Livelihoods and Associational Life among Rural Older Igbo Persons in Southeastern Nigeria

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DECLARATION

I, **Chibuogwu Izugbara** declare here that apart from references to other works herein duly acknowledged that this thesis has not existed in part or whole anywhere, it is wholly the product of my own research under the supervision of Dr. Sepetla Molapo and Professor Zitha Mokomane. It is submitted in fulfilment of the requirements of the degree of Doctor of Philosophy in the University of Pretoria. It has not been submitted before for any degree or examination in any other University.

Signature...

Date..

Abstract

Indigenous community associations make a significant social and economic contribution to development in Nigeria. They are structures and units of organisation in a community that encompass the norms, values, and beliefs that guide social interaction.

This study explored rural older people's membership and participation in indigenous community associations in relation to their social and economic well being in a context of inadequate social protection for the elderly, rapid changes in the customary household arrangements, and wide economic hardship in Nigeria.

The specific objectives were to: (i) describe the types and roles of indigenous associations in Nigeria (ii) discuss the profiles and membership patterns of older members of indigenous community associations (iii) explore the experiences of older people's membership in indigenous community associations and (iv) determine the theoretical and policy implications of the key findings.

To achieve these objectives, a qualitative research method was used. The data was generated through in-depth interviews and focus group discussions with two purposively selected rural communities in two Southeastern Nigerian States. The sample comprised 60 respondents of equal sexes aged 65 years and above, who were not receiving state pensions.

Social capital framework provided the theoretical and analytical framework for the study. This framework is based on the idea that social networks can influence the productivity of individuals and groups in much the same way that physical capital and human capital can increase individual and collective productivity.

The findings of the study suggest that rural older people are proactively managing their social- and economic lives through their membership of indigenous community associations, in the absence of comprehensive social protection for the elderly and the increasing waning of intergenerational care and reciprocity for the elderly in Nigeria. Social engagement, companionship, and mutual support in indigenous community-association participation help older people to deal with the transitions and losses common to growing old.

The findings of the study also suggest that accessibility and the efficacy of social capital is possibly determined by several factors in the social structure such as power relations, social position, access and capacity to utilise resources, as well as the broader economic and socio-political context.

The study finds that although indigenous community associations serve as a safety net in providing social and economic support to older people, they are also societal mirrors that reflect people's needs and circumstances.

The study concludes with the following policy recommendations: The state and local government should strengthen indigenous community associations. A key recommendation for strengthening indigenous institutions is capacity strengthening, through grants and capacity-training programmes

At a time when the discourse on active ageing is gaining momentum and neo-liberal discourses in health policy are shifting the responsibility to consumer and citizen, indigenous community associations may have a significant role to play in fostering positive ageing, and deserve greater government support

Keywords: older people, indigenous community associations, associational life, social capital, Nigeria

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DEDICATION

Dedicated

To God

To

St Jude Thaddeus

My Patron Saint

To

My parents Elder Frank Izugbara (late) and Elizabeth Izugbara

And to

Mrs. Stella Izugbara and Master Obinna Frank Izugbara

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List of Abbreviations

LGA	Local Government Area
IDI	In-depth Interviews
FGDs	Focus Group Discussions
ICA	Indigenous community association
LCA	Local Community Associations
NGO	Nongovernment Organisations
OPA	Old people Association
SSA	Sub Saharan Africa
SC	Social Capital

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CHAPTER ONE: BACKGROUND TO THE STUDY

1.1 Introduction

Old age is a period of physical- and life-course changes such as reduced physical fitness, strength, endurance, and agility; a decline in economic opportunity; and deteriorating health status (Zimmer and Dayton 2003). Diminished physical capacity, for example, reduces an older person's capability to participate in satisfactorily fruitful labour and income-generation activities. Their reduced capability to maintain themselves by virtue of their individual revenue, savings, resources or pensions often plunges old people into greater vulnerability and acute poverty. Unexpected life events that range from unexpected retirement and joblessness to demise of a partner aggravate their impoverished economic status (Barrientos, Gorman et al. 2003; Ogwumike and Aboderin 2005; Ogwumike et al. 2006).

Older people in sub-Saharan Africa (SSA) reside predominately along with their extended households unlike their counterparts in developed societies. Familial and kinship networks play significant roles at all stages of life in the sub-continent. However, they may take on more significance in old age, especially when frailty limits extra-household activities of the elderly (Edmonds *et al.* 2001). A key implication is that the livelihoods of older people in this region must be considered in the wider context of their familial and kinship networks (Barrientos, Gorman *et al*. 2003).

Income packages are central sources of livelihoods for older people in SSA (Benjamin, Brandt *et al.* 2003; Gill, Packard *et al.* 2004; Barrientos 2006a). Described as private and public transfers, the former reflects income support from family and social networks, accumulated assets, off-farm non-agricultural actives, and other business activities. The latter reflects income support from pensions and public programmes such as old age grants, allowances and cash transfers (Barrientos 2002)

A large fraction of older people in SSA lack entitlements to formal contributory pensions. On the one hand, more relevant public programmes are non-contributory pensions and poverty reduction programmes. Therefore, these programmes are inadequate (Taylor 2009; Barrientos and Villa

2015). On the other hand, while private transfers are important to the incomes of elderly people, they are insufficient to prevent poverty among them and their households. For example, the rapid out-migration of young children is increasingly unsettling the fabric of intergenerational caring and reciprocity for the elderly (Stevenson 2009). The increased involvement of African women in the labour force (ILO 2012) also means that care for the elderly is compromised since women are primarily responsible for the upkeep of children, the infirm, as well as the elderly in their families (Mokomane 2009). Accumulated assets furthermore decline with age, with a declining flow of income from a reduced pool of assets.

Despite the above, indigenous-livelihood-support institutions for older people are still dominant in many developing countries (Barrientos 2007). Described as the structures and units of organisation in communities that guide social relationships and interaction, these institutions include neighborhood groups, local associations, community-saving schemes, elders' councils, work groups, friendship/social networks, and kinship networks (Agrawal, McSweeney and Perrin 2008; Nigatu, Eden and Ansha 2013; Watson 2003).

These institutions are grounded on informal shared rights and responsibilities, which might comprise the give-and-take of resources, such as information, contacts, food, cash, informal credit, and labour (Verma 2001). Relations of mutual social support are critical mechanisms of livelihood security (Amare 2002). Mechanisms of social support provided by these institutions can help them meet the resource deficits of older people. These mechanisms enhance elderly people's capacity to accumulate assets. They also facilitate exchanges of resources, provision of labour, and emotional support (Nigatu, Eden and Ansha 2013).

Nonetheless, research into how these institutions contribute towards supporting older people and their households remains scanty and the topic is under-explored. As a result, the object of this study was to probe rural older people's membership and participation in indigenous community associations in relation to their social and economic well being in a context of inadequate social protection for the elderly, rapid changes in the customary household arrangements and wide economic hardship in Nigeria. In this pursuit, the study used cases from around southeastern Nigeria.

1.2   Statement of the problem

Nigeria provides a suitable opportunity to study indigenous social institutions. "Indigenous social institutions" refers to the organisations and the units of organisation in a community that guide social relationships and interaction such as beliefs, norms and values (Kendie and Guri 2007) Indigenous social institutions have been in existence in Nigeria since before colonialism in the 19th century, especially before 1914 (Ajayi 2011).

Audu (2014) demonstrates that the administration of the communities of in a territory that came to be known as Nigeria was under indigenous institutions prior to colonial rule. Their incorporation into Britain's colonial administration provides evidence of their existence in pre-colonial Nigeria. During British colonial rule in Nigeria, indirect rule was adopted. The system was based on incorporating traditional authorities into the colonial administrative structure. The British depended on indigenous social institutions to administer local affairs (Blanton, Mason and Athow 2001; Dorward 1969; Lugard 2013; Okonjo 1974; Umar 2006).

Agbese also notes that under colonial rule, British colonial policies such as tax collection and levies were enforced through indigenous social institutions (Agbese 2004). In addition, British authorities encouraged their colonial officials to learn local languages and allowed dual usage of both African languages and English (Falola and Heaton 2008; Lugard 2013; Okonjo 1974).

Indigenous social institutions are an enduring part of the Nigerian heritage. They have proven to be resilient. They have been actively involved in the struggle of Nigerian people to provide a more humane society (Abbott 2006b). In traditional Nigerian society, indigenous institutions provided public facilities such as the construction of roads and bridges and other social structural amenities essential to people. They also played actives roles in the socioeconomic and political lives of people (Honey and Okafor 1998; Akpomuvie 2010; Trager 2001). Ogbomoso Parapo Association attests to this. There was no secondary school in Ogbomoso until 1952. Children of the Ogbomoso citizens had to go to distant places like Lagos, Abeokuta and Iwo for schooling (Kolawole, Blunt and Warren 1996). The Ogbomoso Parapo Association, with the approval of the Ministry of Education, built boys secondary school in 1952. After the completion of the school, the association also established the Ogbomoso girl's secondary school. It further built the

Shoun's palace, which was commissioned in early 1978 (Kolawole, Blunt and Warren 1996).

However, the origins of these associations have not inhibited their dynamism. They have transformed themselves to adapt to changing social, political and economic conditions. In contemporary Nigerian society, the provision of security, community development, peace keeping, maintenance of law forms part and parcel of roles of indigenous social institutions (Brock-Utne 2001; Ikelegbe 2001; Irobi 2005). However, equipment utilised and the range of tasks is the only difference between activities carried out in the past and those undertaken today (Akpomuvie 2010).

As Akpomuvie (2010) and Idode (1989) observe, in the past the construction of roads, clearing and cleaning of public places such as marketplaces, building homesteads, schools and market shops were the main activities of indigenous associations in Nigeria. Furthermore, Akpomuvie (2010) notes that indigenous community institutions did not attempt projects such as cottage hospitals, pipe-borne water and so on. Akpomuvie (2010) further state that simple tools such as holes, cutlasses, daggers, and shovels were used

Evidence from the literature reveals continued developmental roles of indigenous institutions in contemporary Nigeria (Abegunde 2004; Abegunde 2009; Morufu 2003; Olowu, Ayo and Akande 1991). For example, in a study carried out in Lagos, Olomola (2001) observed public facilities such as primary schools, community halls and post offices were built by indigenous community association. Furthermore, several roads were constructed for vehicular usage by the indigenous community associations (Olomola, 2001)

Similarly, *Alice,* a female-only indigenous community association in Aluu, Rivers State built a five-room house for midwives and expectant women in the community. An age-grade association in Rumueche, Rivers State renovated the village town hall (Onyeozu 2010).

In a study of activities of age-grade associations among the Afikpo in Southeastern Nigeria, Yusuf (2008) found that indigenous social institutions built schools, hospitals, constructed roads, gave scholarships and also provided mutual benefits schemes, trading contacts and capital. Yusuf argued that these associations responded to the needs that were either beyond the concern of the

government or not yet important enough to receive attention. Abegunde (2009) examined indigenous associations and economic development of Osogbo, Nigeria. Like in other areas, findings of the study show that indigenous social institutions are immersed in community-improvement projects such as the erection of cottage hospitals, roads, civil halls and the provision of pipe-borne water. The study also found that the associations served as platforms for members to arrange themselves for executing plans

Akinola (2007) explored the evolution of collective action in some selected communities in southwestern Nigeria. The author examined the roles of traditional community associations and the local government in the provision and maintenance of facilities to the rural communities. Findings of the study show that local associations among the Yoruba evolved on the basis of the different occupations they engaged in, which in turn were determined by the environment in which they found themselves. Akinola (2007) notes that supporting, endorsing and defending common interest in politics, religion and economics, among other things, were the main reasons for the formation of the indigenous community associations. The study further reveals that the bulk of facilities in rural areas was sustained by the indigenous social institutions.

Similarly, Abdulwahid (2005) studied Miyetti Allah indigenous social institutions in the northern part of Nigeria. Abdulwahid observed that the local community associations were actively involved in the security of lives and properties of their community. The associations worked in conjunction with local vigilante groups to guard forests and villages against thieves and cattle rustlers, and secured veterinary services for the farm animals. Further, local community associations assisted in negotiating for grazing rights and in watering the cattle in designated areas.

In a recent study, Emmanuel (2012) examines how indigenous social institutions have been meeting up with rural infrastructural needs in Ilaje, given partial pulling out of Ondo State, Nigeria. The author found basic infrastructures such as tap water, electricity, tarred road-networks and modern market centres were provided by local community associations. Furthermore, Ibem's (2009) study of indigenous social institutions in Ohafia found similar evidence. The author found that indigenous community associations such as women's

associations, age-grade associations and others were responsible for the provision of social infrastructure in Ohafia. Ibem observed that the associations counted on internally generated funds to execute their projects

Despite the potential roles of these institutions in development, administration of justice, security of life and property, and conflict resolution, indigenous social institutions receive less attention. Nigerian state-run bodies are inclined to work outside of the indigenous institutions. The result has been the negligence of enhancing ideas from local practices. Yet, indigenous social institutions can help to bring food security and social development if they are appropriately utilised. Indigenous community associations' membership patterns and their drive may perhaps assist to comprehend village configurations and move toward evolving more suitable mechanisms aimed at working with, rather than in opposition to, indigenous community associations

As Evans (1996) notes, communities that have their local institutions undermined, or destroyed, often perceive themselves to be worse off. These associations and state institutions can cooperate to advance the development processes and reduction of poverty. Prudent investigations of indigenous community institutions are crucial; on the one hand, because of their significance in household economics, and on the other hand because of their substantial role in social development.

1.3   Study objectives

1.3.1   General research objective

The overall aim of this research was to explore rural older Igbo people's use of their membership and participation in indigenous community associations in relation to their social and economic well being. To address the central research objective, four specific research objectives were devised.

1.3.2   Specific objectives

1. To describe the types and roles of indigenous community association in Nigeria;

2. To determine the profile and membership pattern of older people who are members of indigenous community associations in Southeastern Nigeria;

3. To explore the experiences of older people's membership of indigenous associations in terms of benefits and disadvantages; and

4. To determine the theoretical and policy implications of the key findings.

1.4   Rationale for the study

This study contextualised and reconsidered the importance of indigenous community associations to Nigeria's contemporary socio-economic conditions. The older person's membership in indigenous associations was used as an entry point. This study offers a conceptual bridge that links several areas of the study, which include older people, livelihoods, associational life and indigenous social institutions. The results of this study could be used to validate the assumption advanced by Barrientos (2007) that although indigenous livelihood support institutions are unlikely to be adequate as the main source of livelihood support for older people, they still have the potential to make a contribution to supporting older people and their households in Africa.

This study investigated an overlooked area of study, which is rural older people's membership and participation in indigenous community associations. Moreover, this study will add to the literature by investigating the antecedents of rural older persons' participation and membership in indigenous associations. At the same time, practical implications drawn from the research would provide useful information for policies that aim to promote indigenous social institutions as well as well being among older people in Africa.

1.4.1 Nigeria: A contextual background

The Federal Republic of Nigeria is located in longitudes 30 – 140 E and latitudes 40 –140 N, and has an entire area of 923,768 km^2. The land mass is 910,768 km2 while the difference of 13,000 km2 is bound by water (UNDP Nigeria 2004).

1.4.1.1 Demography

Nigeria with a population of about 178.5 million is the most populous country in Africa and the ninth in the world (CIA World Factbook, 2014). Nigeria's population is equivalent to 2.55% of the total world population (CIA World Factbook, 2013). In 1971, Nigeria's population was put at 55 million, 71 million in 1980, 95 million in 1990, 125 million in 2000, 134 million in 2004, 151 million in 2008, and 178 million in 2014. According to the United Nations (UN) (2011), the Nigerian population will be 390 million by 2050. It is also estimated that the population will reach 730 million in 2100, and this will rank Nigeria as the 4th most populous country in the world (United Nations 2011). Life span at birth remains at 51.6 years. In 2010, the population growth rate for children under the age of 15 was put at 44.0%; 53.2% between the ages of 15 and 65 years of age; and 5% for age 65 or older. (Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat, World Population Prospects 2015).

The population of older people (age 65+) in Nigeria is up-surging as the crude mortality rates are slowly dropping (Adebowale & Atte, 2012). Among developing societies, Nigeria included, population ageing has become an issue of great concern. This is largely because population ageing in developing societies is happening against a background of social and economic hardship and widespread poverty (Apt, Organization & Organization, 1997; Hutton et al., 2008). Currently, the percentage of older people in developing societies is lower than that of the developed nations of Europe and North America. Ageing of populations in these societies occurs under an already well-developed socio-economic and political environment (Darkwa, Mazibuko, & Candidate, 2002). Apparently, population ageing is of great concern in the global south given the fast rate at which the number of older people is growing; socio-economic challenges it will pose; and health, socio-economic and environmental issues that face developing nations (Economic & Nations, 2005; (Micah, 2008)

For instance, there are about four persons of working age for every person above 65 today in developing countries. There will be not quite two in 2050, moving the percentage from 25

percent to over 50% (Christensen, Doblhammer, Rau, & Vaupel, 2009; Harper, 2005; Restrepo & Rozental, 1994).

