### Mechanisms of increasing pro-poor access to rural services in developing countries: Evidence from Guatemala, India, and Uganda

Kwapong Asante Nana Afranaa<sup>1</sup>, Meza Flores Liza Melina<sup>2</sup>, Secondini Giulia<sup>3</sup>

<sup>1</sup> Kwapong Asante Nana Afranaa, Humboldt University Berlin, Division of Cooperative Science,

nafranaa@yahoo.com

<sup>2</sup> Meza Flores Liza Melina, Humboldt University Berlin, Division of Cooperative Science, <u>lizameflo@yahoo.com</u> <sup>3</sup> Secondini Giulia, Humboldt University Berlin, Division of Cooperative Science, <u>giulia secondini@yahoo.it</u>

Abstract: Effective provision of economic and social services is fundamental to increasing productivity, reducing poverty and leading to rural development. However, it is a common phenomenon that services fail to reach the poor in access, quality and quantity. This paper addresses the question of how to reach the poor in service provision by focusing on policies for development, cooperatives and (Community Based Organizations) CBOs, and informal institutions as compensating factors within the development process of pro-poor service provision. With case examples from India, Uganda and Guatemala, results proof that, 1) pro-poor policies enhance provision of services and can be more successful if combined with interventions of self-help collective actions. 2) Cooperatives and CBOs need to design informal institutions that make a civil society work. 3) Informal institutions need an organized civil society to implement rules according to the 5 criteria identified by Ostrom (1990).

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### Introduction

There is a wide range of literature on the role that agriculture can play for pro-poor growth in developing countries (Diao, 2006; Dorward et al., 2004; Datt and Ravallion, 1995; Hazell and Ramasamy, 1991; Tendulkar, 1990; Sen, 1979). Among all the discussion, one key issue which has been raised is that, effective provision of economic and social services are fundamental to achieve agricultural-led development (Hazell and Ramasamy, 1991, World Bank, 2008, Diao et al., 2006; World Bank, 2004). Thus, improving access and quality to services to the poor can spur agricultural growth, improve food security and lead to broad-based alleviation of rural poverty in developing countries.

To attain agricultural-led development, it has to be ensured that poor farmers have access to physical infrastructure, such as irrigation, roads to access markets and electricity, coordinated with key agricultural services such as credit, input supply and output markets (Wanmali, 1991; Valdés et Foster, 2010) because the poor are exposed to market, state and community failure (World Bank/IFPRI, 2010). However, it is a common phenomenon that services fail to reach poor people in access, quality and quantity (World Bank, 2004). In past decades, governments of developing countries have made efforts to improve effectiveness and quality of economic and social service provision. Still, in many cases, large segments of the rural areas are not effectively benefiting from basic service provision, and where services are present, there can be still problems in affordability, access and quality of the services provided. An inefficient or incomplete strategy to lead a pro-poor development, for instance, neglecting the market, can even increase the disparities between those poor people the strategy aims to support, and the average population (Valdés et Foster, 2010).

Large literature has been produced on the role of services for increasing productivity, reducing poverty and leading to overall rural development (OECD, 2010; IFAD, 2009; World Bank, 2004; Bhattarai et al, 2002; Hossain, 1998). However, there is less empirical evidence defining how pro-poor provision of services can be increased. Past experiences show that policies for development, such as decentralization reforms do not necessarily work for the poor (Andersson, 2006; Ostrom et al, 1992). An input-subsidy policy can be captured by the elite (Singh and Chand, 1986 in Rao, 2003). To avoid this inefficient targeting, Community Based Organisations (CBOs) and cooperatives can develop their own management rules of their community-based services or resources (Ostrom, 1990; Thornburn, 2000). But these management rules, formal or informal rules, that determine accessibility of resources or service provision, can also lead to elite capture (Platteau, 2004). Therefore, the question of how to effectively reach the poor in service provision

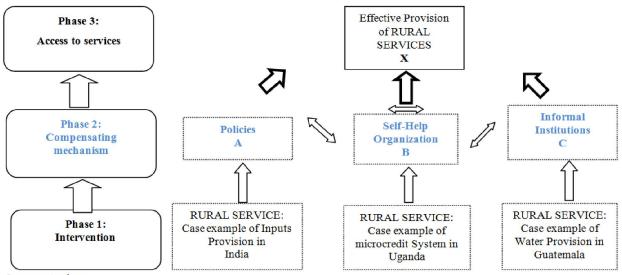
remains partially unanswered and large gaps are present in understanding what works, where and why.

