 2.5$$

$$\text{Criterion Mean} = 2.5$$

Consequently, the weighted mean from the individual question item would be compared with the criterion mean of 2.5. Thus, an average score of 2.5 and above indicates a positive response while an average score of below 2.5 indicates a negative response.

**Decision Rule:** An item statement is "positive" if the weighted mean is greater than the 2.5 criterion mean. It is "negative" if the weighted mean is less than the 2.5 criterion mean. The study patterned the method of analyzing the data to obtain the parameter estimates of the model after that of Egbulonu (2015) where Ordinary Least Square technique is used because of its qualities of best, linear, and unbiased estimator. The responses from the 277 respondents were weighted according to the 4-Likert Scale.

## RESULTS

This section presents the data collected from the survey and subjects same to statistical analysis and discussion. It is important to note that out of the 277 questionnaires distributed, 253 were returned and used in the analysis. Thus, the analysis is based on the 253 returned questionnaires.

### Data Presentation

Table 1. Development of Community

S/N	Development Indicators	SA	A	D	SD	Mean	Remark
1	World Bank assisted project has improved the Income level of medical practitioners in Imo state communities.	118	100	20	15	3.26	Positive
2	The presence of world bank assisted project have boosted employment level of both medical personnel and other resource.	110	120	13	10	3.30	Positive
3	World Bank assisted projects have enhanced the re-orientation of health care practices in Imo communities	87	40	54	72	2.56	Positive
4	Access to health care have improved in Imo due world bank assisted projects.	56	44	65	88	2.26	Negative
5	World Bank assisted projects have improved communication among health care stakeholders.	75	115	23	40	2.88	Positive
6	World bank intervention projects have enhanced electricity generation in primary health care facilities on Imo state.	94	120	7	32	3.09	Positive
7	Water and sanitation infrastructures have improved due to the intervention of world bank assisted projects.	73	105	85	40	2.83	Positive
8	The collaboration between the world bank assisted projects and Imo state government have improved government support in community health care.	80	51	54	68	2.56	Positive
9	World bank assisted projects have improved community engagement in health care sector in Imo state	45	66	35	10	2.19	Negative
10	World Bank assisted intervention projects have enhanced environment sustainability in Imo state.	61	101	48	43	2.71	Positive
<b>Grand Mean</b>						<b>27.64</b>	

**Source:** Field Survey (2025) Decision Arrived at Based on 2.5 Criterion Mean

Table 1. above summarizes the responses on the development of the rural communities of Imo State. The mean analysis shows that the economic welfare of the community has generally been positively affected. From the above table, the total number of respondents that Strongly Agreed (SA) and Agreed (AG) to the

question are 118 and 100 respectively. The calculated mean for the question is revealed to be 3.26 which is greater than the criterion mean of 2.5. This shows that the question is positive and we, therefore, conclude that the assisted intervention projects have contributed to the development of the communities. The respondents also strongly agreed that the presence of World Bank-assisted projects in the community has boosted the employment prospects of the community. Since the mean scores in the survey questions in Table 4.1 are all greater than 2.5, the study concludes that the presence of World Bank assisted projects have contributed to greater health infrastructure development of the rural communities.

Table 2. World Bank Essential Medications Intervention

S/ N	Essential Medications	SA	A	DA	SD	Mean	Remark
11	World Bank intervention has improved immunization responsibilities in primary health care in Imo communities.	120	80	33	20	3.18	Positive
12	Child mortality rate have reduced drastically in Imo state communities.	93	75	30	55	2.81	Positive
13	Screening and diagnosis of diseases have improved in the health care sector in Imo communities.	70	60	40	79	2.44	Negative
14	Treatment and follow-up in chronic diseases have become more proactive in primary health care facilities in Imo state.	85	62	50	56	2.69	Positive
<b>Grand Mean</b>						<b>11.12</b>	

**Source:** Field survey (2025) decision arrived at based on 2.5 criterion mean

Table 2. shows that the World Bank has assisted in the provision of expensive quality medications for the rural health centers. From Table 4.2 the calculated mean value of responses from the respondents is 3.18 which is greater than the criterion mean of 2.5 shows that the response is positive and we conclude that indeed, the World Bank has assisted in the provision of expensive quality medications for the rural health centers. Also, greater percentage of the respondents agreed that the World Bank has assisted in the provision of injectables for the rural health centers (mean = 2.81) and that child mortality has reduced courtesy of the World Bank (mean = 2.81). The respondents also opined that the World Bank provides screening and diagnosis of diseases in Imo state communities (mean = 2.69).