Longer life brings with it health problems, disability, and dependency, particularly in the group of the very old (80+), which will be the fastest increasing part of the population in a few decades to come in developing nations (Borowski & Hugo, 1997). However, this will have enormous socio economic consequences for the funding of public programmes of old-age support and pensions, in addition to private and public health (Christensen et al., 2009). Furthermore, population aging will produce slower GDP per capita growth, which in turn will produce faster growth in public (budget) spending per capita, with an increasing cost of aged-person programmes (Christensen et al., 2009; Cohen & Menken, 2006; R. Lee & Mason, 2010). The overall social and economic performance of a country will be adversely affected and income and output reduced if suitable policies and programmes are not established to cater for older-person cohorts (R. Lee & Mason, 2010; Treas & Logue, 1986)

1.4.1.2 The drivers of population ageing

The past and predicted increases in the portion of the worldwide population aged 60 and above are consequences of a sustained decline in fertility and mortality rates (Bloom, Canning, & Fink, 2010). For instance, decreasing fertility rates in recent times have reduced the number of young people and pushed up the share of older people (Bloom, Canning, & Fink, 2010; Gravel et al., 2011). Worldwide, the total fertility rate dropped from roughly five children per woman in 1950 to just over 2.5 in 2005. Bloom et al. (2010) predict that the rate will drop to two children per woman by 2050. The majority of this decline has happened in the global south; this will add to a near halving of the proportion of children in the populace of developing nations between 1965 and 2050 (Bloom et al., 2010; Powell & Cook, 2009). This effect is compounded by significant reductions in adult mortality, which contributes to extended life expectancy (Lloyd-Sherlock, 2000b).

Worldwide, the life span or life circle has improved from 47 years in 1950 to over 65 today, and it is predicted to reach 75 years by 2050 (Bloom et al., 2010). Developed and developing

societies alike are facing rises in life expectancy, in spite of HIV/AIDS over-turning the trend in some low- and middle-income nations (Bloom et al., 2010). As greater numbers of persons live into their 60s and beyond, the absolute number of older people will upsurge. The drop in fertility was brought about by more widespread acceptability of family planning while growth in life expectancy is credited to better medical care brought about by technological advancement (Abeykoon, 1995; Bloom et al., 2010; Kirk, 1996).

1.4.1.3 Socio-economic conditions in Nigeria

In Nigeria today, the vast majority of the populations are poor, despite Nigeria's natural resource inheritances and it being the sixth largest oil exporter and having the 8th largest deposit of natural gas in the world (United Nations 2010). The poverty level in Nigeria is so high both at individual- and household levels that a growing number of Nigerians are finding it hard to clothe and feed themselves (Olowonomi, 2011). There is a gross lack of basic services in Nigeria. Those that remain are not only expensive; they are also nearing total collapse. This situation is attributed to Nigeria's long experience of economic stagnation, crisis and political decay. According to Nigerian National Bureau of Statistics, 2012, Nigeria's Human Development Index (HDI) is 0.459 and ranks 156 among 187 countries.

With this value, Nigeria is at the bottom and considered to have a low level of human development. Comparatively, sub-Saharan Africa is 0.463, US, 0.910, and 0.682 for the world average. Sub-Saharan Africa HDI as a region increased from 0.365 in 1989 to 0.463 in 2012. This positions Nigeria below the regional average (Nigerian National Bureau of Statistics, 2012).

In Nigeria, customary duties of the family such as care and social support of older family members have progressively diminished or waned in the recent times as a result of economic problems and changing social configurations (Ajomale, 2007). Family members are not able to effectively contend with the demands of daily living. As a result of this, preferences are now given to the wants or needs of the members of the nuclear family (spouse and children) to the detriment of older family members, such as older parents or grandparents who look up to their adult children to give them economic security in old age. The abandonment of filial obligations

as a result of these structural changes has additionally disadvantaged or impoverished older people and created more physical and social distance between family members (Abidemi, 2005).

1.4.1.4 Cultural features

Legitimately or formally, Nigeria is a secular state. Just the same a substantial presence exists of distinct religious groups (The Global Religious Landscape, 2010). About 50% of the Nigerian populations are Muslims while 40% are Christians. The remaining 10% are atheist, Neo-religionists, Baha'i Faith, Buddhists and Animists. Some other groups combine elements of Christianity or Islam with elements of indigenous faith (The Global Religious Landscape, 2010).

The culture of the Nigerian people flows alongside linguistic lines, but some linguistic features and the culture associated with them are widespread. Customary institutions in Nigeria admit or accept the relevance of traditional rulers who run baseline administration at the village- and clan levels. This type of administration makes up for the institutional administrative structures of government The Global Religious Landscape, 2010)

1.4.2.1 Agriculture

Prior to the Nigerian Civil War on 6 July 1967-15 January 1970, also known as the Biafran War, Nigeria was self-sufficient in food. Agriculture used to be the main foreign-exchange earner of Nigeria (Willams, 2013). However, agriculture has failed to keep pace with Nigeria's rapid population growth, and Nigeria now depends on food imports to maintain or sustain itself (Willams, 2013)

1.4.2.2 Oil

Among the top oil-producing countries in Africa, Nigeria is number and also the 12th biggest producer of petroleum globally. Nigeria is also the eighth largest exporter of oil in the world (CIA World Factbook, 2010). Petroleum accounts for 40% of Nigeria's GDP and 80% of government earnings (Willams, 2013; CIA World Factbook, 2010). Nonetheless, a campaign for better resource control in the Niger Delta, the main oil producing region, has led to disruptions in oil production and prevents the country from exporting at 100% capacity (Willams, 2013).

1.4.2.3 Health

In Nigeria, the three tiers of government, the federal-, state- and the local-government authorities, and private sector are responsible for health care delivery. The health system in Nigeria has been reorganised since the Bamako Initiative of 1987, which officially endorsed community-based methods of boosting the accessibility of drugs and health care services to the population (Ogbonna, 2014). The new scheme significantly expanded accessibility through community-based healthcare reform, leading to more cost-effective- and equitable provision of services. A comprehensive approach plan was extended to all areas of health care, with subsequent improvement in the health care indicators and improvement in health care efficiency and cost (Ogbonna, 2014).

The Nigerian health-care scheme is frequently faced with a dearth of doctors, known as "the brain drain", because of emigration by skilled Nigerian doctors to other parts of the world, such as North America and Europe (Ogbonna, 2014). For example, around 1995, it was projected that 21,000 Nigerian doctors were practising in the United States alone, which is about the same as the number of doctors practising in the Nigerian public service. Engaging these expensively trained professionals has been recognised as one of the goals of the government (Olukoya, 2003).

In Nigeria, the HIV/AIDS rate is much lower in comparison to other African nations such as Kenya or South Africa whose prevalence or percentage rates are in the double digits (Ogbonna, 2014). According to a CIA (2014) report, in 2012, HIV prevalence rate among adults aged between 15 and 49 was just 3.1 percent.

1.4.2.4 Economy

Nigeria is a middle-income country (MIC). A middle-income country is a country with a per-capita gross national income of between $1,036 and $12,615. Nigeria is also a mixed economy and rated as the 21st biggest economy globally in terms of nominal GDP and the 20th biggest in terms of Purchasing Power Parity (PPP) (World Bank, 2011). Nigerian GDP at PPP almost tripled from $170 billion in 2000 to $451 billion in 2012. Similarly, the GDP per capita doubled from $1400 per person in 2000 to an estimated $2,800 per person in 2012 (Ade, 2012)

Throughout the oil boom of the 1970s, Nigeria incurred a large foreign debt to finance major infrastructural investments. However, with the fall of oil prices in the oil glut of the 1980s Nigeria battled to keep up with its loan payments and eventually defaulted on its principal debt repayments, limiting repayment to the interest portion of the loans. Arrears and penalty interest accumulated on the unpaid principal, which eventually raised the size of the debt. After a series of consultations and negotiations by the Nigeria authorities, Nigeria and its Paris Club creditors reached an agreement under which Nigeria repurchased its debt at a discount of approximately 60% in October 2005. Nigeria used part of its oil profits to pay the residual 40%, freeing up at least $1.15 billion annually for poverty-reduction programmes. Nigeria made history in April 2006 by becoming the first African country to completely pay off its debt (estimated $30 billion) owed to the Paris Club (Labour Force Statistics, 2010).

Nigeria is striving to reach the first of the Sustainable Development Goals (SDGs), which is to end poverty in all its forms by 2030. However, government officials have not taken official action to reach this goal. One of the many options to reach this would be to trim down the corruption levels within the state (Ade, 2012).

1.4.3 Igbo History and Culture

The Igbo are the second largest group of people residing in Southeastern Nigeria and also one of the three major tribal groups. Debates about the origin of Igbo people have not been fully settled. However, some interesting theories or histories exist that are being explored with a view to establishing the origin of the Igbo people. One of the schools of thought argues that the Igbo people are from the Jewish state of Israel. Another claims that the Igbo people migrated from Egypt during the Stone Age era. Despite these opinions, archaeological evidence has located the Igbos around the Niger-Benue confluence (Lewis, 2007).

Abia, Anambra, Benue, Ebonyi, Edo, Enugu, Imo, Delta and Rivers State are predominantly inhabited by the Igbo. However, well-known or major towns and cities in Igboland include Aba, Enugu, Onitsha, Owerri, Abakaliki, Asaba and Port Harcourt (Lewis, 2007).

Official statistics on the population of ethnic groups in Nigeria is disputed, as a minority of these

groups has argued that the government intentionally deflates the official population of one group, to give the other numerical superiority (Lewis, 2007). The Igbo population is put at 18% of a total population of 177 million or roughly 32 million people. Southeastern Nigeria is populated predominantly by the Igbo and is the most densely populated area in Nigeria and, possibly, in all of Africa (Jarmon, 2002)

1.4.3.1 Pre-colonial Life

During the pre-colonial era, the Igbo political arrangement was based on a quasi-democratic republican system of government that took certain steps towards the equality of the populace as against a feudalist system of government, except in kingdoms such as Arochukwu, Nri, Onitsha and Agbo. Titleholders were esteemed because of their accomplishments and capabilities; however, they were never seen as kings. This political arrangement, however, was altered under British colonialism in the early 20th century, Eze's (kings or indigenous rulers) were introduced into most rural communities as Warrant Chiefs where there were no such monarchies (Onuoha, 2006). Also, the Igbo people also proved remarkably decisive and enthusiastic in their embrace of Christianity and Western education (Onuoha, 2006). Some elements of European philosophy were imported into Igbo society and culture by Christian missionaries (Onuoha, 2006).

1.4.3.2 Culture

The Igbo culture (Omenala ndi Igbo) encompasses old practices as well as new ideas or concepts added to it whether by cultural evolution or by outside influence (Onuoha, 2006). These old and new customs and ways of life comprise the Igbo people's visual art, music and dance forms, together with their attire, cuisine and language (Onuoha, 2006)

The Igbo people have a melodic and classical musical style, which they modelled from forged iron. Some other instruments include "opi", a wind instrument comparable to the flute, "igba", and "ichaka" (Onuoha, 2006).

Igbo art is known for several forms of masquerade, masks and outfits representing people, animals or abstract conceps. Igbo art is also known for its bronze castings found in the town of Igbo Ukwu from the nineth century (Onuoha, 2006).

Though today the majority of the Igbo people are Christians, the conventional primordial Igbo religion is known as "Odinani". The supreme God in the Igbo folklore is known as Chukwu. Chukwu created the world and everything in it and is linked with all things on Earth. Chukwu is also a solar deity. To the ancient Igbo, the cosmos is divided into four complex parts: creation, identified as "Okike"; "Alusi", (deities or supernatural forces) "Mmuo" (spirits) and "Uwa" (the world) (Onuoha, 2006).

Every individual is born with a spiritual guide/guardian angel or guardian principle, (Chi), special to every individual. The fate and destiny of each individual are determined by his or her Chi. Hence the Igbos say "the siblings may come of the same mother but no two people have the same Chi and thus different destinies for all". Alusi, otherwise known as "Arusi" or "Arushi" (depending on dialect), are minor deities that are worshiped and served in Odinani. There are several varied Alusi, each with its own purpose. (Udeani, 2007).

The Igbo customarily believe in reincarnation and people are believed to reincarnate into families that they were part of while alive (Udeani, 2007). Among the Igbo, before a person dies it is said that the-soon-to-be of the deceased person sometimes gives clues of who they will reincarnate as in the family. Also, once a child is born, he or she is believed to give traces or clues of whom they have reincarnated from (Udeani, 2007). This can be in the form of behaviour, physical traits and statements made by the child. A diviner can be sought to help detect who the child has reincarnated from. It is seen or considered an insult if a male is said to have reincarnated as a female (Udeani, 2007).

1.4.3.3 Marriage

Both in the past and in recent times, several Igbo men practised and still practise polygamy. The polygamous family is made up of a man and his wives and all their children (Ritzer, 2004) Men married and still marry multiple wives for economic motives or reasons in other to have more people in the family, including children, to help on farms (Ritzer, 2004).

1.5   Conceptual Framework

The concept that has been deemed most applicable in framing this study is *social capital*. It is

described as a set of dynamic assets and traits in a social organisation through which actors can secure individual benefits.

1.5.1. The Evolution of Social Capital

The section of this research comprises two subsections. The early evolution of the concept "social" is first presented. This is followed by the historical development of the concept, which has its roots in early sociology, political science and economics.

The concept of "social capital" is itself old. However, the concept has only come into being in recent times (Portes and Sensenbrenner, 1993; Putnam, 1995; Lazegar and Pattison, 2001). Typical concepts like "civil society" and "social connectedness" are interrelated with the concept of "social capital" (Adam and Roncevic, 2003). The concept of "social capital" is linked with classic theorists like Weber, Simmel, Durkheim, Marx among other and to theories such as psychological contract and social exchange theories (Watson and Papamarcos, 2002).

The present-day conception of social capital emerged from three chief authors – Coleman, Putnam and Bourdieu – along with some other writers contributing in various ways to this multidisciplinary theory. Social capital is the collective or shared relationships or associations among individuals that smooth or promotes beneficial outcomes (Szreter, 2000). Social capital refers to the stocks of norms, common trust, and linkages that individuals can draw to solve everyday problems (Adam and Roncevic, 2003). The concept connotes an important theoretic invention for interdisciplinary theoretical unification or alliance, notably between economics and sociology (Adam and Roncevic, 2003). According to Boxi and Posner (1998), the establishment of social capital has been accepted as a way out for social issues like inefficient government, economic development, crime and urban poverty.

Social capital has gained prominence in research in the past two decades (Aldridge et al, 2002; Halpern, 2001). This progress in literature, as well as relevance to different areas of study, shows unique adoption, study and relevance of social capital (Adam and Roncevic, 2003). The concept of social theory as noted by Fine and Green (2000) is being revised or edited via the lens of social capital.

The scholarly history of social capital has differing roots and can be tracked down to the 18th and 19th centuries and to thinkers like Mill, Durkheim, Weber, Locke, Simmel, Tocqueville and Rousseau (Adam and Roncevic, 2003; Putnam, 1995; Bankston and Zhou, 2003; Lazega and Pattison, 2001; Portes and Sensenbrenner, 1993). For example, the linkage between normative sociology of Emile Durkheim and James Coleman's notion of social capital has been established (Bankston and Zhou, 2002).

Portes and Landolt (1996) argue that the origin of social capital rests in the classics of sociology of the 19th century. Portes and Landolt (1996) give examples of Durkheim's stress on group life as a panacea to disintegration of social bonds between an individual and society, as well as Karl Marx's analysis of class-for-itself and class-in-itself. Heffron (2000) constructs a link to the first human communities that acquired wealth and generated social capital. Furthermore, a linkage between the discourses of Aristotle and some other premier Greek thinkers on communal life and social capital theory has been established (Brewer, 2003).

Despite a general consensus by authors on the ancient origins of social capital, the literature is fussed with arguments over the original use of the term "social capital". The credit was given to Hanifan in 1916 (Leeder and Dominello, 1999; Schuller et al., 2000). Other authors have mentioned the Royal Commission of Canada's Economic Prospect (Schuller et al, 2000; Felkins, 2002; Lappe et al, 1997).

The term "social capital" was used by Hanifan in 1916 to denote "goodwill, fellowship, mutual sympathy and social relations among families and a group of people" (Smit and Kulynch, 2002; Winter, 2000a; Woolcock and Narayan, 2000). According to Routledge and von Amsberg (2003), Hannifan employed the term "capital" specifically to underscore the significance of the social structure to individuals with a business or economics viewpoint.

However, a more in-depth explanation of Hannifan's research was offered by Woolcock and Narayan (2000). They noted that the Hannifan used the concept to clarify the importance of

communal involvement in enhancing school performance and explaining it thus:

> *those tangible substances [that] count for most in the daily lives of people: namely good will, fellowship, sympathy and social intercourse among the individuals and families who make up a social unit .. If [an individual comes] into contact with his neighbor, and they with other neighbors, there will be an accumulation of social capital, which may immediately satisfy his social needs and which may bear a social potentiality sufficient to the substantial improvement of living conditions in the whole community.* (Woolcock and Narayan 2000, p. 227)

According to Smith and Kulynych (2002), Jane Jacobs was the second to use the term "social capital" in a discourse of urban vitality. She used the term in 1961, regarding a discussion on urban vitality, city planning and community organisations. In her classic book "*The death and life of Great American cities*", she emphasises the necessity of protecting what she later calls "social capital" of the city because it would strengthen the network of human relationships built up over time, provide mutual support in time of need, guarantee the safety of the streets, and foster a sense of civic responsibility. Jacob (1961:139) writes:

> *"If self-government in [a city neighborhood] is to work, underlying any float of population must be a continuity of people who have forged neighborhood networks. These networks are a city's irreplaceable social capital. Whenever the capital is lost, from whatever cause, the income from it disappears, never to return until and unless new capital is slowly and chancily accumulated"*

However, a group of Canadian urban sociologists, notably Seely, Sim and Loosely (1956) and an exchange theorist Homans (1961), have been discovered by Woolcock and Narayan that precede Jacobs study (Woolcock and Narayan, 2000).

Loury (1977) seems to be the next to use the term, which is commonly cited in the literature (Portes, 1998; Woolcock and Narayan, 2000). It is remarkable to acknowledge that in each one of these initial usages of the concept "social capital" early work on the subject was not cited by the author (Woolcock and Narayan, 2000).

Another person who examined the term but did not employ the term "social capital" was

Hofsteed (1980). However, Hofsteed tried to show the importance of modern values such as individualism, equality of opportunity and uncertainty avoidance for the generation of what we now refer to as "social capital" (Heffron, 2000).