This paper analyses three effective institutional mechanisms of increasing access to rural services to the poor. The focus is policies for development, selfhelp organizations (Cooperatives and CBOs), and informal institutions as compensating factors within the development process of pro-poor service provision policies. The development process is then the attempt of existing factors to first compensate for the missing effective provision of a rural service. Policies which support infant industries can compensate for the lack of efficient markets. Cooperatives may compensate for weakness in government by offering effective public investment and service delivery. Informal institutions compensate for missing formal rules (formal institutions) to achieve access to rural services. By comparing field experiences from case studies in Guatemala, India and Uganda, this paper provides insights on key factors that contribute to ensure propoor access to rural services in developing countries for agricultural-led development.

#### Methodology and Conceptual Framework

The conceptual framework for the analysis builds on the Dorward model of development path of an economy (Dorward et al., 2004). According to this adapted model (Figure 1), the first phase establishing the basics refers to areas weakly integrated to markets and low developed, that requires state intervention to make the service available and accessible by the poor.; the second phase three mechanisms of increasing access to rural services by the poor, that is, 1) policies that support infant industries such as input subsidies and decentralization; 2) Cooperatives and CBOs compensating for inefficient government service delivery; and 3) Informal institutions compensating for missing formal rules – are considered compensating factors within the development process of pro-poor service provision policies. In the third phase, policy interventions, work of the CBOs and cooperatives, and the informal institutions in place for the management of those services, allows to `kick-off' markets, a larger number of farmers get access to reliable and on-time credit and input markets, microcredits at low cost and low risk and water provision according to local rules-in-use.

Where services are unavailable or insufficiently accessible to the poor, these alternative institutional mechanisms could come in to promote development temporarily and will be withdrawn over time once the optimal formal institutional environment is in place. The compensating mechanisms as shown in the conceptual framework (Figure 1) above are represented as Policies for Development (A), Cooperatives and Community Based Organisations (B), and Informal Institutions (C). The success of these compensating mechanisms to promote development depends on their co-existence. In specific policies (A) without actor's (B) capacities to organize will fail. Likewise, cooperatives and CBOs (B) without informal institutions (C) that make a civil society will fail. Also, informal institutions (C) without an organized civil society (B) will fail. Case examples on input provision in India, microcredit system in Uganda, and water provision in Guatemala are used in analysing the concept.



Source: Authors

Figure 1: Conceptual Framework

The method adopted for the research was a linkage of both quantitative and qualitative research to elaborate and develop more comprehensive analysis. Quantitative data from national household surveys on poverty levels and service accessibility was used in selecting districts or municipalities in Guatemala, India and Uganda.

For the fieldwork, the researchers used mainly two Participatory Research Approaches (PRA), 95 semi-structured interviews and 5 focus group discussions, with different groups of actors: experts on decentralization, city hall representatives, local government officials and service providers for the selected communities. Additionally, 48 households' interviews in the community of Shingatagere, India, 11 in Agiret, Uganda and 43 in La Faja, El Rodeo y Los Lirios, Guatemala, were carried out to obtain in-detail information. In India, Other PRA exercises such as social mapping and service ranking were used to further understand the importance, accessibility, frequency and magnitude of usage of services. The survey in general did also rely on secondary data sources for the determination of what works where and why (Figure 2).

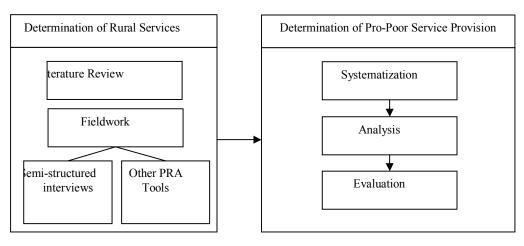


Figure 2: Methodological Framework

#### **Results and Discussions**

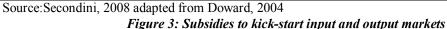
# I. Pro-poor policies to enhance provision of inputs in India

## Background

Short and long-term agricultural development policies should be formulated to best meet all farmers' needs and foster agricultural growth. At the initial stages of agricultural growth, when markets are still underdeveloped, production costs per unit are high and the levels of production remain low, subsidies to kickstart the production would actually be an appropriate solution to fulfil small farmers' resource deficiencies.