Table 3. World Bank healthcare Infrastructure Intervention

S/N	Healthcare Infrastructure	SA	A	DA	SD	Mean	Remark
11	World Bank assisted intervention projects have improved health care facilities in Imo state.	68	58	82	45	2.58	Positive
12	World Bank assisted projects have helped in upgrading primary health care centre in Imo state communities.	90	105	33	25	3.02	Positive
13	Quality health care services have improved due to world bank assisted projects in Imo state communities	65	122	34	32	2.86	Positive
14	World Bank assisted projects have contributed immensely in strengthening primary health care services.	101	61	56	35	2.90	Positive
<b>Grand Mean</b>						<b>11.36</b>	

**Source:** Field Survey (2025) Decision Arrived at Based on 2.5 Criterion Mean

World Bank-assisted projects have helped in providing facilities like new buildings serving as health centers in the communities. This is evident in the number of responses from Table 4.3 above, where 68 respondents Strongly Agreed to the question, 58 Agreed, 82 Disagreed and 45 Strongly Disagreed. The calculated mean response is 2.58 which is greater than the criterion mean of 2.5. Majority also agreed that many health centers have been renovated by the World Bank (mean = 3.02), mosquito nets have been distributed to my community as a result of World Bank intervention projects (mean = 2.86) and that Health centres in the community have been provided with bore hole and electricity (mean = 2.90). The positive mean scores imply that on the overall, the World Bank-assisted healthcare infrastructure intervention projects in the communities have been very effective.

Table 4. World Bank Health Care Initiative Program

S/N	Nutrition-focused Program	SA	A	DA	SD	Mean	Remark
11	World Bank projects have increased utilization of health care services in Imo state communities.	90	105	38	20	3.04	Positive
12	Participation in health care decision-making have improved due to World Bank assisted intervention projects.	103	82	40	28	3.02	Positive
13	Health care sector have improved due to improved World Bank assisted projects initiatives.	69	80	48	56	2.64	Positive
14	World Bank assisted intervention projects have improved accountability in the primary health care sector.	74	82	52	45	2.73	Positive
<b>Grand Mean</b>						<b>11.36</b>	

**Source:** Field survey (2025) decision arrived at based on 2.5 criterion mean

The respondents revealed that World Bank health care initiatives have increased the utilization of health care services. Table 4.4 revealed that 90 respondents strongly agreed, 105 Agreed. The calculated mean response is 3.04 which is greater than the criterion mean of 2.5. This shows that the question is positive. Also, the participation in health care decision-making improved due to World Bank provides interventions. 103 respondents strongly agreed with the question, 82 Agreed, 40 disagreed and 28 strongly disagreed. The calculated mean response is 3.02 which is greater than the 2.5 criterion mean shows that the question is positive given the responses. Majority of the respondents further agreed that health care sector have improved due to World Bank assisted project initiatives program in Imo State communities (mean = 2.64) and that World bank assisted projects have improved accountability in the primary health care sector (mean = 2.73).

### Data Analysis and Interpretation of Results

The results of the regression analysis as well as the test of hypotheses are summarized below:

Table 5. Ordinary Least Square Test Result

Variable	Coefficient	Std Error	t-statistic	p-value
Constant	9.260	0.195	47.389	0.000
Essential Medications (MED)	0.262	0.038	6.893	0.000
Health Infrastructure (HTC)	-1.050	0.080	-13.189	0.000
Health Care Initiatives (HCI)	-0.219	0.078	-2.820	0.005

Source: SPSS Result

Adj R<sup>2</sup> = 0.890

F-stat. = 30.345 (*p-value* = 0.0036)

D. W. Sta t= 1.576

### Interpretation of Results

The constant term has a coefficient of 9.269, which implies that holding all the independent variables the World Bank healthcare interventions will result in positive trend in development of the communities in Imo State to the tune of 9.260 units.

The explanatory variable, World Bank essential medications, is found to have a positive relationship with the dependent variable – development of the rural communities given the positive coefficient. Also, the ordinary least square results showed that it is statistically significant given its probability value of 0.000 which is less than the 0.05 or 5% level of significance. This implies that as World Bank essential medications increases, all things being equal, the community is developing.

The second and third explanatory variable – World Bank healthcare infrastructure intervention and World Bank nutrition-focused program were found to be negative given their negative coefficients. Both variables decreased community development by 1.050 and 0.219 units respectively. The ordinary least square result revealed that intervention in healthcare infrastructure and World Bank nutrition-focused program are statistically significant since their probability values 0.000 and 0.005 are less than 0.05 critical value. The analysis

therefore, shows that there is a significantly negative relationship between intervention in healthcare infrastructure by World Bank, World Bank nutrition-focused program and community development in the areas.

The adjusted R-square is 0.890 and it revealed that 89% of changes in the development of the communities were explained by the World Bank intervention programs in the communities. The remaining 11 % of the variation result is accounted for by variables not captured in the model. This gives a good fit and suggests that World Bank intervention projects have meaningfully contributed to the development of the selected communities in Imo State.

The F-statistic shows that the World bank intervention projects have joint effect on rural development of the communities since the probability value of the F-statistic is less than 0.05 critical value.