Judging from the discussions above, the concept "social capital" was employed as early as the 20th century whereas its ideas are considerably older, rooted in anthropology, sociology, economics and the political science literature (Healy and Hampshire, 2002; Grootaert and Van Bastelaer, 2002a). Social capital is similar to civic tradition, civic participation and civicness (Adam and Roncevic, 2003). Favell (1993) and Sampson et al. (1993) view social capital as an equilibrium concept. These authors note that mutual effort boosts the obtainable stock of social capital, while a high stock of social capital makes it achievable to uphold social participation.

Economists view the origin of social capital theory as the developmental stage of economic sociology with Max Weber (Trigilia, 2001). While some others see linkages to Adam Smith (Portes and Landolt, 1996; Winter, 2000a). Established also is the commonality linking social capital and the issues raised by Adam Smith in "*The Theory of Moral Sentiments*" (1976) (Winter, 2000a). Adam Smith's analysis of the likely negative excess of group activities has also been acknowledged as a part of social capital discussion (Knack, 2002).

Appraising the review above, it can be said that the concept of "social capital" is not entirely new, although the term is. The ensuing section examines views of contemporary authors on social capital.

1.5.2 Social capital and its contemporary authors

The present-day stock of social capital literature dates back to the 1980s and stems mostly from the work of James Coleman, Pierre Bourdieu and Robert Putnam (Carroll and Stanfield, 2003; Lang and Hornburg, 1998).

1.5.2.1 Pierre Bourdieu

Contemporary discussions on the concept or term "social capital" are attributed to Pierre Bourdieu. Bourdieu's book "*Distinction*" published in 1979 marked the start of the present-day understanding or view of social capital. (Adam and Roncevic, 2003). Adam and Roncevic (2003) categorise Bourdieu as a pure sociologist. Adam and Roncevic (2003) cite the release of his well-known book "*Distinction"* published in French in 1979 as the beginning of the contemporary conception of "social capital".

Bourdieu's explanation of social capital may be seen as egocentric as it is deliberated in the wider construction of symbolic capital and of critical theories of class societies (Wall et al., 1998). Social capital is described by Bourdieu as:

> *… [T]he aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition – or in other words, membership in a group, which provides each of its members with the backing of the collectivity-owned capital, a credential which entitles them to credit, in the various senses of the word.*

According to Bourdieu's assertion, membership and participation in social groups provides the individual or groups access to resources embedded in the social organisation. The stocks of capital inherent in social networks serve as security to members (Bourdieu 1983).
Bourdieu further argues that relations of social capital rely on physical and figurative relations of give-and-take, which in the same way reinforce social capital relations. He cited membership of a family or clan with particular reference to India and Nepal. Through such membership, members or persons are informed about their social capital stocks or relationships and the awareness of these influence the affected persons (Bourdieu, 1983).

Social interactions or informal collaborations are neither naturally nor socially given through institutionalisation. They are sustained and institutionalised in various ways of exchanges amongst members. However, the institutionalisation of social networks is important to create and reproduce sustainable social relations that provide access to assets. According to Bourdieu, "a

network of social relations is the product of individual and collective investment strategies within certain social fields, which intended or unintended sustain and create social relations, which promise sooner or later a benefit" (Bourdieu, 1983: 192).

Bourdieu's pioneer work on social capital was examined within the framework of his critical theory of society (Adam and Roncevic, 2003). This work differed from the normative approach of Putnam (1993) and Coleman (1988), and the Burt (1998) and Lin (2001) network-based practical approach. According to Adam and Roncevic (2003), Bourdieu's work contains the least empirical analysis with only fragments of reference to it compared to the three originating authors of social capital.

1.5.2.2 James Coleman

James Coleman, a sociologist with strong links to economics through rational-choice theory pulls together insights from both sociology and economics in his characterisation of social capital (Jackman and Miller, 1998; Li et al., 2003; Schuller et al., 2000).

Coleman (1998) defined social capital as structures inherent in social relations that smooth certain actions of actors. Coleman adopts two theoretical approaches, the functionalist perspective and the rational theory to explain both social actions and rational choices of individuals. Coleman contends that social actions can be explained in one of the two following ways. Firstly, social action can be explained by norms, rules and social obligations. Under this explanation, context is key to explaining and understanding social actions. Secondly, social action can be explained by self-interest and individual goals. Along this line, the rational thoughts and behaviour of individuals are key. For Coleman, norms are particularly powerful in maintaining the production and stock of social capital within a particular community. Norms can be internalised and followed because they are valued, or due to external rewards or punishments.

Relevant to this discussion of norms is Coleman's (1988) writing on network closure. According to Coleman, a network with closure will be more likely to share norms and will be more likely to encompass people who share feelings of trustworthiness towards one another. Both these conditions increase the chances of generating social capital. In addition, network closure will

increase the likelihood of individuals abiding by the norms of the network because members of the network will work together to reinforce and sanctions norms. Alternatively, an individual within a network without closure is on his or her own in negotiating and sanctioning breaches of trust.

Coleman (1988) differentiates social capital from other forms of capital by arguing that it is situated in the configuration of relations. This makes social capital the least tangible type of capital because it exists in the relationship between people. Coleman (1988) further distinguishes social capital from other forms of capital based on the public goods resulting from social capital. Coleman (1988) argues that other types of capital create stocks of benefits that the individual who invests in them accrue. However, social capital creates stocks of benefits not only for the individual but for the social structure as well. In fact, Coleman argues that the benefits of social capital are most often experienced by others as compared to the actor(s). So, social capital as conceptualised by Coleman is often an unintended consequence.

Coleman links the concept of a chair to the definition of social capital in that chairs can have different forms, appearances and constructions, yet they remain chairs due to their functionality.

Coleman (1988:102) asserts that:

> *Two components are critical to the concept of social capital: the degree of honesty of the social environment, which entails that responsibility, will be recompensed, as well as the level of obligation held.*

Coleman's work denotes a significant move from Bourdieu's individual and group outcomes, associations, or societies which stand for a provisional move from egocentric to sociocentric (Adam and Roncevic, 2003; Cusack, 1999; McClenaghan, 2000). Additionally, Coleman observes that like other kinds of capital, social capital is valuable, making achievable the realisation of several ends that may not be achievable in its absence (Coleman, 1988).
Adam and Roncevic (2003) agree that social capital deals with certain features of social structure that boost social action. Far from Bourdieu, Coleman was widely drawn into empirical research and construction of indicators.

According to Schuller and Baron (2000), the clarification of Coleman's findings and the relative clear-cut way he summarises the concept are his key input to the social capital discussion. Coleman investigates how the beneficial nature of social capital could balance flaws in other capital such as human and cultural capital (Teachman et al., 1997). He advanced the bounds of the concept from Bourdieu's study of the elite to include the social relations of non-elite groups (Schuller et al., 2000).

1.5.2.3 Robert David Putnam

Robert David Putnam is a political scientist and accountable for popularising the concept of social capital by virtue of his analysis of civic engagement in Italy (Boggs, 2001; Schuller et al., 2000). Putnam cited Coleman's "*Foundations of Social Theory*" 1990 as a basic source (Routledge and Amsberg, 2003). Putnam provided the ensuing clarification: "Social capital here refers to features of social organization, such as trust, norms, and networks, that can improve the efficiency of society by facilitating coordinated actions" (Putnam et al., 1993: 134).

In his book titled *"Making Democracy Work: Civic Traditions in Modern Italy*" Putnam (1993) explored the variances between sectional governance in the North and South of Italy, the explanatory variable being civic society. After this, Putnam's subsequent work concentrated on the wane in civic participation in the United States (Schuller et al., 2000). In his book "Bowling Alone: America's declining Social Capital" 1995, Putnam discovered a civil wane in levels of social capital as noted by membership in voluntary associations. He used the instance of bowling as an activity that used to be totally associational serving as not only leisure avenues but also a root of social interaction, a part and parcel of social capital (Putnam, 1999, Putnam, 2000).

Similar to Coleman, Putnam was widely immersed in empirical research and construction of indicators and was responsible for the development of the widely applied measure so-called "Putnam instrument" (Adam and Roncevic, 2003; Paldam and Svendsen, 2000).
The Putnam instrument is the best known and the most generally applied measure that is an immensely simplified version of his extensive index of civicness. The index covers four indicators: trust in people and institutions, norms of reciprocity, network and membership, and

participation in voluntary organizations (Adam and Roncevic, 2003). However, Putnam's contentions are not without criticisms. Pope (2003) and Portes (1998) argue that Putnam's arguments are circular.

Nonetheless, Bourdieu (1979), Coleman (1998) and Putnam (1990) are most widely cited authors in relation to contemporary discussions on social capital. These authors represent early efforts to recognize and theorize this difficult concept.

Building on Bourdieu's definition of social capital, Portes (1998) points out some of the benefits of social capital that can accrue through belongingness and participation in social associations or informal collaborations. According to Portes and Sensenbrenner (1993), social capital entails expectations for action in a group or groups that shape economic objectives and goal-seeking behaviour of the members

Portes (2000) notes that Bourdieu applied the economic notion of "fungibility" in which non-material forms of capital could be transformed into tangible forms of capital. Hence, cultural, human and social capitals are convertible, under certain conditions, into economic capital and vice versa. For instance, the giving of a gift symbolizes the conversion of economic capital into social capital, dilution of monetary significance and infused meaning into the exchange. Also, economic capital is required to make possible the acquisition of cultural capital over a period of time.

Bourdieu's notion is that most forms of capital are fungible. Therefore, economic capital is at the core of other forms of capital. Bourdieu (1986: 54) argues that non-material types of capital such as cultural, symbolic and social capital were actually "camouflaged forms of economic capital, which yield their most explicit effects only to the extent that they obscure the fact that economic capital is the foundation of their effects." Bourdieu, however, accepted that while an economic calculation lay behind every action, not every action could be scaled down to an economic calculation (Bourdieu, 1986).

The research approach of Ronald Burt (1997; 2000) is based on Bourdieu and Coleman's works

and centred on variables pointing to the place of the individual inside a social network (Adam and Roncevic, 2003). Burt concentrated on the availability of nested resources by gauging social capital in relation to network restraint (Lin et al., 2001).

More restraint points to fewer structural holes and because structural holes are the fountainhead of social capital, fewer structural holes give rise to poorer social capital (Burt, 1997; Burt, 1998). This research methodology is generally referred to as the "network approach" as it focuses at network variables.

Working with Burt, Nan Lin has contributed to the development of network measurements of social capital, namely position generator and name generator (Lin et al., 2001a). Lin specified three divergent research programmes: concentrate on the documentation of the distribution of resources in a social structure, with the intent of clarifying the relative distribution of resources as a collective asset in the structure (Lin, 1976; Lin, 2001a; Lin, 2001b).

Edwards and Foley (1997, 1999) provided some interesting findings from reviewing the work of authors who had embarked on empirical studies of social capital. Edwards and Foley's findings comprised a context-dependent conception of social capital, as access plus means. Francis Fukuyama used an approach borrowed from Putnam that concentrates chiefly on behavioural variables and attitudes (for example, trust, norms, values) as measured in various surveys (Adam and Roncevic, 2003).

Fukuyama virtually matched social capital with trust. Some other authors have critiqued the use of lone indicators as a measure of social capital (Paxton, 1999). Paul Keefer & Stephen Knack (1997) prefer two measures of social capital: the mean value of expressed general trust; and the composite index of norms of civic cooperation. Pamela Paxton (1999) theorised social capital in a different way from previous authors and noted that social capital comprises two measurable components: objective associations between individuals and a subjective type of tie, which must be reciprocal, trusting, and involving positive emotions. The first is measured by three variables and the second by trust in individuals and trust in institutions (Paxton, 1999).

With a view to ease the problems of source and form distinctions, Woolock established a thorough, multilevel model of social capital at the same time taking into account the well-known distinction between bridging and bonding social capital (Woolcock, 2002). Famed for his work with the World Bank, Woolcock (1998) affirmed that without bridging social capital, communities do not have what is required to get ahead (Guenther and Falk, 1999). Janine Nahapiet and Sumantra Ghosal (1998) establish a strong demarcation of social capital with the distinction between three ranges, structural, relational and cognitive, and discuss the highly associated nature of the features they deliberate.

Around the late 1990s, there were significant increases in the number of contributing authors based on the works of the contemporary authors discussed above. It could be said that much of these works lacked rigour and eventually did not take into consideration the multi-dimensional type of social capital. Much of the work was nothing but fragmentary in nature, merely using an approach to a discipline or area of interest. Putnam's research played a great role in this regard. His work, while making popular the concept, led to a notable weakening of the conceptualisation and operationalisation of the concept. James Coleman's previous work furnished a more systematic path towards conceptualisation and operationalisation.

Going through all prominent contemporary scholars of social capital, one can find areas of similarity and difference in terms of the level of the theory, application, and measurement. Jane Franklin (2003: 351) best explains these similarities and differences:

> *"Putnam is less concerned with vertical inequalities and more interested in building and preserving the networks of social relations governed by norms and values which underpin the society that Bourdieu criticizes. For Bourdieu, the idea of social capital is a cog in the social wheel, whereas for Putnam social capital is the wheel since it is the driving force behind social, political and economic life".*

1.5.3. Conceptualisation of social capital for this study

This study is grounded in the interpretation of social capital established by Bourdieu and Coleman, who both emphasized the relational and qualitative scenery of social capital. In addition, Bourdieu and Coleman identified the instrumental values of social capital as a potential

root of individual benefits. In this research, social capital is theorised as components of social organisations, like customs of reciprocity, values, and beliefs that enhance mutual undertaking through which actors can secure individual benefits. Indigenous community associations in Southeastern Nigeria are conceptualised in this study as portraying the same associational characteristics that facilitate collective action. Rural older people are the actors.

1.5.4. *Social capital, associational features and theoretical backgrounds*

Portes and Sensenbrenner (1993) identified four social sources and operating principles of social capital. These social processes and operating principles of social capital are exports from the sociological traditions of Emile Durkheim, Georg Simmel, Karl Marx and Max Weber. These associational features target individual action in a group setting, which makes them a suitable basis for a qualitative inquiry into the presence and effects of social capital in indigenous community associations. Section 1.5.7.1 discusses the four group characteristics of social capital and their operating principles.

1.5.4.1. *Value introjections*

Value introjection means the way in which norms and values are learned during socialisation processes. The way in which people are socialised may encourage them to honour social contracts because they feel an obligation to do so (Portes and Sensenbrenner, 1993). Value introjection dates back to Durkheim's (1893) treaties, which argues that every society was a moral one given that individuals were connected by a common set of values and belief systems. To Coleman, value introjection refers to value imperatives that are learned for effective running of society. Coleman argues that "Norms that make it possible to walk alone at night also constrain the activities of criminals." (Coleman 1988: 105)

Parsons (1949) asserts that a system of ultimate values is central to the exploration of human action. Even contractual law expressed through formal contracts and economic transactions, has an intrinsic morality because it is based on a moral foundation. For Portes and Sensenbrenner, it means that a common set of values and beliefs in society is achieved through a socialization process that establishes common beliefs by consensus. Consequently, associations or groups

structured on a cooperative foundation are not just economic groupings but are held together by a collective set of beliefs. The adherence to a common set of values and beliefs according to Durkheim encourages individuals to behave in ways other than those that satisfy plain self-interest. Durkheim's hypothesis remains fundamental to the sociological standpoint and gives a solid validation for the enclosure of values as a prime root of social capital (Portes and Sensenbrenner, 1993).

1.5.4.2 Reciprocity exchanges

A reciprocity exchange is a second source of social capital derived from George Simmel's (1902) analysis of membership affiliations and exchanges. Simmel asserts that "all contacts among men rest on the schema of giving and returning the equivalence." (1902: 387) Simmel distinguishes between contractual and social exchanges. In contractual exchanges, the legal order enforces and guarantees the reciprocity of services rendered. In social exchanges, gratitude supplements the legal order and ensures the reciprocity of giving and taking. Simmel's (1902) exploration of dyadic exchanges was grounded on an ideal type comprising two individuals who had rights and responsibilities toward each other.

Blau (1964) argues that exchange transactions are the core of social interactions and must be evaluated in their own way in a way to work out the crescendos of social organisations. The norm of reciprocity in exchange transactions according to Portes and Sensenbrenner (1993) forms the mechanism by which social capital is accumulated.

1.5.4.3 Bounded solidarity

Karl Marx's investigation of revolution of workers into a social class is the foundation of the conception of bounded solidarity, which forms the third basis of social capital (Portes and Sensenbrenner 1993). Marx and Engels (1848) argue in the *Communist Manifesto* that internal camaraderie grows group members that are faced with situational conditions that could lead to the emergence of a dominant class

According to Portes and Sensenbrenner (1993), this origin of social capital emanates when a group of people is confronted with a shared adversary. The collective response to a common

problem forms the mechanism by which bonds of solidarity are built. Portes and Sensenbrenner (1993) cite the example of strong solidarity bonds that emerge among immigrant and ethnic communities in the United States as a modern application of this notion.

1.5.4.4 Enforced trust

The fourth source of *social capital* identified by Portes and Sensenbrenner (1993) is enforced trust. The concept is derived from Durkheim's analysis of civic assimilation and the approving capabilities regarding collective formalities. Portes states:

> *As in the case of reciprocity of exchanges, the motivation of donors of socially mediated gifts is instrumental, but in this case, the expectation of repayment is not based on knowledge of the recipient, but on the insertions of both actors in a common social structure. (1998: 8)*

"Enforced trust" refers to the internal monitoring and sanctioning capacity of a group that enables disciplined compliance with group expectations. For Portes and Sensenbrenner, this construction means that people are able to outrank their immediate economic benefits in the hope of long-term gains that are obtainable through group membership and participation (Portes and Sensenbrenner 1993).