Input subsidies to kick-start markets can find justification using the infant-industry argument. According to this argument, the government might introduce protectionist interventions in particular markets to enable those with a potential comparative advantage to grow. The introduction of subsidies would maintain input prices at lower levels than the price given on the market, allowing farmers to purchase right quantities of inputs. Subsidies should be maintained until the production levels generate economies of scale and a reduction of production costs per unit (World Bank, 2008); once sufficient production volumes is achieved, the government should stop subsidising inputs. This mechanism is shown in figure 3. At that point, starting from  $Q^*$ , a removal of subsidies is advisable to prevent harmful market distortions.

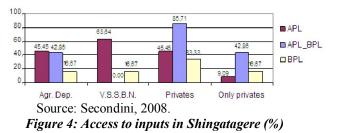




The major drawback in using this form of market intervention derives from the high opportunity costs they have. Moreover, subsidies can be easily subject to elite capture and create inequalities; since larger farms have a larger input requirements, benefits are more likely to go to larger farms or more productive regions (Singh and Chand, 1986 in Rao, 2003). Therefore, an effective targeting system which makes sure that inputs are equally distributed, especially including the most resource deficient, is a necessary condition for this policy instrument to succeed. Selfhelp organizations like cooperatives have insight information and, therefore, they have been found as appropriate institutions to make input subsidies work effectively for increasing small farmers' access to input markets.

### **Results**

A case study of the Indian subsidy program implementation in Shingatagere village showed that most of the farmers usually purchased seeds and fertilizers from different sources at the same time. The cooperative society, the agricultural department and private shops are the main three input providers. The large majority of the interviewed farmers agreed that the first two formal agencies are providing the best inputs, in terms of quality and affordability of the prices. Prices are lower because they deliver inputs on subsidy for the first crop. However, in a large number of cases and particularly among the poorest farmers, inputs requirements are fulfilled only by private shops, especially when other input providers lack sufficient and on-time stock. In the analysed case, those who have access to inputs provided by the agricultural department are in majority belonging to the better-off categories, namely Above Poverty Line (APL) farmers (Figure 3). APL farmers are also those who are benefiting most from inputs offered by the VyvasayaSevaSahakara Bank Niyamila (VSSBN), the cooperative society present in the area. Private shops are a major source for input provision when the stock at the agricultural department and at the cooperative society is not sufficient or not available.



By contrast, people belonging to the Below Poverty Line (BPL) category do make use of inputs to a much lesser extent (figure 3). Private dealers still play a dominant role for all farmers because they can offer unlimited quantities of inputs at any time; this is especially important for small and marginal farmers whose input requirements are rather unpredictable.

The findings referring to the specific village of Shingatagere – reflecting a situation similar to many other rural Indian villages - confirm the hypothesis that effective and reliable access to good quality inputs at reasonable prices is crucial to facilitate particularly small and marginal farmers to kick-start their production. This supports the need for development policies and calls the public sector to step in the provision of the service while targeting efficiently. At initial stages of development, where there is the lack of efficient markets, input subsidies policies should be in place to kick-start markets and might be a successful tool to increase the outreach and effectiveness of input provision. This policy intervention has been proven to be most successful if combined with the intervention of self-help collective actions. For instance, cooperatives in Shingatere can make the use of policies for development effective in reaching smallholder farmers in an equitable manner and increasing their access to good quality inputs at reasonable prices.

#### II. CBOs as compensating organizations for the provision of credit services to the poor in Uganda Background

Co-operatives are a potential powerful tool for development, where self-interest and the interest of a group of individuals tally and become the driving force leading actions, which benefit all members of the group (Wanyama, 2008, Birchall 2003). Such vertical integration comes about as a result of market failures, transactional economies or technological economies (Perry, 1989). For example, agricultural cooperatives assume a major role in the provision of some essential services in the rural sector such as the provision of credit and inputs, marketing and processing facilities. In being part of the cooperative, members can be assured that inputs are controlled in quality and price, access to credit is provided at affordable terms and output prices are not too low, and not largely curtailed from middleman commissions.

In order to achieve these advantages, cooperatives are regulated by internal rules-in-use which are characteristic in the nature of cooperatives. Institutionalizing contracts (i.e. formalizing rules-inuse such as written and legal documents) enforces that actors involved in the transaction abide or are tied to the fulfilment of the obligation of the contracts safeguarding opportunistic behaviours and increasing cost of transactions (Alchain and Demsetz, 1972). Where the state and the private sector are unable to provide services, and market failures exist, cooperatives have proven to be necessary in addressing the challenges of the rural communities. In this way, cooperatives may take over the functions that are normally performed by the state.