**Test of Hypotheses (Individual test)**

Table 6: Summary of Hypothesis Test

Hypotheses	t- statistic	p- value	t- table	Decision
H <sub>01</sub> : There is no significant effect of World Bank essential medications intervention on development of communities in Imo State.	6.893	0.000	1.96	Reject null since <i>p-value</i> < 0.05
H <sub>02</sub> : There is no significant effect of World Bank healthcare infrastructure intervention affected development of communities in Imo State	13.189	0.000	1.96	Reject null since <i>p-value</i> < 0.05
H <sub>03</sub> : World Bank health care initiative program has not significantly affected development of communities in Imo State.	-2.820	0.005	1.96	Reject null since <i>p-value</i> < 0.05

**Source:** Extracted from SPSS Output (Note: t-table =  $t_{0.025, 253-5} = 1.96$ )

**Decision Rule:**

Since t-statistics for all the variables are less than 0.05 critical value, we reject the respective null hypotheses and conclude that:

- There is significant effect of World Bank essential medications intervention on development of communities in Imo State
- There is significant effect of World Bank healthcare infrastructure intervention affected development of communities in Imo State
- World Bank health care initiative program has significantly affected development of communities in Imo State

## **DISCUSSION**

### **Discussion of Findings**

The study investigated the impact of World Bank-assisted healthcare intervention projects on development of selected communities in Imo State. The findings revealed that World Bank investment in essential medications in the rural communities significantly increased development of the State. This implies that as the World bank continues to provide affordable crucial medications, the bank helps to reduce disease burden, improve health outcomes and enhance the overall well-being, thereby fostering socio-economic progress in rural communities. This finding supports the position of Onoka (2021) who concluded that the provision of healthcare facilities was rated high in group-targeted communities. Thus, making rural dwellers to have access to essential medications has the effect of enhancing social stability and productivity of individuals. On health care infrastructure intervention of World Bank, the findings revealed that the health care infrastructure intervention projects in the communities have been effective. Also, it was revealed that World bank health care initiative improved the participation of communities in decision making. Considering the joint significant effect of the World Bank intervention projects on economic development of the communities, as revealed by the F-test and adjusted R-squared, World Bank intervention has made an impact in the areas of essential medications at rural level, health infrastructure and initiative. This is clear evidence of joint action from the World Bank in ensuring healthcare development of rural communities in Imo State.

### **Summary, Conclusion, and Recommendations**

#### **Summary of Findings**

1. There was a positive and significant relationship between World Bank essential medications intervention and development of communities in Imo State.
2. World Bank healthcare infrastructure intervention significantly decreased development of communities in Imo State.
3. World Bank health care initiative program has significantly negative effect on development of communities in Imo State.

## **CONCLUSIONS**

Successive governments in Imo State had at different periods embarked upon different programmes aimed at addressing the critical issues challenging in the state, particularly in the area of rural healthcare. The World Bank-assisted programmes serve the purpose of augmenting government efforts and this present study analyzed the World Bank healthcare intervention projects and how they affect development of rural communities in Imo State. The study therefore concludes that only World Bank intervention in the provision of essential medications has positive and significant effect on development of communities in Imo State.

## **RECOMMENDATIONS**

Based on the findings of this research work, the following recommendations were made:

1. The World Bank should show more commitment to healthcare infrastructure since the existing ones are no longer conducive for healthcare delivery.
2. Community and Social Development Project monitoring teams should actively involve the community in World Bank project monitoring. They should be more effective and ensure that intervention projects are implemented according to guidelines.
3. There should also be proper monitoring of essential medications in order to prevent mismanagement and the danger of remaining less development in terms of healthcare.

## **FURTHER STUDY**

This research still has limitations so that further research is needed on the topic of World Bank Assisted Healthcare Intervention Projects and Economic Development of Communities in Imo State to perfect this research and increase insight for readers and writers.

## **REFERENCES**

- Axios. (2021, October 2). World Bank to give \$400 million to Nigeria for COVID vaccine funding
- Baba Y. R. (2022) Effective Approaches to Rural Development World Bank 2001, Reaching the Rural Poor. Strategies for Rural Development.
- Independent Evaluation Group. (2021). Implementation Completion Report Review: NG Saving One Million Lives (P146583). World Bank.
- Kalu, E. I. (2022). Implications of a lack of health facilities growth and development of communities in Enugu state. Poverty and Economic Policy Research Network, 8th General Meeting, Senegal, Dakar
- Todaro, P.M and Smith, S.C. (2006). Economic Development, 9th ed. England: Pearson Education Limited.
- Ogunna, A.E. (Basic Issues in Community development and local Government, Umuahia, Versatile Publishers.
- Onaka, O.I. (2021). Skill, transport and economic development: Evidence from a rural area in England. *Journal of Transport Geography*, 21 (4).
- Udu, L.E & Onwe, S.O. (2024). Approaches to community development in Nigeria issues and challenges: A study of in Ebonyi State community development agency (EB-CSDA); *Journal of sustainable development.*, 9(1): 296-307; [www.ccsenet.org/jsd](http://www.ccsenet.org/jsd).
- UHC Partnership (2024). Imo State protected from financial hardship when accessing health services
- World Bank. (2018). Accelerating Nutrition Results in Nigeria (ANRiN) Project (P162069) – Project Appraisal Document.