Rotating credit associations are often used as examples of the operations of social capital, as members depend on mutual benefits along with an obligatory belief in order to access monetary capital (Coleman 1998). Coleman states: "For example, one could not imagine a rotating-credit association operating successfully in urban areas marked by a high degree of social disorganization or, in other words, by a lack of social capital." (1988: 103)

1.5.5   Social capital and factors responsible for its effectiveness

1.5.5.1 Power relations, solidity and objectivity

Social capital is a collection of dynamic assets and traits in a social organisation through which actors can secure individual benefits. The ability of social capital to facilitate cooperative behaviour may be affected by social relations in groups. Social structures unavoidably integrate power unevenness that may result in potentially perverse effects such as exclusion, inequality

and domination in and between groups of people (Van Staveren and Knorringa (2007). In addition, power unevenness may exempt powerful individuals from social sanctions that would normally apply (Coleman, 1990).

Besides power, other elements of social relations such as cohesion, patronage, influence, trust, and sociability that characterise social interactions have a tendency to influence the creation and distribution of social capital together with the effectiveness of social capital. This diversity of social relations highlights issues of class, status and conflict nested in social structures that need to be considered in an analysis of social capital (Lin, 2001).

1.5.5.2   Social position

Bourdieu's theorisation of social capital is based on capabilities of members to secure benefits through membership in groups. According to Bourdieu (1986), individuals who are lower down the social hierarchy tend to value these benefits because they are more threatened by economic and social decline. Supporting this point, Coleman (1990) argues that there is a greater possibility for the creation of social capital when people extensively call on each other for assistance.

1.5.5.3 Access and ability to use resources

According to Edwards and Foley (2001), people are able to establish and sustain social relationships through informal collaborations. These social relationships link people with each other, build trust and exchanges of mutual benefit, and unite society by means of self-sacrifice and charitable responsibility. To Edward and Foley, these services and activities constitute the foundations of social capital (Edwards and Foley 2001).

The centrality of Edwards and Foley's (2001) argument is that the usefulness of social capital lies not only in the social location of the individuals and groups but also in their capacity to create, negotiate and appropriate social capital. Merely having access to social capital does not automatically translate into economic prosperity.

Woolcock and Narayan (2000) provide proof from less developed societies that shows reasons

why access to a high degree of social cohesion in the form of informal groups does not essentially result in financial affluence. Woolcock and Narayan (2000) refer to a World Bank hands-on poverty evaluation in Kenya which recorded over 200,000 community groups, many of which did not have access to outside resources. As a result, they were powerless to improve the livelihoods of people.

Similarly, local community associations in numerous Latin American countries are characterised by high degrees of social solidarity. However, they continue to be economically irrelevant because of the absence of means and access to power that is indispensable to turn the tables in their favour (Woolcock & Narayan, 2000).

The inequality connected with access to social capital evident amongst groups leads Edwards and Foley (1997: 673) to boldly assert that "not all social capital is created equal". Edwards and Foley (1997) illustrate their argument with a case based on an employment study of two categories of middle-class rural youth in the United States over a 10-year period. The predominantly white cohort had admittance to rich bonds of social capital through family and neighbourhood ties that enabled them to easily secure blue-collar employment. Despite their way into a rich stock of social capital, their lifelong job-related possibilities remained weakened because their form of social capital entangled them in a deteriorating segment of the economy.

In view of the foregoing discussion, the researcher chose to use associational features that have clear theoretical roots as non-conventional gauges of a social capital framework. The identification of four associational features allowed a multi-dimensional exploration of social capital (Van Staveren & Knorringa, 2007).

The multi-dimensional approach to social capital was informed by Narayan and Cassidy (2001). Narayan and Cassidy (2001) dissected the concept into multiple dimensions and features that were then linked to specific measurable indicators. For the study, the four associational features were categorised into specific observable indicators based on patterns of interaction between members of studied indigenous community associations.

This study focused on social, financial and physical capital that is made possible by participating

in indigenous community associations. The implication of social capital theory to indigenous community associations is the existence of physical, financial and social benefits that accrue to people when they participate in an association or network. The relationship that exists in the association influences individual performances that may not be attainable by a person if he or she were not a member of the network

1.6 Structure of the thesis

This thesis has six chapters:

Chapter one presents the background and context that situates the study. The problem statement, the goals of the research and the theoretical framework are also presented.

Chapter 2 presents the methodology employed to collect data for the study. The chapter begins with a summary of the study approach. This is followed by a discussion of the study area, study population, sample selection procedure, data collection procedures, data analysis, and ethical considerations.

Chapter 3 describes the types and roles of indigenous associations in Nigeria. The chapter traces the origins of local traditional associations in Nigeria, exploring their roles in both traditional and in contemporary Nigerian society.

Chapter four documents the profile and membership patterns of older people in indigenous community associations in the studied communities.

Chapter five explores the experiences of older people's membership of local community associations in terms of benefits and disadvantages.

Chapter six is the concluding part of this thesis. It brings out the major features of the study and how they have helped in achieving the research objectives. The theoretical and policy implications of the key findings are documented in this chapter.

A bibliography concludes the study. The appendices include the consent form and interview schedules that were used in the research

1.7 Conclusion

This chapter laid the foundation for the rest of the thesis. It has introduced the objective of the research, which is to probe rural older Igbo persons' associational lives and practices in relation to livelihoods. It has also provided the rationale for the study. The social capital framework provided the theoretical and analytical framework for the study.

This study drew an interpretation of social capital hinged upon the convention established by Bourdieu and Coleman, who both emphasised the relational and qualitative structure of social capital. Social capital is theorised in this study as set of dynamic resources and traits in a social organisation through which actors can secure individual benefits. Indigenous community associations in Southeastern Nigeria are viewed in this study as portraying the same characteristics of associational features that facilitate collective action. Rural older people are the actors.

The methods adopted for the study and steps taken in conducting the study are presented in the next chapter

CHAPTER TWO: Research Methodology

2.1   Introduction

The objective of this research was to investigate rural older Igbo people's use of their membership and participation in indigenous associations to advance their socio economic well-being. The objective of this chapter was to give an account of the methodological framework used to achieve the research objectives. First, the chapter describes the overall study design and the justification for the study. The penultimate section sets out a description of the study areas and participants for the study, data collection methods, and analysis, ethical considerations. Validity and reliability issues are also discussed.

2.2   Study design

The researcher's general plan or framework for finding answers to research questions is referred to as "study design" (Polit, 2008). Outlining or designing research enables researchers to design and carry out the study in a way that will enable them obtain the anticipated results (Burns and Grove, 2001).

This dissertation deals with an in-depth investigation of rural older Igbo people's use of their membership and participation in indigenous associations in relation to their socioeconomic well being in a context of inadequate social protection for the elderly, rapid changes in the customary household arrangements and wide economic hardship in Nigeria.

To accomplish this broad objective a qualitative research design was utilised. In qualitative design, the research is descriptive in the sense that the researcher is mainly interested in the process, the meaning and the understanding of how people make sense of their experiences and structure their world (Merriam, 1988).

Qualitative research offers important insights into the research question in its own right and tries to address the apparent weaknesses existing in quantitative research. Quantitative methods employ standardized questionnaires administered to individuals or families, which are identified through different methods of sampling.

Quantitative data helps the researcher to establish correlations between specific variables and outcomes. In quantitative research, the researchers keep a distance from the individuals from whom the data has been obtained and try to understand the relationship between existing variables in the research and offer a concrete and objective result from the collected data. However, many important qualities of people and communities, like identities, perceptions, and beliefs, cannot be reduced to numbers or are well understood without considering the environment in which people live.

Furthermore, methods of quantitative research are designed according to a fixed set of parameters and there is no place left for possible misunderstandings and preconceptions of the researcher, which can happen as the researcher is far from the community and has not experienced the context of the research. Quantitative research usually does not consider any possibility for unexpected findings, which qualitative methods can accomplish by including insights from the field (Dudwick, et al., 2006).

A qualitative method was chosen to conduct this study for the following reasons. First, questions about why something works the way it does indicate the need for a clarification or theory as the answer. However, questions about how one thing affects another call for some kind or type of measurement as the answer. Customarily, to answer "why" questions, one needs to use a qualitative research method; whereas, to answer "how much" questions, the use of a quantitative research method is needed. The research questions posed in the study are "why" questions; for this reason the use of qualitative research methods.

Qualitative research tries to answer the question "how social experience is created" (Denzin & Lincoln, 1994a:8). Qualitative research was essential for this study since I was trying to investigate how rural older Igbo people's use of their membership and participation in indigenous associations related to their socioeconomic wellbeing. Qualitative methods typically contain data collection and analysis techniques such as purposive sampling, semi-structured and open-ended interviews.

These methods according to Krishna and Shrader (2000) pave way for more in-depth analysis of social, political, and economic processes.

Since this research tried to identify the very real experience of older people in indigenous community association's settings and the way they perceive their own social capital in the context of their associations, a qualitative methodology seems was the more appropriate method for this concern. Furthermore, qualitative research accepts that social phenomena are best understood in their "natural setting" (Denzin & Lincoln, 1994b); it is necessary for this research to be conducted in its natural setting since it is concerned with the analysis of social capital with regard to a particular age group and ethnic context. It is crucial for me to observe individuals, groups, and activities in their own context.

Third, certain marginalised groups in a community are either small in number or hard for outsiders to get into (older people), and their opinions and understandings are unlikely to be reflected in a survey established on random sampling. In these conditions, qualitative work may be the best study choice for evaluating social capital.

Lastly, a qualitative design is appropriate for studying phenomena that are not well understood due to lack of research and theory (Strauss & Corbin, 1990). Since social capital is a conceptually complicated phenomenon and there is a very limited comparative research conducted in a denominationally different ethnic group, a qualitative approach is appropriate for this research project.

Just like quantitative approaches, qualitative methods do have their limitations, too. Because the samples are little or small and not chosen randomly, the qualitative research results cannot be generalised to the broader population. In qualitative research, however, generalising is not the goal as it would not be possible to generalise from such a small sample. Second, as focus groups are usually selected by the lead researcher or on the approval of other participants, it can be hard for other researchers to repeat the study and, in this way, validate the results of qualitative research (Dudwick, et al., 2006). Finally, since qualitative research needs interpretation from the side of the researcher, there is a high possibility that different researchers may arrive at various results by looking into the same data. One can assume that qualitative methods are more subjective than quantitative methods.

2.3   Study areas

This study was undertaken in two purposively selected localities in two Southeastern Nigeria states: Ntighauzor Amairi in Osioma Ngwa local government area of the Abia State and Umana-Ndiagu in Ezeagu local government area of Enugu State. The two states are populated with Igbo stock, the third largest cultural group in Nigeria. The rationale behind the selection of the two states is two-fold. First, the researcher hails from Abia and an in-law in Enugu State (insider). (Abbott 2006a; Abbott 2006b). Second, there is a variety of associational life among the people of these states. Third, a large proportion of the population belongs to indigenous community associations, and many indigenous community associations are to be found in every village in Abia and Enugu states (Abbott 2006a; Abbott 2006b). The socio-demographic profiles of these states are set out are: health status of the population of the states, livelihood activities in the Abia and Enugu States, domestic unit, inheritance, division of labour and land tenure system, migration, rural electrification profile of the Abia and Enugu States, transportation systems, water supply, comparing Abia and Enugu States.

2.3.1 Profile of Abia State
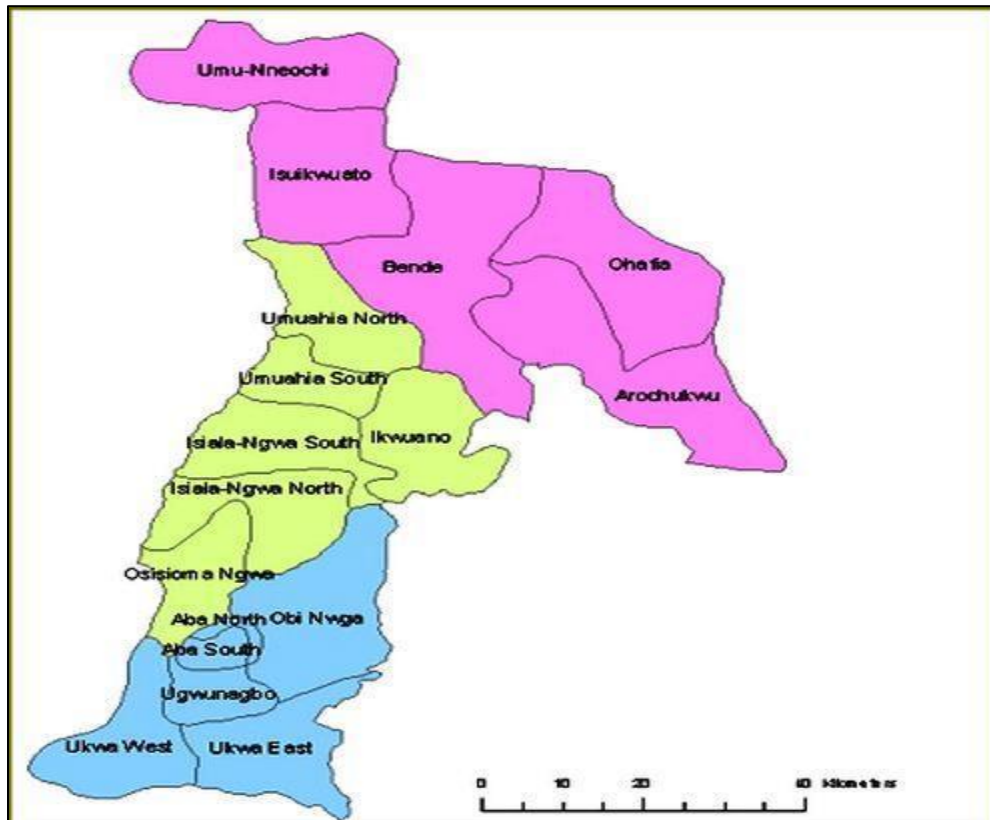
Figure 1: Map of Abia State

Figure 2.3.1 shows the map of the Abia State. Abia is one of the 36 states that constitute the Federal Republic of Nigeria. It is located in the Southeastern region of Nigeria and lies between latitudes 4^045^1 and 6^017^1N and longitude 7^000E and 8^000E. (Chukwukere, Jamalludin, Aloysius, 2012). The capital of Abia is Umuahia. Abia State shares boundaries with Akwa Ibom, Rivers, Ebnoyi and Imo states (Chukwukere, Jamalludin, Aloysius, 2012). Abia occupies about 5,243 square kilometers, which represents approximately 5.8 percent of the landmass of Nigeria (Chukwukere, Jamalludin, Aloysius, 2012). The state has 17 local government areas: Aba North, Aba South, Isiala Ngwa North, Isiala Ngwa South, Ukwa West, Ukwa East, Obingwa, lkwuano, Bende, Arochukwu, Ohafia, lsuikwuato, Umuahia North, Umuahia South, Ugwunagbo, Osisioma and Umunneochi (Chukwukere, Jamalludin, Aloysius, 2012).

In 1991, Abia State had an overall population of 2,338,487 (National Population Commission, 1991). As reported in the 2006 census data, Abia State had a total population of 2,845,380, which was made up of 1,430,298 males and 1,451,082 females respectively (National Population Census, Federal Republic of Nigeria Official Gazette, 2006). The populations of people between 0-14 years were 1,008,008; 15-64 were put at 1,709,491; and 65 years and above were given as 127 (National Population Census, Federal Republic of Nigeria Official Gazette, 2006).

The female population of Abia was more than that of males in all the local government areas (LGAs) (National Population Census, Federal Republic of Nigeria Official Gazette, 2006). The population was projected to grow at three percent per annum, meaning that the state would have a population of about 3,379,168 in 2015. Disaggregated population data indicates that the under-five population was 569,076, adolescents (10-24 years) was 977,910 and women of child-bearing Age (WCBA) (15-49 years) was 766,732, which represented 25% of the total population (National Population Census, Federal Republic of Nigeria Official Gazette, 2006).

Abia state is inhabited mostly by the Igbo ethnic group, who are predominantly Christians. The main occupations in Abia are trading, farming and civil service (Emmanuel, 2009). Over 59% of the population survived beneath the poverty line of one US dollar a day (National Population Census, Federal Republic of Nigeria Official Gazette, 2006).

The state is endowed with natural resources and there are vast amounts of arable land and a good number of streams (Acha, 2015). Up to 70% of the population is involved in agriculture, which contributes 27% of the GDP. Crude oil and gas are the other major contributors to the GDP of the state, at 39% of the GDP. Economic development in Abia State is poor and this is attributed to the collapse of infrastructure and energy, which leads the manufacturing sector to account for only 2% of GDP (National (Population Census, Federal Republic of Nigeria Official Gazette, 2006)

2.3.2   Health status of the population of the Abia State

Under-five children and women of child-bearing age who constitute about 25% and 21% of the

Abia State population, respectively, are the most at-risk groups (Onyeonoro et al. 2014). Malaria is the leading cause of ill health and death in Abia out of the ten commonplace causes of morbidity and mortality (diarrhoea, respiratory tract infections, hypertension, typhoid fever, trauma/RTA, HIV/AIDS, tuberculosis, complications of pregnancy and childbirth, measles and other vaccine-preventable diseases). Malaria accounts for over 35% of mortality and more than 60% of morbidity (Onyeonoro et al., 2014).

The state government is accountable for secondary health care, whereas the local government has the responsibility for the primary health centres and health posts in their respective wards. Health programmes are developed by the State Ministry of Health in line with the national health policy frameworks or guidelines. Secondary health care services are provided by the State Ministry of Health through the Hospital Management Board (HMB). Abia State has a total of 882 health facilities, both private and public (Onyeonoro et al., 2014).