**Results** 

A case example can be found in Uganda, in the Agiret village, where agricultural microcredit cooperative (Aipecitoicredit group) provided microcredit services to the community and increased access to output markets. The access to microcredit services and integration to markets had been improved through self-help groups, as the main Community Based Organization (CBO) which provided this service. The men, who took loans from Aipecitoi group, used the money for their small family businesses like petty shops and for buying crops from other farmers within and outside their villages, and resell them. Women members of Aipecitoi credit group used the money to buy fish, add value (smoked it) and sell it. Other women specialized in brewing and selling local beer. The microcredit group had a social fund where each member made weekly contribution.

The fund is provided in order to kick-start and to support their small family businesses and also as a form of insurance where members can borrow in case of emergencies. Members apply for loans which were given at a 10 percent interest rate. The group had instituted operational rules to regulate their activities. This case in Uganda showed that though the village was deprived of effective rural services to escape poverty, having access to microcredit through their microcredit group. Through agricultural microcredit groups, poor farmers are able to get access to loans with low interest rates, increase their agricultural activities and also engage in other micro-business activities. CBOs provided or complemented services which the local governments were unable to deliver or were inaccessible to the whole community.

## III. Informal institutions compensate for ineffective or missing formal institutions in Guatemala

## Background

Different case studies on common pool resources and Public Goods managed by CBOs according to their local rules in-use, have found that this kind of management fills the gap where development policies are missing, markets are imperfect or local governments fail to reach the poor for service provision and its access (Pacheco et al, 2008; Tsai L., 2007; Claessens, 2006; Falk et Al, 2005; Helden van, 2004;Helmke and Levitsky, 2004; Tsai K., 2004;Dietz et al, 2003; Jütting, 2003; Casson and Obidzinkski, 2002; Stiglitz, 2000; Thornburn, 2000; Ostrom, 1990).

These rules in-use are informal institutions, unwritten or spontaneously evolved rules and processes (Gibson et al. 2005; Edquist, 1998 in Klein et al., 2005) enforced by outside legal channels (Helmke and Levitsky, 2006), including social actions coming from peers, family, co-workers, fellow community members, cooperative members, etc., to guarantee cooperation (Andre and Platteau, 1998). Ostrom (1990) stated that there is a need for five (5) criteria to make safe, advantageous and credible informal institutions:

• A clear set of appropriators who are authorized to use a CPR.

• Institutions related to the specific attributes of the CPR and the community of appropriators using the CPR.

• Institutions designed, at least in part, by local appropriators.

• Institutions monitored by individuals accountable to local appropriators.

• Institutions sanctioned using graduated punishments.

Results

In 2002 in Guatemala, one tool of the civil society in rural areas to guarantee access to services is their participation in the System of Development Councils. In 2002, a set of policies for decentralization, also known as the "Trilogy of Decentralization", was promulgated. It consisted of three formal institutions: the General Law of decentralization, Municipal Code and the Urban and Rural Development Councils Law. According to this last law, at each administrative level, from community to national level, a development council must be in place. The lowest level is the Community Development Council or COCODE, which is comprised of all the members of the community it represents. But in order to bring the voice of the community to higher levels of power, the members have to choose a coordination committee (COCODE CC).

The model looked promising as a bottom-up national strategy for local rural development. According to the interviews to the Guatemalan experts on decentralization, the needs of the communities are not always transmitted to national government by the system of development councils. It is a non continuous flow of information affected by power relations. This implies that COCODE CC must look for ways to finance the services themselves and find their own rules to do it. Given that the members of the committee need time to invest in this non-profit activity, money to finance themselves for the logistic activities and some basic knowledge on accounting and management, these members will belong to the local elite.

What has been mentioned so far suggests that, just by applying the law and setting up a COCODE CC does not guarantee access to the services needed at the community level. The committees from the case

| studies  | in   | Guatem   | ala    | have    | develo | oped   | diff | ferent | to |
|----------|------|----------|--------|---------|--------|--------|------|--------|----|
| informal | inst | itutions | to dea | al with | these  | issues | in   | order  | rı |

to achieve a successful access to water services in rural communities:

| Criteria for Informal        | Non-indigenous Guatemalan Communities                                |   |   |  |  |  |
|------------------------------|--|---|---|--|--|--|
| Institutions                 | El Rodeo   | Los Lirios  | La Faja   |  |  |  |
| 1)Set of appropriators       | Whole community  | Whole community   | Only households closer  |  |  |  |
|                              | (dividing it by sections)  | (dividing it by sections)                                 | to the main street  |  |  |  |
| 2) Attributes of the CPR     | Public resource (water) provided to non-indigenous rural communities |   |   |  |  |  |
| 3) Designed by appropriators | Agreement on payment<br>and maintenance of the<br>service            | Agreement on payment<br>and maintenance of the<br>service | Agreement on payment<br>and maintenance of the<br>service but fear of elite<br>capture. |  |  |  |
| 4) Monitoring                | COCODE CC – maintenance man  | COCODE CC   | COCODE CC –<br>maintenance man  |  |  |  |
| 5) Sanctions                 | No   | Cut-off the water   | Cut-off the water   |  |  |  |

Table 2: Characteristics of the Informal institutions in three communities

The COCODE CC has set-up the rules vet not specified by the trilogy of decentralization, such as the amount of fixed payments, frequency of the payment, distribution schedules and the maintenance conditions. according to the agreements reached in the community assemblies. The compliance with the informal institutions depends on their legitimacy on the ground. Consequently, the flaws in the law can be overcome by the rules designed according to the Ostrom's five criteria and when locals comply with these institutions (case of Los Lirios Community). But if one of the criteria is missing, for example, if there is no sanctioning rules (case of El Rodeo Community) or the fear of the elite capture affects the payments (case of La Faja Community), the accessibility to water will not be sustainable as not all members will comply with the payments.

### *IV.* Interpretation and Conclusion

This paper focuses on the role of development policies -input subsidies and decentralization, cooperatives and CBOs, and informal institutions that compensate for missing access to services within the pro-poor development process. With case examples from Guatemala, India, and Uganda, the research study provides evidence on mechanisms that contribute to increase access to services in rural areas of developing countries for pro-poor development. Besides the local context and characteristics of the households, the study investigates how communitybased organizations, implementation of certain development policies, and informal institutions can promote pro-poor access to services. The paper provides also practical insights on what makes these mechanisms successful. The study also gives empirical evidence on the role that governance reforms, such as decentralization, and inclusive growth-oriented policies, such as subsidies to kickstart markets, play to improve provision and access to

rural services and ultimately lead to overall rural development.

Field experiences from the three countries reveal that, local organizations improve pro-poor provision and the access to services. In the Ugandan and Indian community case studies, agricultural cooperatives have been found to facilitate the integration of poor farmers into credit and output markets. CBOs in Guatemala provided services according to the decentralization policies. Overall, the experience from showed that CBOs provided or the field complemented services which the local governments were unable to deliver or were not sufficiently provided. The specific Indian case study it was revealed that other government-supported policies, namely targeted input-subsidies, potentially improve access to services. Targeted input subsidies at initial stages of market development can provide resourcedeficient farmers with adequate inputs at affordable rates to enhance their productivity and foster agricultural-led growth.

In Guatemala, the interviewees from the communities and local experts expressed that there are no major changes since this policy had been implemented. However, some positive results had been achieved in pro-poor access of water provision thanks to the development of informal rules for the management of water service provision. The case of Guatemala shows how interactions between the formal rules or Trilogy of Laws, to facilitate an increase in water accessibility, encouraged also local participation in the decision-making processes. These local arrangements turned out to have a positive impact on the provision of water in the form of a co-production, which benefits rural communities and sustainability of service provision in the long run.

In the three cases, some challenges are still present for the effective functioning of such CBOs.

Financial or resource constraints, lack of sufficient infrastructure, the sometime questionable soundness of those organizations and high transaction risks and costs that the rural community has to bear to get access to them might limit their outreach and effectiveness.

Mechanisms analysed so far are ultimately influencing also the institutional environment and technological development of the five communities and have an impact in shifting those economies along the path of overall economic development. The empirical researches used in this study have identified three mechanisms, which have showed across the different local contexts in place, to be relevant for governing pro-poor service provision in five rural communities in Guatemala, India and Uganda. Nevertheless, the results and findings are based on a limited reality and additional empirical studies should be conducted to avoid generalizations. Those mechanisms have been observed to bring positive outcomes in the case studies analysed but research should be directed to provide further empirical evidence from other local contexts. Special interest should be focused on issues concerning the conditions making strategies and mechanisms for effective propoor service provision successful. For instance, the institutional environment of CBOs, de facto vs de jure implementation of policies for development, improve the implementation of policies for development that can lead to pro-poor service delivery and the legitimization of informal agreements by the government.

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