According to the Abia State Strategic Health Development Plan (2012), there were a total of 893 (338 and 555 female) health personnel at the state level and 2702 at the local government level (Abia SSHDP, 2012). Between 2017 and 2010 has witnessed a decline of human resources for health, with a marked decreasing rate of healthcare workers. For example, in 2002, there were 41 doctors in the employ of the state, but 38 in 2004 and 28 in 2008 (Abia SSHDP, 2012). The story is the same for other units of healthcare workers, presenting major challenges for the state with regard to meeting the health needs of the people (SHDP, 2012). According to the National Bureau of Statistics (2014), only about 12% of the populace has access to quality medical care because of poverty, lack of awareness and the high cost of medical bills. In spite of the presence of some average-standard general and private hospitals and clinics in the state, utilisation of services is also challenging through poverty and lack of awareness.

2.3.3 Profile of Enugu State
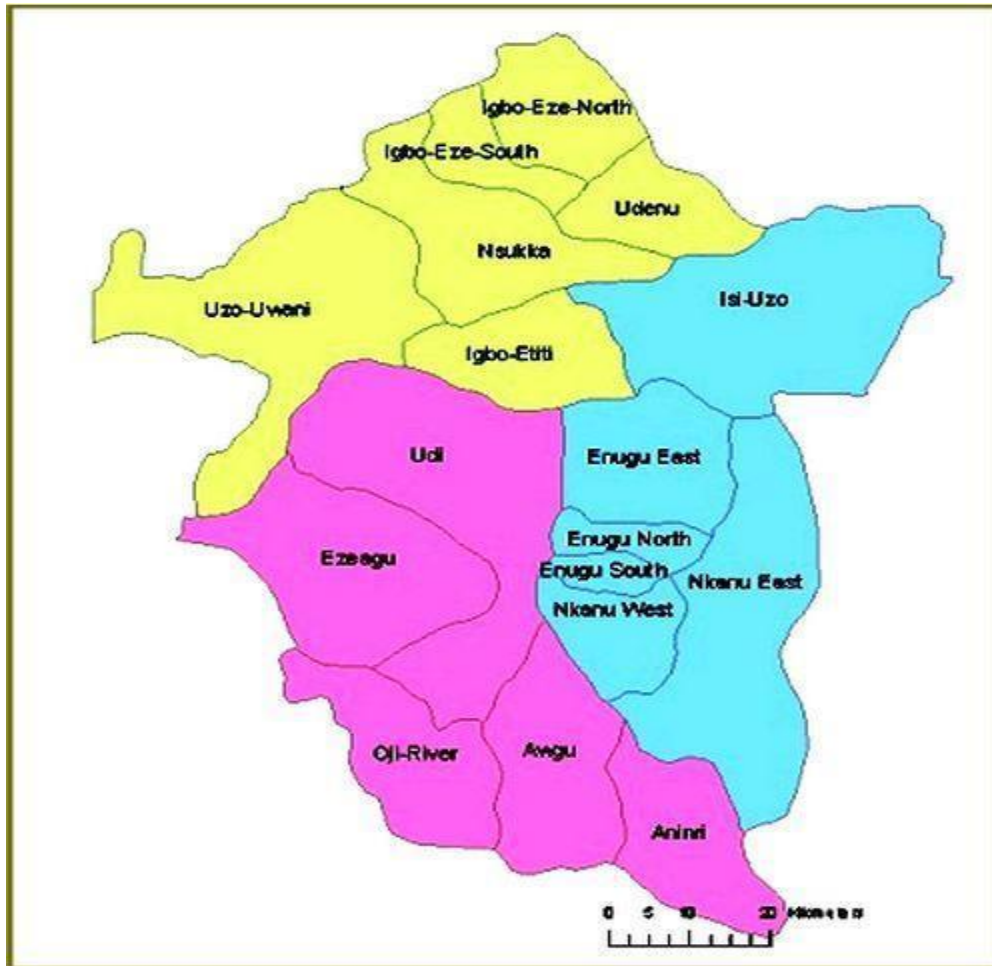
Figure 2: Map of the Enugu State

Enugu is a state in Nigeria, situated in the southeast geo-political zone of Nigeria. The capital of Enugu state is Enugu. There are 17 local government areas in Enugu State, which is surrounded in the east by Imo State, to the south by Ebonyi, Benue State to the northeast, Anambra State to the west and Kogi State to the northwest. Like other states in Nigeria, Enugu State has two levels of government: the State Government and the Local Government. The state is well known for its coal deposits, some of the largest in Africa. Enugu State covers 7,161 kilometers and was the headquarters of the former East Central State and Eastern Nigeria (National Population Census, Federal Republic of Nigeria Official Gazette (2006).

According to the 2006 population census, Enugu State had a population of 3,267,837 people (estimated at over 3.8 million in 2012). Females make up 1,775,707 (50.1%) of the population while males make up 1,7366,036 (49.9%) (National Population Census, Federal Republic of Nigeria Official Gazette, 2006). In 1991, Enugu State had a total population of 407,756 and in 2002 the total population numbered 595,000 (James, 2002). The population of people between 0-14 years was 1,163,114 in 2004; persons aged 15-64 were 1,958,051, while people aged 65 years and above were 146,672 (Commission, Empowerment and Strategy 2004).

Considerable percentages (23%) of the working population of Enugu were involved in farming in 2004, 18.8% were in trading, and 12.9% in services. Roughly 59% of the population of Enugu State resided in the in the rural areas (Commission, Empowerment and Strategy 2004).

2.3.4 *Health status of the population of the Enugu State*

In 2012, about 68% of the expectant Enugu women were given antenatal care from a health professional and 65% had delivery aided by a health professional. The contraceptive prevalence rate demarcated by the use of male and female condoms, pills and intrauterine device (IUDS) was 11.3% in Enugu State (Enugu State Strategic Health Development Plan, 2010-2015). According to Nigeria Demographic and Health Survey (2013) only 28% of the 158 children sampled had received all vaccines in the national programme, whereas 38% had not been given any antigens at all. The coverage rates were 66.2% (BCG) and 50% (DPT3) (Enugu State Strategic Health Development Plan, 2010-2015).

The health system in Enugu State is typified by an imbalanced allocation of resources, deteriorating infrastructure and poor organisation of human assets for health. There are poor referral arrangements characterised by low coverage of high-impact cost-effective interventions, a dearth of operative integration, and pitiable supportive supervision (Onyeonoro et al., 2014). Health care services in the state are delivered through an array of health care providers public, private, patent medicine dealers and the traditional health care providers. In spite of reorganisation and incorporation of the health system and substantial financing in the health sector in the past years, on-hand data proposes that health services all over the state find themselves in a pathetic healthcare system (ESHDP, 2015). Therefore, the healthcare system is

incapable of delivering fundamental and worthwhile services for the deterrence and management of common health issues, particularly at the LGA and Ward levels. The ability to make available essential emergency obstetric services is very minimal. This narrowed coverage of elementary health services results in under-utilisation of services. Obtainability and delivery of serviceable health amenities, as well as other health infrastructure, are variable across the state. The bulk of public health amenities, particularly public health centres, is in a poor condition (ESHDP, 2015; Onyeonoro et al. 2014).

Children under five and women of child-bearing age in Enugu State are the most at risk (Onyeonoro et al. 2014). Out of the ten everyday causes of morbidity and mortality, malaria is the principal cause of ill health and mortality in Enugu (ESHDP, 2015).

2.3.5 *Livelihood activities in the Abia and Enugu States*

Abia and Enugu states are largely rural and agricultural economies. A considerable proportion of their active population is involved in subsistence agriculture. Its main agricultural products are yams, cassava, and taro (Commission, Empowerment and Strategy 2004). Most farmlands are regulated by kindred groups (Amadiume 1994). The groups collectively cultivate farmland, as well as make allocations according to seniority (Commission, Empowerment and Strategy 2004). In Abia and Enugu states, rights over land either for farming or erecting of houses rely on patrilineality or agnatic descent (Azuka, 2014).

The communal life of traditional Abia and Enugu people is located on affiliation with lineage groups that stretch side-by-side but are interdependent. There are all-sex associations. These associations are of immense significance to the assimilation of society (Amadiume 1994). They take various forms and comprise age-grade societies, separate men's and women's societies, and prestige-title societies (Anyanwu and Aguwa 1993). The unification class of these groups averts the aggregation of power in any one association (Amadiume 1994; Anyanwu and Aguwa 1993; Harneit-Sievers 1998; Ifemesia 1979).

2.3.5.1 Domestic Unit

The majority of Abia and Enugu people reside in the rural areas and in spread compounds. A typical village compound in Abia and Enugu is a cluster of huts. These huts or homesteads are mostly composed of the houses of a man, his wives, his children, and occasionally his agnatic or patrilineal cousins. The houses often times are bounded by mud walls and are practically always detached from neighbouring homesteads by bushes or gardens (Ikejiofor 2004).

2.3.5.2 Inheritance

Amid the people of the Abia and Enugu states, the majority of primogeniture allocations are bequeathed to the first son, whose duty it is to look after younger siblings. In the event that the first son is still young at the time his father's death, a paternal uncle will take over or charge of the family wealth and provide for the deceased brother's household (Ikejiofor, 2004).

2.3.5.3 Division of Labour and land Tenure system

There is a gender-specific separation of labour in the customary Enugu and Abia states. The cultivation of yam is exclusively done by men, while cassava, cocoyam, pumpkins, peppers and other crops are cultivated mostly by women. Usually, clearing of farmland , building yam barns and training the yam vines are considered men's work. Weeding and harvesting of farm produce are carried out by the women (Ikejiofor, 2004). Lineage groups control virtually all farmlands. The allocations of farmlands are according to seniority. Rights over the use of farming land or the erection of a house rely commonly on patrilineality (kejiofor, 2004). Custom is for a wife to be given land to cultivate for feeding her family.

2.3.5.4 Migration

The majority of rural people in the Abia and Enugu states depend highly on natural resources for livelihoods. These resources are persistently under intense pressure in the populations' quest to earn their living (Uzoma, 2010). A study on rural-urban migration in Southeastern Nigeria by Madu (2012) found that a teaming number of the population within a limited land space has created an enormous request for agricultural land use. This pressure brings about degradation and

depletion of these resources on which the majority of the rural populations depend for their livelihoods.

As a result of the immense population density and resultant human demand on natural resources, there is a strong struggle for obtainable resources in the areas. Rural-urban migration has become common among in the Abia and Enugu states. Consequently, these rural-urban drifts have left the rural areas with demographically uneven magnitudes of vulnerable populations such as women, children and elderly persons (Ajaero 2008).

2.3.5.5 Rural electrification profile of the Abia and Enugu states

It is estimated that about 15.3 million households in Nigeria, about 60% of the Nigerian population (with most being in the rural areas) are not connected to the national electricity grid (Ajayi, 2009). They also do not have access to off-grid power sources and any other electric power supply sources. As Nggada (2002) observed, rural electrification infrastructure in Nigeria is weak and in a dilapidated state where it exists.

2.3.5.6 Transportation systems

Transportation plays a crucial role in the socio-economic and political development of any society, be it in rural or urban societies. Transportation forms the chief avenue over which diverse parts of society are connected together. Road network connectedness, level of road convenience and transport services are extensively poor and lacking in rural areas of the Abia and Enugu states.

The rural dwellers have problems in terms of access to key amenities and transportation of their agricultural goods to the markets. This statement is backed by the findings of Ali-Nejadfard (2000), which affirm that poor road connectivity and lack of access upsurges the time as well as efforts required to access necessary services, results in solitude, decreases productive activities and propagates rural poverty.

The channels of transportation in the studied communities comprise the private and 'for-hire' vehicles rendering transport services. Transportation services in the study areas are provided by a

variety of vehicles. The 'for-hire' vehicle fleets consist of buses, rural taxis, pick-up vans, Lorries, 'Keke NAPEP' (Tri-Cycle) and commercial motorcycles.

2.3.5.7 Water Supply

Over 70% of rural communities in Nigeria do not have access to good water systems, such as piped water networks or boreholes (Ishaku and Majid 2011). Where systems exist, they are either malfunctioning or completely broken down. Rural communities in the Abia and Enugu states, like their counterparts in other states in Nigeria, rely solely on natural water sources such as rivers, streams, rainwater, water ponds, wells and private water schemes for their domestic water needs.

2.3.6 Comparing Abia and Enugu states

In comparing Abia and Enugu states, access to improved sanitation and drinking water, income poverty in terms of real incomes for individuals and families, educational status, nutritional status and employment status were used as key indicators.

2.3.6.1 Income poverty

The mean household income for Abia state in 1998 was N3,615, with an average of N3,820 for male-headed households and N2550 for families with female heads (Federal Office of Statistics, 2008). The average household income for Enugu in 1998 was N2,615, with an average of N2,865 for male-headed households and N1,674 for female-headed households (Federal Office of Statistics, 2008).

In Abia State in 2007, the figure rose to N3,890, with an average of N4,120 for male-headed families and N2,782 for female-headed households. In Enugu State, the figure rose to N2,875, with an average of N3275 for male-headed households and N1,733 for female-headed households (Federal Office of Statistics, 2008).

According to data from the Global Multidimensional Poverty Index, 21.0% and 28.8% of the people of Abia and Enugu States respectively were living in poverty in 2010 (GMPI, 2015). The

national average in the same year stood at 46.0% and regional averages were 19.3% for South West, 25.2% for South South, 27.36% for South East, 45.7% for North Central, 76.8% for North East, and 80.9% for North West (GMPI, 2015).

2.3.6.2 Nutritional status

Nutritional status denotes intake of a sufficient diet to meet the needs of an individual. The consequences of lack of proper nutrition are such that it represents a key development issue for poor communities. These consequences are commonly apparent among children and persons who live under conditions of poverty (UNICEF, 2016). The nutritional status of a person is determined by three indicators, which are stunting, wasting and underweight (UNICEF, 2016). According to Nigeria Demographic and Health Survey (2003), 19% of children in Enugu State were stunted, 7% wasted and 10% underweight. In Abia 12% of the children were stunted, 6% wasted and 8% underweight. In 2008, 21% of children in Enugu State were stunted, 10% wasted and 12% underweight. For Abia State, 13% were stunted, 8% wasted and 6% underweight (NDHS, 2008).

Stunting and underweight were widespread in the rural areas of the both states while wasting occurred more in the urban areas (UNICEF, 2016).

2.3.6.3 Educational status

A National Literacy Survey (2010) carried out by the National Bureau of Statistics in Nigeria revealed that Abia State had a literacy rate of 72.5%, while Enugu State recorded 62.5%. The national average was 56.9% in 2010. Literacy education aids individuals with the knowledge, skills and attitude required for economic self-reliance, poverty reduction and sustainable development (National Literacy Survey, 2010)

2.3.6.4 Employment status

Unemployment is one of the greatest challenges confronting Nigeria. It causes poverty, lawlessness and all sort of deviant behaviour. The unemployment rate is the percentage of those in the labour force (not in the entire economically active population) who are keenly searching

for work but are not able to secure any at least 20 hours through the reference period to the total presently active population (i.e labour force) (World Data Atlas, 2012). According to the World Data Atlas (2012), in 2009 Abia State had a total unemployment rate of 14.5% and 22.8% in 2010. Enugu had 14.9% in 2009 and 28.0% in 2010 (World Data Atlas, 2012).

2.3.6.5 Use of improved sanitation facilities

According to UNICEF (2012), a modernised sanitation amenity is considered as one that hygienically detaches human excreta from human contact. Enhanced sanitation comprises the following kinds of toilets: flush toilet, fitting to piped sewer system, fitting to a septic system, to a pit latrine, composting toilet, and airy upgraded pit latrine (UNICEF, 2012). As at 2007, 38.9% of Enugu citizens had access to improved sanitation facilities while 75.7% of Abians had access to improved facilities (Abia SSHDP, 2012; Enugu SSHDP, 2012).

2.3.6.6 Improved drinking water

According to the World Health Organization (WHO) (2012), sustainable access to improved drinking water sources is one of the most important things we can do to reduce disease. Sustainable access to improved drinking water sources means that such a source is protected from pollution and contamination with unhygienic materials (World Health Organisation, 2012). The following are some of the improved water sources: rainwater collection, springs, bottled water, piped water, borehole among others. According to the National Bureau of Statistics, Nigeria, 63.6% of Abia residents had access to improved drinking water sources in 2007 while 37.8% of Enugu residents had access to improved drinking water sources that same year (National Bureau of Statistics, 2013).

2.3.7 A description of the study communities

Ntighauzor Amairi is a community in Osisioma Ngwa LGA in Abia State. Osisioma Ngwa Local Government Area had an area of 198 km and a population of 219,632 in 2006 (National Bureau of Statistics, 2013). Ntighauzor Amairi is an Ngwa-speaking group. Ngwa is the major sub-ethnicity in Southeastern Nigeria (Kalu, 2013). The Ngwa people are mostly

agriculturalists. They produce cassava, yams maize, cocoyam and some other tropical crops (Oriji, 1994).

2.3.7.1 Customs and traditions

The Ngwa people have a custom that is referred to as "Ome na-ala-Ngwa". The Ngwa people believe in the highest deity (God), and also in the smaller gods such as Ala (mother earth) Ofo-La Ogu (god of right doing) Ihi Njoku (god of yam), and amadi-Oha (god of thunder) (Oriji, 1994).

Their songs include "Ekeravu" and "Anyantolukwu" for adults and young girls respectively (Oriji, 1994). Dead honourable men and warlords are honoured with "Ese" dances (Oriji, 1994). "Ekpe", "Ikoro" dances and "Iru-Mgbede" for unmarried adolescent girls are some other cultural festivals among the Nwa people (Anyanwu, 2009). Amongst the Ngwa, land is held at a very high esteem and some behaviours and acts are considered as taboos at odds to the land. The like of acts and behaviour such as sexual intercourse in the bush, sex or marriage with a person who is related to another by birth, sex intercourse with one's father's wife if one's father is still alive, disrespect for the elders are all considered a taboo among the people of Ngwa. The expression like "Iru-ala" is employed to define each of the above-named doings. Forms of sacrifice are carried out to appease the aggrieved land, which is known as "Ikwa-ala" (Anyanwu, 2009).

Customarily, the people of Ngwa are farmers and have a great deal of respect for land. Cultivation depends on the obtainability of land and the reliable source of labour force is mostly the women. As a result, in the olden days, a typical Ngwa man was a polygamist (Anyanwu, 2009).

Before the arrival of the British, the village served as the top most legislative unit of the Ngwa man. The village administration consists of central institutions; namely, the council of elders, to which the heads of other households and normal members of the most senior age-grade association were related. The village meeting was free to all adult males. The council of elders was and still is the decision-making- and jurisdictive consultant of the rural communities (Anyanwu, 2009).

2.3.7.2 Accessible feeder roads

Some feeder roads in the community are waterlogged and too bad for vehicle movement. Community dwellers use tricycles, motorbikes and bicycles to transport their farm produce to the market. The situation is even worse during raining seasons. Some members of the community who have migrated to the city rarely visit the community during raining seasons because of the bad roads.

2.3.7.3 Access to potable water

There is no improved water system such as piped water networks or boreholes in the community. The community dwellers solely rely on rainwater and private water schemes for their domestic water needs.

2.3.7.4 Rural electricity

Electrification infrastructure in the community is weak and in a dilapidated state. Some villages in the community are not connected to the national electricity grid. Neither do they have access to off-grid power sources and any other electric-power-supply sources.

2.3.8 Umana-Ndiagu: Ezeagu local government area of Enugu State

Ezeagu LGA had a population of 169,718 at the 2006 census (National Population Commission, 2006). The local government area is richly endowed with natural resources such as rivers and streams, lakes and springs, ancestral caves as well as high-quality clay for ceramics. The Ezeagu people are mainly traditional worshippers and believe in the existence of a supreme being called Chukwu Okike (God, the creator), who is the source of life (Ejike, 2014).

Ezeagu is endowed with a rich cultural heritage and has a predominantly rural population. Ezeagu is also endowed with traditional festivals, dances and mmawu (spirit-manifests) that announce the arrival and departure of the various seasons of the year. The population also engages in ceremonies like festivals of birth, initiation, marriage, title taking and communal remembrance (Ejike, 2014).

The primary occupation of the people is agriculture and it is estimated that above 60% of the total working population are engaged in engaged in the production of oil palm products, food crops (yam, Cassava, Cocoyam etc), fishing, hunting and animal husbandry (Eze, 2008).

Umana-Ndiagu is a community in Ezeagu local government area of Enugu State. There are two outstanding cultural activities observed in Umana-Ndiagu; namely, Ibono and odo masquerades. The female gender does not participate in either of the above-mentioned cultural festivals. Females are restricted from moving from place to place on Ibono celebration day. The odo masquerades are celebrated between the months of June and September and during this period, the females do not go to farms on Afor and Eke days for the fear of being devilishly attacked and killed by the 28 evil magical powers of odo priests (Ejike, 2014; Eze, 2008).

2.3.8.1 Access to feeder roads

The terrain of the community is waterlogged, slippery for vehicle movement and most of the feeder roads are inaccessible. Umana-Ndiagu is stated to have good farm produce like cassava, yam, rice, and cocoyam but lacks access to the market as a result of the bad road network. Most of the farmers in the community use bicycles to transport their farm produce to the market (Ejike, 2014).

2.3.8.2 Access to potable water

The community people lack access to improved water systems such as piped water networks or boreholes, and where such exists they are either completely broken down or malfunctioning. The community people rely solely on natural water sources such as rivers, streams, rainwater, water ponds, wells and private water schemes for their domestic water needs (Ejike, 2014; Eze, 2008).

According to community people, alum is used to make the water drinkable and then preserved for drinking and cooking needs. However, water for household chores such as cleaning of dishes, processing of farm produce and bathing is hardly accessible. Water tankers are not a source of hope for the community people because of the hilly topography of the area. Nonetheless, household water provision is seen to be a particular role for women both at the household- and community levels. School children spend about six hours in search of stream water in order to

lessen the burden of the search for portable water on their families.

2.4 Study population and sample

A study population is defined as the sum of individuals that match up to an array of descriptions, encompassing the totality of set of people that are of interest to the researcher and to whom the study findings could be generalised (Hungler, 1999). A study sample, on the other hand, is defined as a part or subset of the study population chosen to participate in research. The study sample represents the study population (LoBiondo-Wood and Haber, 1998).

2.4.1 Study population

The population for this study comprised all rural older people between the ages of 65 years and above who were not receiving a state pension and belonged to indigenous community associations in Enugu and Abia states. For this research, the accessible population comprised all older people in Ntighauzor Amairi in Osioma Ngwa LGA of the Abia State and Umana-Ndiagu in Ezeagu LGA of Enugu State. Eligibility criteria detail the attributes that people in the population must have in order for them to take part in the research (Polit & Hungler, 1999). Set out below are the inclusion criteria and the exclusion criteria used for selecting the study sample.

Inclusion criteria

   (i)   Rural older people from the age of 65 years upward, who were not receiving a state
           pension and belonged to indigenous community associations.
   (ii)   Both frail and fit but cognitively or psychologically stable people were included.
           Cognitive or psychological status was determined by the respondent's ability to
           communicate thoughts, follow directions, and understand spoken or written language.

Exclusion criteria

   (i)   Rural older people who were cognitively impaired to engage in an interview.
   (ii)   Rural older people who were unwilling to participate in the interviews.

2.4.2 Research population sample

In a number of studies, the population might be so small as to necessitate the inclusion of all of them in the research (Martins, 2008). In contrast, a study might involve a vast population, which needs to be sampled (Martins, 2008). In this study, a sample is smaller group of persons pulled or drawn through a defined process from a reachable population.

The people forming this sample were those who were investigated. For this study, 60 rural older (65 years old and above) people were interviewed (an equal number of men and women). Of this number, 30 were from each of the selected Nigerian states.

2.4.3 Sampling method

A purposive sampling method was used for this study. A purposive sample is a non-probability sample that is carefully chosen based on the characteristics of a population and the objective of the research. Purposive sampling is also referred to as "judgmental-", "selective-", or "subjective" sampling (Patton, 2002). It is a method broadly employed in qualitative studies for classification and choosing of cases that possess a great deal of information (Patton, 2002). The method entails classifying and picking out persons or sets of persons that are remarkably well informed about a fact, event or trend of attention (Cresswell and Clark, 2011).

Purposive sampling was used to enable the researcher to focus on specific older people that were of interest and could likely answer the research questions. A disadvantage of the purposive sampling method is that it does not contribute to generalisation. This was expected as the study was done in only Igbo-speaking states (Abia and Enugu states) and the study findings might not have been the same in other Igbo-speaking states such as Ebonyi, Anambra and Imo or other cultural groups and regions. The goal of most qualitative studies is not to generalise but rather to provide a rich, contextualised understanding of some aspect of human experience. Findings of the study would contribute relevant insights into understanding rural older Igbo persons' associational lives and practices in relation to livelihoods.

2.5 Data collection instrument

Data collection instruments are strategies used to gather data; for example, structured interviews schedules, observations, questionnaires, focus group discussions and checklists (Guion, Diehl and McDonald 2014). In-depth interviews and focus group discussion techniques were used for data collection. The two methods used are explained below.

2.5.1 In-depth interviews (IDI)

In-depth interviewing also referred to as "unstructured interviewing", is a qualitative research method that entails piloting individual interviews with participants to probe their viewpoints on a specific idea, programme, or situation (Guion, Diehl and McDonald 2014). This type of interview entails asking informants open-ended questions and examining, wherever required, to get data thought valuable by the researcher.

The principal benefit of in-depth interviews is that they offer much more in-depth information than that available through other data collection techniques, such as surveys (Guion, Diehl and McDonald 2014). In-depth interviews were chosen for the study as the researcher wanted detailed information about the associational activities and lives of older people who have no form of formal social security but belong to indigenous associations.

2.5.2 Focus group discussions (FGDs)

Focus groups are channelled discussions among groups of people who share a collective characteristic that is fundamental to the subject of interest (Curry et al. 2015; Morgan and Krueger 1993; Morgan, Krueger and King 1998). The group interaction can serve as a catalyst to develop unique observations into discerning shared experiences and social norms (Curry et al. 2015). Focus groups are suitable when the aim is to comprehend dissimilarities in viewpoints among groups or sets of people or to discover dynamics that sway ideas or behaviour (Curry et al. 2015; Krueger and Casey 2000).

FGDs were used in the study to broaden the variety of responses, trigger overlooked details of individual experiences, or release hindrances that otherwise demoralise participants from revealing information. FGDs were also used to get respondents to listen to each other's responses

and to make supplementary responses beyond their individual early responses, as they listen to what other people have to say. The purpose was not for the group to arrive at any kind of agreement nor was it compulsory for members of groups to disagree. The intention was to obtain first-rate data in a social setting where people could deliberate their individual views in the context of the views of others.

2.5.3 Pilot study

A small-scale study was carried out to test the plan and research instruments of the study. The purpose was to detect or uncover weaknesses or errors in the design and research instruments. The pilot study was carried out in Ikwo local government area of Ebonyi State. The pilot study provided the researcher with idea and clues that the researcher did not have before conducting the pilot study. For instance, some of the questions for both the IDIs and FGDs were revised after the pilot study. In summary, all identified errors to do with research instruments were ultimately addressed after the pilot study.

2.6 Data collection

This section explains how the two sets of data were collected.

2.6.1 In-depth interviews (IDIs): Finding the participants

The researcher was first introduced to the village head in the study communities and thereafter sought and received permission of the village head in compliance with his tradition and as a seal of authority to conduct the study. Thereafter, the researcher was introduced by the executives to the members of indigenous associations in study communities. The introduction took place during their meetings. The researcher then introduced himself, his mission, the data to be collected, its purpose, and its usage.

Participants were chosen on the basis of their eagerness and availability to take part in the study throughout the period of the fieldwork. Throughout the course of fieldwork, two research assistants collaborated closely to identify participants and arrange and conduct interviews. Interviews were conducted in the local dialect of the participants (Igbo language).

2.6.2 Data collection instrument

An in-depth interview guide (Shown in Appendix i) was used to collect data. The instrument was designed to solicit information on the types and roles of indigenous associations in the study areas; the profile of rural older people who are members of indigenous associations; and the perceived benefits and disadvantages of being members of the indigenous associations. With the permission of the participants, all interviews were audio-recorded.

2.6.2.1 Focus group discussions (FGDs): The participants

A total of six mixed-sex focus group discussions (three in each study area) were conducted with study participants. There are arguments (Krueger and Casey 2009; Morgan 1997) opposed to mingling classes of participant across authority or status lines, age, or sex, either due to ethical issues or because of the likelihood that the participant will be uncomfortable. However, classifying groups either by sex, background or role-based differences entails the creation of more groups because it takes a certain minimum number of groups within each grouping to discern that category's variety of responses to a topic (Morgan 1997). Unfortunately, this approach makes the data gathering somewhat costly and the study relatively difficult (Morgan 1997). To tackle this, in the course of the planning stage of the current study, the researcher used a pretested group that was mixed (both sexes) and compared it to segmented groups in terms of sex. The findings showed that respondents were comfortable discussing in mixed groups; for this reason the decision to use mixed-sex groups.

All six focus groups had an average number of seven participants. The discussions lasted between 60 and 90 minutes.

2.6.2.2 Data collection instruments

The focus group guide (Appendix ii) was designed to explore the benefits of associational life, as well as participants' personal accounts of access to social and economic resources embedded in their networks. The focus group discussions brought out the collective experience and opinion of the respondents. As with the in-depth interviews, all focus group discussions were audio-recorded with the participants' consent and in their local dialect.

2.7   Data Analysis

The recorded interviews and discussions were transcribed and translated into English. The interviews transcripts were afterward read through several times, and the researcher generated a list of views from the data set that have a reoccurring pattern. Sections that addressed a similar view were given similar codes. A code in qualitative research is most often a word or small expression that emblematically allocates a summative, significant, essence-capturing, and/or evocative characteristic for a percentage of language-based or visual data (Gubrium and Holstein 2000). Coding is a technique that allows one to consolidate and group alike coded data into groups. Coding can be done manually or by software such as NVivo (Gubrium and Holstein 2000). In this study, coding was done manually by the researcher and the supervisors; the researcher used highlighters to mark codes.

Following the coding process, the data were explored thematically. Thematic exploration is a technique for finding, evaluating and reporting configurations (themes) within data (Boyatzis 1998). The objective of the thematic exploration is to analytically examine narratives from life stories by dividing the text into reasonably small divisions of content and surrendering them to detailed analysis (Sparker 2005). A thematic inquiry approach is appropriate for answering questions such as what the worries or perception of people is about an incident or situation? What explanations do people hold for utilising or not utilising a facility (Ayres 2007)? This method of analysis aligns well with the main aim of the present study.

2.8   Ethical considerations

The Research Ethics Committee of the Faculty of Humanities, University of Pretoria, South Africa and the Research Ethics Committee of the Faculty of Social Sciences and Humanities, Ebonyi State University reviewed and granted ethical permission of the research proposal. Overall, the study adhered to the following critical ethical principles:

2.8.1   Informed consent

An informed consent form is a free-well agreement to take part in inquiry. It is not just a form that is signed but is a procedure in which the participant has an understanding of the study and its

dangers (Association 2001; Sciences 2002). The aim of the informed consent process is to offer appropriate information so that a participant can make an informed resolution about whether or not to join in the research or to continue participation. The informed written consent form (Appendix iii) was read to all participants, in the local language.

2.8.2 *Voluntary participation*

Research respondents were told that their taking part in the research was entirely voluntary. They were told that it was their choice whether to participate or not. They were informed in advance that the choice they make would have no bearing on their social networks, churches or community. They were told that they might choose to change their mind later and stop participating, even if they had agreed earlier that they wished to do so. Respondents were also told that there was no direct benefit to them participating, but that their participation would help the researcher find out more about how rural older Igbo people use their membership and participation in local associations in relation to their social and economic wellbeing.

2.8.3 *Confidentiality*

Participants were told that the information gathered from them would be used to write up this doctoral thesis and for other academic publication purposes only and that the Ph.D. thesis would be stored in the University of Pretoria library both in electronic copy and hard copy for a minimum of 15 years. To maintain the confidentiality of respondents, the researcher removed information that connects participants, such as a name or address, and real names of participants were swapped with false names. The researchers did this to prevent anyone from connecting respondents with their responses. Confidentiality can be defined as a specific or implied assurance by a researcher to a participant in social science research according to which the participant is assured that any information provided to the researcher would not be attributed back to that participant (Frankfort-Nachmias and Nachmias 2007).

2.8.4 *Trustworthiness of the study*

Quantitative and qualitative researchers use different methods to establish trustworthiness of a

research study. For quantitative studies, the methods used to establish trustworthiness are validity, reliability and objectivity. In qualitative studies, the methods used to establish trustworthiness include credibility, transferability, dependability, and confirmability (Lietz, Langer and Furman, 2006). In this study, credibility, transferability, dependability, and confirmability were used to ensure trustworthiness of the study.

2.8.5 Credibility

Credibility as defined according to Holloway & Wheeler (2002) is the assurance or certainty that can be established in the findings of a study. According to Graneheim and Lundman (2004), credibility confirms whether or not the research findings portray believable or valid information retrieved from the respondents' authentic information and represent an accurate explanation of the respondents' authentic opinions or notions. To gauge the accuracy of research findings, the ensuing credibility approaches were employed: prolonged and varied field experience, triangulation, peer examination, interview technique.

2.8.6 Prolonged Engagement in the Field

Qualitative study information gathering requests the investigator's person to immerse him- or herself in the respondents' planet (Bitsch, 2005). This process enhances the investigators' ability to gain understanding of the background and circumstances of the research and decreases the probability of misinterpretation of data that could ensue as a result of the investigators' presence in the field. Onwuegbuzie and Leech (2007) observe that the investigators' lengthy period in the field boosts the faith and conviction of the participants and offers a better knowledge of respondents' traditions or way of life.

As Krefting (1991:217-218) remarked: "an extended time period is important because as rapport increase, participants may volunteer different and often more sensitive information than they did at the beginning of the research project". In this study, the researcher stayed in the field for almost nine months. The researcher's extended immersion in the field assisted him to comprehend the thrust matters that could alter the repute of the data as it helped to build up confidence with the respondents.

2.8.7 Peer debriefing

Peer debriefing is another technique employed by the researcher to ensure the collection of valid information. According to Guba (2008), peer debriefing gives inquirers the chance to experiment their rising understandings and to show up themselves to probing interrogations or queries. Peer debriefing demands the researcher to seek support from professional and/or colleagues willing to provide scholarly guidance. Comments from peers help the investigator to enhance the worth of the study results. During the writing of this thesis, the researcher constantly attended departmental seminars and peer debriefing sessions where he presented each of his thesis chapters. During these seminars and peer debriefing sessions, overemphasized and underemphasized points, vague description and general errors in the data were pointed out to the research.

2.8.8 Triangulation

Triangulation, according to Onwuegbuzie and Leech (2007), is the application of various techniques, sources and theories to obtain and corroborate evidence. Triangulation assists the researcher to minimise prejudice and it probes the honesty of respondents' answers and reactions. Triangulation has three key procedures. The first is researcher triangulation that makes use of varied investigators to examine the similar study or task, which results in diverse views of the study and assists to enhance the reliability of the research results (Denzin & Lincoln, 2005). Information or data triangulation is the second method. This method employs diverse data sources such as: FGDs, interviews, participant observation, or utilises various informants to enrich the merit of the information or data from various sources (Denzin & Lincoln, 2005; Patton, 2002). The third method is methodological triangulation, which employs varied research methods. Phillimore and Goodson (2004) and Hume and Coll (2012) recommend that qualitative study should encompass one or two methods of triangulation. In this study, data triangulation was used. In-depth interviews and FGD techniques were used for data collection. This form of interview entails asking informants open-ended questions and examining wherever it is necessary to obtain data thought valuable by the investigator. FGDs are channelled discussions amongst groups of people who share a collective characteristic, fundamental to the subject of

interest (Curry et al., 2015; Morgan and Krueger, 1993; Morgan, Krueger and King, 1998).

In addition, the study techniques guaranteed that different data collection tools were employed accurately. The above-mentioned process encompassed tape-recording interviews, a sufficiently large sample carefully selected as well as thorough training of interviewers; cross-checking of data throughout the fieldwork. Attention to issues of sex (gender) is given in choosing participants and FDS respondents; gender deliberations in organising of FGDs and IDIs are carried out; aftermath calls or interviews are used to make clear or gain additional data; and IDIs as well as FGDs are independently simplified.

The research assistants were given a complete orientation about the goal, purpose, importance and main concepts of the study, covering three sessions lasting two hours each. In order to make them competent and to avoid subjectivity, the researcher asked them to conduct a pilot survey in his presence, with five members. The research assistants were paid for their work, according to local scale of pay. Based on information collected for the period of the pilot survey, items in the questionnaire that were not relevant were deleted and the final format of the questionnaire was prepared.

2.8.9 Transferability

Transferability denotes the extent to which the results of qualitative research can be transferred to other settings or environments with other respondents. Transferability is the interpretative equivalent of generalizability (Bitsch, 2005; Tobin & Begley, 2004). Bitsch (2005:85) observed that the "researcher promotes or facilitates the transferability judgment by a potential use through thick description and purposeful sampling". This denotes that when the researcher presents a thorough description of the enquiry and participants were purposively selected, promotion of the transferability of the inquiry is facilitated. Thick description according to Li (2004) permits judgements about how well the research setting or environment fits other settings. An abundant and thorough array of specifics regarding methods together with study setting ought to be incorporated in the study narration or description. Rich explanation means the investigator clarifies all the study procedures, starting from the background of the research, through collection of data, and to the last summary. This method aids other investigators to repeat or redo

the study with comparable backgrounds and situations in different contexts. According to Shenton (2004:69), "without this insight (thick description), it is difficult for the reader of the final account to determine the degree to which the overall findings ring true."

In other to establish the transferability of the study, the researcher collected rich exploratory data that would allow transfer of the research setting to some other probable settings to which transfer could be considered and make a judgement about it fitting in with other possible environments or contexts

2.8.10 Confirmability

The extent or degree to which other researchers can verify results is called "confirmability" (Baxter and Eyles, 1997). Confirmability entails verifying that data and translations and analyses of the findings are not figments of the researcher's imagination, but are undoubtedly obtained from the data (Tobin and Begley, 2004). In qualitative inquiry, confirmability is achieved by means of an audit trail, triangulation and a reflective journal (Bowen, 2009; Koch, 2006; Lincoln & Guba, 2008)

A reflective journal was used in this study. The researcher kept reflective documents in order to mull over, cautiously interpret and plan data collection. The reflective journal contained all experiences and events that transpired in the fieldwork and personal thoughts and opinions with regard to the study.

2.9   Location of the researcher

According to Gewirtz & Cribb (2006: 147), a researcher must be "ready to give an account of the way in which their personal involvement in social and fieldwork relations shaped their data collection, analysis and writing". It is important for social researchers to shed light on their duties for persons utlising qualitative methods to make their study trustworthy (Unluer, 2012).

According to Unluer (2012), researchers that embark on qualitative research take on a variation of member duties when they are in the study site. These duties, according to Unluer (2012), may run from absolute affiliation to the group being studied (an insider) to outright stranger (an

outsider).

A classification of explanations for insider researchers exists. However, usually, insider researchers are referred to as persons who decide to investigate a group that they are attached to or linked with. In contrast, outsider researchers are not attached to or linked with the group under study (Unluer, 2012)

The researcher hails from Ntighauzor Amairi local government area of Abia state. He is an in-law in Umana-Ndiagu in Enugu State. The researcher is a member of an age-grade association in his community. That is to say that the researcher is an insider in both communities. The position of being an insider assisted the researcher during the data collection. Evidence, however, shows that when a researcher is an insider, the researcher taps into the mutual constructions and confidence of his or her current setting by which common civic relations of active societies have been grown (Alheit and Dausien, 2002). By being part of the people, one stands in a better position to examine a specific problem thoroughly, as well as to have a distinctive understanding of that problem. Despite having insider information, the insider will have sooth connections to information and people that can complement that knowledge.

For this study, the researcher put these benefits into gathering the data. The researcher could gather the study data at any time of the day, which an outsider may not have accomplished. This enabled continuity in the gathering of the study data. The continuity of data gathering made it possible to collect more in-depth and all-round, and to such a degree more reliable, study data. In addition, the researcher could easily get the respondents to answer clarification questions. For instance, after the IDIs or FGDs, the researcher could simply ask the respondents explanatory questions, even if the setting was their respective homes, the market square, or associational meetings. This insider position enhanced trustworthiness as well.

The researcher also had spontaneous conversations with the respondents. These unplanned conversations enriched the data. For instance, when I asked the leader of a village-wife association in Abia state in a spontaneous conversation what other issues she encountered as the leader of the association in order to explain her previous answer to a question, the leader of the group noted, "our association does not have enough fund to assist all the loan seekers in the

association but we are able to help reasonable number of the members who come for financial assistance."

Respondents in both communities treated the researcher as one of theirs. This prompted respondents not to withhold valuable information from the researcher. Knowledge of the communities allowed the researcher to draw on social capital to reach the study participants.

2.9.1 Disadvantages

Though functioning as an insider helped me to gain detailed information both formally and informally, I also encountered a number of issues as a result of the similarity that I shared with my study respondents.

2.9.1.1 Insider Knowledge

Insider knowledge is the knowledge people have about their own experiences, either gained through practising or learning experiences. I came to this research with an interest in understanding how mechanisms of social support provided by indigenous community associations help meet the resource deficits of older people in a context of inadequate social protection for the elderly, rapid changes in the customary household arrangements, and wide economic hardship in Nigeria.

Gunter (2004) explains that people come to research with backgrounds that shape what they are interested in. Kanuha (2000) suggests sharing similarity with the context and research phenomenon is also related to insider knowledge. These factors include knowledge, insights, and lived experiences of every-day life in the research context (Coghlan, 2007; Roth, Shani, & Leary, 2007).

As an insider, I was fortunate in grasping my respondents' associational undertakings and their duties, and resources accessible to them. Although I was advantaged in accessing my participants' backgrounds, I also experienced a number of challenges in terms of collecting data from them. Some of these challenges are highlighted as examples below.

Initially, because of my previous role as a colleague, my study respondents seem to have specific

expectations about what they should tell me during the interviews. For instance, when I asked specific questions about their various activities in their associations, some participants responded saying: "you already know about it" and "you have seen it". In these situations, I tried to probe with more questions with regard to their experiences. However, when I sought clarification, I learnt that my participants preferred talking about other things instead. Coghlan (2007) argues that insider-researchers may assume that participants will explain everything without much prompting because of the familiarity factor in their relationship. DeLyser (2001) argues that participants' over-eagerness may make it difficult to elicit the desired responses because they engage in conversation about concerns that are not necessarily related to the specific questions. I experienced both of these issues. I noticed that sometimes participants did not provide many details because of our shared common knowledge. In addition, a feeling of over-familiarity with my participants' experiences led me to face some difficulties in separating my own knowledge from theirs. This was a great challenge, as I realised when interviewing some of my participants. However, it enabled me to ask more questions about particular factors that mattered to my research. Innes (2009) suggests this is an advantage of an insider's pre-understandings. For example, when I asked about their experiences in their associations in terms of benefits, I deliberately probed with some questions about how membership in community associations benefits older people.

While my insider knowledge about common benefits of associational membership was similar to theirs, I learned from my participants that their experiences were not always similar to mine. Besides, these issues related to insider knowledge and my entanglement with my participants. The knowledge and entanglement made for some uncomfortable encounters when dealing with the participants.

2.9.1.2 Entanglement

Entanglement denotes my engagement with my respondents' associational undertakings throughout the time of data collection. Entanglement may be viewed as being over-involved, having over-rapport, or even "going native" (Van Heugten, 2004; Kanuha, 2000; DeLyser, 2001). Being entangled with my study respondents produced both positive and negative results.

The gain was being close to the data sources, which enabled for a more detailed and mindful study of study respondents, which comprised understanding more about clear details of their associational experiences and undertakings. If I had simply interviewed participants without being entangled, I would not have been able to obtain an in-depth understanding of what was going on around them.

However, entanglement also led to unexpected complications at an early stage of data collection. One such complication involved engaging in many unnecessary duties outside of my research work. I found myself occupied with helping some of the very old respondents and discussing their livelihood challenges. At the beginning of this research, it was not my intention to become so actively involved with my participants. However, I seized all of the opportunities I could seize to be with them; whether it was helping them or just an informal talk during their free time.

Initially, I presumed conducting research was a 'give and take' relationship – if they gained help from me they would be more likely to pay back in return. However, over time I learnt that this could also interfere with my research work. As a result, I became concerned about whether helping them would have any impact on the generated data. For this reason, entanglement created a sense of uneasiness in my researcher self. Owing to these experiences, I realised that it was difficult to shift from my role as a 'son in-law' or 'son' to the role of a researcher. Steven (2011) argues that helping participants is not part of research work and should be limited so that one can maintain the researcher role in order to perform proper data-collection processes. Steven (2011) also believes that researchers must hold back from involving themselves in other activities outside of their research. Similarly, Hammersley and Atkinson (2007) argue that researchers should not surrender fully to the research group by being over-involved. However, I wondered whether I needed to discuss these issues with some of my participants in order to create a degree of distance between us. I also discussed these issues with other researcher friends. These discussions helped me to overcome issues; for example, by making the activities I was involved in with my participants part of my research. Further, with time, I learnt that my entanglement, in fact, enabled me to explore my participants' practices more thoroughly.

Bryan and Deyhle (2000) suggest that lack of distance enhances the research outcomes. Kanuha

(2000) claims that distancing herself from participants may negatively influence the quality of the data. Kanuha (2000) holds the opinion that the experience of gaining knowledge ought to be a "natural connection", building on "closeness and achieving distance" between the researcher and the researched (Kanuha, 2000, p. 442). These arguments suggest that being entangled is a way of enriching the data being collected, though it may also lead to uncomfortable experiences for the researcher. My involvement in multiple activities outside the research also made me encounter role ambiguity and consequently face some additional challenges, some of which I highlight in the following section.

2.9.1.3. Role ambiguity

Role ambiguity is related to role combination,(being the researcher and the colleague) and role conflicts (doing research work and assisting some of the study respondents), which are usually seen to be part of an insider researcher's journey (Coghlan & Holian, 2007; Moore, 2007). Though I benefited from this with regard to building up specific research skillfulness, it also made my data collection demanding. During the data collection process, I occupied the triple roles of 'member', 'son-in-law or son' and 'researcher'.

2.10   Summary and Conclusion

This chapter has apprised readers of the study procedures adopted for this inquiry. The chapter began with a rationale for the qualitative approach adopted. It also presented the methodological assumptions of this chosen approach. Two predominantly rural and agrarian communities (Ntighauzor Amairi in Osioma Ngwa LGA and Umana-Ndiagu in Ezeagu LGA) in two Southeastern Nigeria states (Abia and Enugu) were purposively selected for the study.

The study communities were demographically lopsided numbers of vulnerable groups like the elderly, children, and women as a consequence of rural-urban migration. The study communities were characterised by a low-grade- and poor rural road network and inadequate accessibility. The rural dwellers have problems with regard to access to amenities and conveying their farm goods or products to the market.

Thematic analysis was chosen to identify, analyze and report patterns (themes) within data. This method entailed examining narrative data from personal histories. The data-analysis process involved the generation of themes from the qualitative data. The resulting ideas from the respondent perceptions and contextual analysis were later employed to refine the conceptual framework in the summary, conclusion and recommendations chapter. The major sources of data – IDIs, FGDs and direct observations – were used in the study.

The next chapter reviews the relevant literature related to the roles of indigenous social institutions. The chapter provides a context for achieving the central research objective, which is to explore rural older Igbo people's use of their membership and participation in indigenous social institutions in pursuing the advancement of their social and economic wellbeing.

CHAPTER THREE: Roles of Indigenous Social Institutions: A Review of the Literature

3.1 Introduction

The broad objective of this research is to probe rural older Igbo people's use of their membership and participation in indigenous social institutions with regard to their socio economic well being. In other to achieve the central research objective, this chapter reviews the relevant literature on types and roles of indigenous social institutions in Nigeria. In order to enrich this perspective, the review of international literature on roles of indigenous social institutions is first set out. The target of the review was not only to map contemporary literature on the roles of indigenous social institutions but also to identify gaps in the literature. Through the review, the role of the different indigenous social institutions to rural livelihood was identified.

The chapter has four sections. The first discusses the overall concept of social institutions. It is deemed important to conceptualize social institutions before a discussion on indigenous social institutions. The second section reviews international literature on the roles of indigenous social institutions. The third section documents the indigenous social institutions and explores their roles in traditional and contemporary Nigeria. Gaps identified in the literature and a summary of the main points will conclude the chapter.

3.2 Social Institutions

Social institutions have been variously defined. Ball (2004), for example, defines them as a structure of behavioural and interrelationship arrangements that are profoundly knitted as well as durable. Such institutions operate throughout the world. For Hodgson (2007:2), social institutions are "systems of established and prevalent social rules that structure social interactions" while Rawls (1999) sees social institutions as the systematic way of operating norms in a sustainable society. In view of this current research, the characterisation of social institutions as hypothesised by Turner (1997:6) was settled on.

> "*a social institution is a complex of positions, roles, norms and values lodged in*

particular types of social structures and organizing relatively stable patterns of human activity with respect to fundamental problems in producing life-sustaining resources, in reproducing individuals, and in sustaining viable societal structures within a given environment".

Implicit in various definitions is that social institutions regulate the activity or action of people through their regulative personality. They control the behaviour of people within essential domains of the social order. For example, the household is considered to be the most basic social institution that carries out social reproduction and socialization of children (Demaine 2003), while institutions within the domain of education and teaching safeguard the communication, nurturing of understanding, capabilities as well as dedicated abilities (van Eijck and Visser 2012). On the other hand, institutions within the labour market and the economy are responsible for the production as well as distribution of goods and services (van Eijck and Visser 2012). Institutions within the domain of law, governance and politics are responsible for the sustainment of society (Byers and Fitzpatrick 2011; Miller 2001; van Eijck and Visser 2012). From the perspective of sociology, social institutions are human organizations that are established on standardized patterns of rules. There are three major explanations of civil institutions within the sociological viewpoint: the functionalist paradigms, neo-institutionalist perspectives and Marxist-inspired conflict-oriented explanations (Miller 2001; van Eijck and Visser 2012).

Emile Durkheim and Talcott Parsons were the chief proponents of the functionalist perspectives. Functionalist viewpoints stress the significance of social institutions with regard to sustenance of social structures (van Eijck and Visser 2012). Social assimilation is exclusively attainable as much as social institutions deliver basic roles. These basic roles may be classified into three: (i) social institutions that direct people in the social relations and role expectations of their daily activities; (ii) social institutions that control the allocation of rewards as well as the allocation of positions of authority to appropriate people; (iii) and social institutions by ways of beliefs that sustain the value tenets and framework of the meaning of social organisations (van Eijck and Visser 2012).

Conflict hypothesis (Coser 1967), unlike the functionalist perspectives maintains that conflicts as well as prejudice are deep-rooted in modern societies. As such, social institutions do not function fairly well for all members of the social order. Given this viewpoint, social institutions are

perceived as tools for the attainment of authority and dominion and assist the balance of existing prejudices (van Eijck and Visser 2012).

Neo-institutionalist theory (DiMaggio 1998), on the other hand, contends that social institutions are crucial for the enforcement of action routines. In ever more intricate settings, social institutions relieve people and make their social settings more probable. Regulated action routines oftentimes stay unchallenged, and people accept or carry them out as adaptions to the conditional and role assumptions of their social setting. In this regard, social institutions can back up people's costs and assets, as well as assist them in working out difficulties in their normal lives. In view of this, an essential feature in the running of social institutions is the presence of trust as well as candidness (van Eijck and Visser 2012).

3.3   Conceptualising Indigenous Social Institutions

In conceptualising indigenous social institutions, two differences are important. First, informal social institutions should be singled out from formal social institutions. The differences amid these forms of institutions have been hypothesised in many ways. A commonly given dissimilarity is state-societal. Formal social institutions are created with the aim of governing human behavior; for instance, courts, legislatures, constitutions and laws. In contrast, informal social institutions are those that are not designed to enforce or regulate human conduct but often end up doing so. Examples of informal institutions are social groups, kinship groups, and other societal rules (Hamilton-Hart 2000; Helmke and Levitsky 2004; Palmer 2003)

Formal social institutions are procedures that are publicly established because they are entrenched as well as made known through methods that are generally recognised as legitimate. In contrast, informal social institutions are communally shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels (Helmke and Levitsky 2004; Taylor 1992). Informal social institutions are socially shared regulations, normally unrecorded, which are handed down and established outside of officially approved methods (Helmke and Levitsky 2004; Taylor 1992). Good examples of informal social institutions are village-wife associations, elders' councils, traditions, morals, customs, kinship structures, family, norms, conventional knowledge or ideologies, and religion (Helmke and

Levitsky 2004).

The varieties informal social institutions otherwise referred to as indigenous which are probed in this study may be construed as customary or conventional social institutions made up of local people. The word indigenous is maintained in this research in order to situate the research in the direction of the broader research on indigenous or traditional social institutions

Indigenous social institutions are self-identified social groups as well as networks typified by distinctive customs, values, beliefs, and social-, economic- and political systems. These institutions have a close connection with the land and natural resources in general in their locality (Appiah-Opoku 1997; Offe 1996). Indigenous social associations signify well-known native community structures of power and other phenomena derived from the socio-cultural and past practices of a particular culture (Appiah-Opoku 1997; Nigatu, Eden and Ansha 2013). They stem from indigenous culture, are firmly rooted in history and are differently referred to as "informal-", "local-", "pre-existing-", or "traditional institutions" (Matowanyika 1991; Nigatu, Eden and Ansha 2013). Indigenous social institutions are habitually located at local or village level and their operations reflect the knowledge and experiences of their people. They are easily distinguished from non-indigenous institutions (see Table 3.1). The latter is established through powers external to a particular neighbourhood or group and has practical as well as fundamental provisions that are fairly standard (Uphoff 1986). Non-indigenous social institutions also operate at national and international levels and replicate a definite representation of development pursued by Western industrialised societies throughout recent centuries (Appiah-Opoku 1997; Giarelli 1996).

Table 1: Characteristics of indigenous social and non-indigenous social institutions

Characteristics	Non-indigenous social institutions	Indigenous social institutions
Origin	Established through forces external to local culture and origins	Established through endogenous forces consistent with local culture & origins
Nature of operation	Reflect development strategies of the West	Commonly live or maintain strong ties to a subsistence economy
Level of operation	Fairly standard at national & international levels	Operate at local or community level and often reflect knowledge & experience of a particular people

Source: Adapted from Uphoff, 1986.

In this study, "indigenous social institutions" is used synonymously with local- or community-level institutions or associations that have firm roots in local culture and history. According to (Appiah-Opoku 1997; Apter and Andrain 1968), three factors give rise to the nature and organization of indigenous social institutions. These are: (a) behavioural alternatives; (b) goal orientation; and (c) social norms. "Behavioural alternatives" refers to systems of authority and roles, particularly, as they are legitimized in indigenous social and political structures, such as the family, the hierarchy of chieftaincy, the village council, and other organisations involving the uninterrupted use of power. Goal orientation refers to expectations or beliefs of life by which people understand their future and adapt their activities. "Societal customs" refers to the sanctioned aspects of social actions enshrined in indigenous cosmological patterns, which are permeated by spirituality and reverence for ancestors. Culturally acceptable environmental ethics and practices in indigenous societies emanate from these principles (Appiah-Opoku 1997).

3.4   Types of Indigenous Social Institutions

Globally, the type of indigenous social institutions varies based on the nature of members, the

type of service they render, the kind of objective to be accomplished, and the type of contribution or expected roles from members (Appiah-Opoku 1997; Nigatu, Eden and Ansha 2013). For example, in the Bohol, Philippines, indigenous social institutions include *Subasta Abono*, *Ipa*, and *Hug*. In *Subasta Abono*, members contribute a small amount to a pool of money three times a year at association meetings, but they will receive a sizable once-off amount from the total sum over several years (Urich and Edgecombe 1999). By contrast, *Ipa* and *Hug* enable families to either acquire consumer goods or receive a lump sum of cash, termed a *Ripa*. Most *Ripa* involves about 20 members. Each member regularly contributes a small amount of cash to the *Ripa*'s leader. Lots are drawn and the total amount collected or the equivalent in household wares is given to a member. The rotation continues until all members have received their share of the *Ripa*. The *Hug* is similar in that its members contribute money throughout the year. But the money collected is then used to purchase a pig or a water buffalo. The animal is butchered and the members are responsible for selling the meat for a profit. The profit is then distributed among the members (Urich and Edgecombe 1999).

In India, there are many indigenous social institutions that enable the poor to survive, such as the *Kudumbashree*, *Chumattu koottam* and *Kudumbashree*. For instance, the *Kudumbashree* is a local association of *women farmers*. They practise 'group farming' in small plots that focus on food crops. At the end of each farming season, food crops are shared among members and what is left is taken to the market and the proceeds are shared equally (Das 2004). Members of *Tonarigumi* and *Ootsuka* (Hiroshima, Japan) regularly contribute a small amount of cash to the leader. Lots are drawn and the total amount collected is given to a member. The rotation continues until all members have received their share of the contribution (van Houwelingen 2012). In Africa, various forms of indigenous institutions exist, including those in which admission is based on regulations of descent (along with clans and descents such as age-grade associations); seniority or age (elders or youth groups); territorial residence (villages and informal neighborhood social networks); and gender (women's groups and informal social networks (Nigatu, Eden and Ansha 2013).

3.5 The Role of Indigenous Social Institutions

In their book, "*The Magic, Science and Religion and other Essays*" Malinowski and Redfield (1948) noted that a social institution could not be said to be functional except if it fulfilled some basic needs of its members and that social solidarity was the end product of such social institutions. They observed that indigenous social institutions serve some important functions in society, including social integration, social cohesion, social solidarity and unity among the people. Indigenous social institutions typically provide diverse services for members and other beneficiaries around the community. Indigenous social institutions play economic-, social-, political- and other roles such as natural-resource management. They are built on the idea of causal mutual privileges as well as responsibilities, that might encompass the give and take of resources, like transportation, contacts, food, cash, inform credit, information and labour (Nigatu, Eden and Ansha 2013). In contemporary society, the role of these institutions has been notable in areas such as local community administration, disaster management, conflict resolution, economic development, the care of orphans and at-risk children in the era of HIV and AIDS, and the upkeep of older persons, among other things.

3.5.1 *The role of indigenous institutions in local community administration*

Indigenous social institutions differ from each other in the extent of recognition that they enjoy from one country or region to another. In many countries of the world, some indigenous social institutions are involved in the local administration of their communities. For example, in South Africa, the British leaned on local indigenous rulers to carry out and manage the local populace in a system of 'indirect rule'. The aforementioned system, settled upon in colonial Natal by the Secretary for Native Affairs Sir Theophilus Shepstone (1845-76), became known as the 'Shepstone System' (Beall and Ngonyama 2009). His method of 'native administration' saw chiefs as agents of the colonial administration and chiefly depended on them for resources (Beall and Ngonyama 2009).

The colonial history of Uganda also provides another good example. Uganda was colonised by England between 1890 and 1910. The British understood the importance of customary rulers and greatly relied on them for building roads, organising schools, improving public health services

and for several other activities (Gennaioli and Rainer 2006; Pratt 1965; Proctor 1968). The British administrative personnel at no time spread below the district commissioner and his assistants. Beneath them, a purely African structure was engaged and dependence was placed almost completely upon hierarchies of African rulers (Gennaioli and Rainer 2006; Low 1965). The British dealt with centralised groups by signing treaties with traditional authorities that agreed to pay tribute to the British administration. In return, their traditional scheme of administration was sustained (Gennaioli and Rainer 2006). For instance, the *Kabaka* (customary ruler) and his ministers stayed at the top of the Ganda hierarchy of government, which continued to oversee the Kingdom of Buganda (Gennaioli and Rainer 2006).

Botswana integrated customary authorities into a government scheme grounded on the Westminster prototype (Pratt 1965; Proctor 1968). Botswana was never colonised and the traditional chiefs were always involved in administration throughout the time of the Bechuanaland Protectorate. At independence in 1966, the ruling Botswana Democratic Party introduced a House of Chiefs as the upper house of the legislature under the leadership of Seretse Khama, who was heir to the Bangwato throne and became the first president of the Republic of Botswana (Pratt 1965; Proctor 1968). The House of Chiefs delivered a cherished means by which the government could get skilled information around ethnic organisations from the chiefs who had substantial power in the rural areas (Proctor 1968). Customary authorities in Botswana remain dynamically involved in governance, public administration and land allocation in their corresponding areas (Molomo 2007).

By the same token, in northeast India, in the Chittagong Hill Tracts region of Bangladesh, Nepal, Thailand, in Sabah and Sarawak, Malaysia, Cambodia, and Indonesia, village chiefs or elders are still charged with the overall administration of the communities and their courts are recognized (Peoples' Pact 2007).

3.5.2   *The role of traditional social institutions in disaster management:*

"Disaster" is defined by the International Strategy for Disaster Reduction (Geneva 2001) as "a critical interruption of the functioning of society, causing widespread human, material or environmental losses which exceed the ability of affected society to cope using only its own

resources." Throughout the decades, societies have developed their individual surviving techniques to muddle through disaster cases. The acquired knowledge of the societies and the flexibility erected by them are important resources in reducing and managing disaster situations (Peoples' Pact, 2007).

During the 2009 Tsunami in American Samoa, indigenous associations played an important task in managing the situation. On September 29, 2009, a tsunami struck the island. Findings show that the traditional experience of tsunamis in American Samoa given the period of the crisis in 2009 was very low; the majority of the individuals in the region possessed limited experience of tsunamis, their cautioning signals, nor the ways to take action in such crisis (Rumbach and Foley 2014). Indigenous associations such as Aumaga (the village associations of untitled men in Samoa) went without delay to salvage people from the crisis and carried out search and rescue raids. They carried away wrecks from the roads as well as related important amenities (Rumbach and Foley 2014). Similarly, the *Aualuma* (association of daughters of the village) played a significant part in the post-tsunami time. The *Aualuma* rendered crucial services in the hours and days after the tsunami. The majority of the affected communities depended on *Aualuma* to organise as well as handle various emergency undertakings (Rumbach and Foley 2014). Another important role these associations played was to provide information linkages amid communities as well as external organisations and departments (Rumbach and Foley 2014).

According to Matsimbe (2003), Volcan, a town in Argentina, is known for frequent landslides as well as torrents. Indigenous community organisations have the responsibility of giving signals, evacuation as well as recovery. The indigenous associations observe the mountain and, based on the weather situations, may forecast when the weather is going to become risky. The local associations, through their delegates, alert the community when heavy rains come and there is a need for evacuation. In the event of torrents, people will run to upper and secured areas while the local association will assemble at the passageway of the valley to construct fences so as to obstruct the mudslide from affecting the community. Thomalla et al. (2006) further note that the local community associations assist in re-constructing households that are seriously destroyed during a crisis.

Another example is the Banyala community in Uganda. The Banyala have a well-ordered indigenous scheme for avoiding imminent tragedies. The local associations are used to dealing with rainfall prediction and early warning. The local associations provide each farmstead a dugout canoe prepared for transport should heavy flooding occur and dig gutters to control the water around the farmstead as well as farmlands. Additionally, individuals are informed to eschew cultivating around the lake shores when heavy rain is forecasted. People are advised to catch fish during the rainy season between April-August when fish are abundant and conserve them by drying and smoking for times of dearth (Messer, 2003).

Messer (2003), in a study specific to Nicaragua in Central America, found that an indigenous association, 'Asociación de Consultores para el Desarrollo de la Pequeña, Mediana Micro-Empresa' after the experience of hurricane Mitch in 1998, developed a 'Disaster Prevention Plan' with the intention of recognising, arranging for and alleviating natural and man-made adversities as a way to safeguard the rural people as well as properties from likely damages. Data specific to northwest China (Liu et al. 2001) show that indigenous local associations counter threats and handle emergency circumstances by cooperatively organising backup plans.

Between 1970 and 1998, Mozambique witnessed 11 floods and over 16 droughts. In those 11 floods, it was projected that over 1,585 people died (UNDP, 2002). In February 2000, Mozambique underwent what would be its most horrible flooding in almost 50 years. Over 600 persons died, hundreds of thousands of persons were displaced and over 27 per cent of the population was affected in some means by the tragedy. In the health sector only, the infrastructure for national health-care services was ruthlessly disturbed. The flooding to some extent damaged a general hospital in Maputo City, four rural hospitals, eight large health centres and 31 small health centres in southern Mozambique. Throughout the flooding, the disaster response was firstly taken by individuals organised alongside customary social linkages. Small private boats belonging to an indigenous group of fishermen were used for evacuation of at-risk people from submerged locations to safer spaces (Matsimbe 2003).

In Costa Rica, representatives of various indigenous social institutions are assigned roles in case of an emergency. Their spectrums of activities are keeping records of assets accessible to handle

risks, as well as the launching of various groups for transportation, treatment and food delivery. The delegates provide the rural people with instructions on places to move over to in the event of a migration signal (Matsimbe 2003; Messer 2003). In Philippines, evidence from the literature shows that indigenous community associations manage a Community Risk Trust (CRT), put on the side by the local administration for aid and activities and uses in relation to adversities that can take place (Messer 2003).

A study in northwest China (Liu et al. 2001) found that an indigenous social association (*Wenyijia qiyejia xiehui*) compensates the most affected households of their members during snow disasters. This involves temporary borrowing and renting out to the families affected but unhurt at the time of hazard recuperation. During recovery, members of *Wenyijia qiyejia xiehui* share the field of families that are in no significant way hurt, make available animals and foods to the families that were highly affected. Related methods are on hand amid the Qashqai nomadic localities of Iran (Matsimbe 2003; Messer 2003).

Moheshkali in Bangladesh is prone to windstorms. The government of Bangladesh, given a specific disastrous windstorm in 1991, constructed windstorm sheds and inaugurated easy early cautionary systems. A transmission is issued to communities, and specified village members use a loudspeaker to notify of the imminent windstorm.

A local community association of old people, in coordination with the government, established a system of response to counter yet-to-come windstorms. As soon as the village obtains a windstorm notice, an urgent meeting is held by the old persons' association. On the occasion that the windstorm is inevitable, the association's risk board committee will choose shelters to go and find at risk elderly persons who will require help to get to those sheds. The association members then obtain provisions (i.e. food), help to take at-risk members to sheds, and afterward seek shelter themselves. When the windstorm is over, the association's risk board committee will evaluate windstorm harm first among their members and then diverse means to help at-risk village members (Help Age 2003).

In Japan, an earthquake with a degree of 7.2 on the Richter scale and a depth of 16 km struck the metropolis of Kobe and its neighbouring regions in the Hyogo Prefecture on 17 January 1995.

Houses, as well as public utilities, were seriously shattered and more than 200,000 people had to find provisional sheds in various areas of the city. Within the Kobe city administrative area, 70,000 houses crumbed totally and 55,000 were severely shattered. Infrastructure such as schools and hospitals was also shattered, which knocked out urban activities for many days (Shaw and Goda 2004). Soon after the crisis the majority of the affected persons were assisted or rescued by traditional community associations and neighbourhood associations.

Such experiences were also observed following the Marmara earthquake of 1999 in Turkey as well as the Gujarat earthquake of 2001 in India (Jalali, 2002; Shaw, 2003). Soon after the rescue process, the aid and reintegration stage commenced. In this, hundreds of humanitarians convened from various parts of Japan. Various indigenous associations had planning stations focused on various areas of the affected regions. It was discovered that in the time activities of external humanitarians slowly waned in the provisional sheds, the indigenous community groups' activities persisted through to the permanent housing stage. The local community associations further established novel methods for maintaining the operations at community levels and encouraged a practice for safer as well as tenable future

3.5.3   The role of indigenous social institutions in conflict resolution

Conflict relates to resentment involving people or groups arising from contest by reasons of assets, authority, or conflicting interests in other areas (Francis, 2006). People require one another for existence; at the same time rivalry is inevitable. What is key for concerned groups is that disagreements be settled without recourse to violence. According to Goodhand and Hulme (1999), conflict introduces a deteriorating or calamitous merry-go-round-of physical violence.

Conflicts are just as old as human associations themselves. Traditionally, people, social associations, and communities have opposed and contested again one another by reason of sparse assets or goods like money, land, political power, and beliefs (Berhe 2012). Individuals have even fought one another and resentfully desired the extermination and/or defeat of opponents, in a way to oversee these assets (Berhe 2012). Conflict is a situation in which two or more groups struggle to get hold of the same scarce assets. It happens within individuals in entire forms of human social associations and in entire human settings. In view of varied areas of important

dissimilarities among individuals, the nonexistence of conflict normally shows the absence of useful interaction (Berhe 2012). Conflict by itself is neither good nor bad. Nonetheless, the way in which conflict is managed decides if it is helpful or unhelpful (Lewicki et al. 2000).

Nathan views conflict (2007) as a normal outcome of main modification and of demand for essential economic and political change. Moreover, Spangler (2003) notes that conflicts tend to verge on over inalienable matters like essential human wants, unacceptable moral dissimilarity or allocation affairs concerning important reserves such as land or water. For this reason, conflict is deep-seated all societies. Dissimilarities in views and interest within people are normal, but the process through which disagreements are voiced and communicated decides if conflicts display themselves is either destructive or advantageous (Berhe, 2012).

The practice of conflict resolution is dominated by the assumption that conflict can, at best, be managed but that it is hardly possible to solve the conflict. Particularly, conflict-managing theories see destructive conflict as irreparable and conflict resolution as impractical. The best that can be done is to regulate conflicts and keep them check and periodically to reach important agreement (Berhane 2014)

On the other hand, conflict-resolution theorists contend that surpassing rivalry can occur, provided that the groups can assist to probe and reevaluate their stand and interest (Burton 1990; Ramsbotham, Miall and Woodhouse 2011; Sandole 1993). Conflict settlement, accordingly, underscores mediation through a trained as well as influential third party to advance new ideas and relationships (Miall, 2003). In this regard, conflict resolution involves action-oriented events that intend to deal with the fundamental whys and wherefores of exact structural and cultural rivalry (Walters, 2000), while simultaneously finding a way to respect their underlying values and identities (Spangler, 2003).

There are two methods of conflict resolution: formal and informal. According to Macfarlane (2007), the formal is conducted in the court through litigation with official recognition of the government and tends to be more strictly examined and monitored for signs of impartiality, entrenched inequities and lack of due process. Indigenous or informal conflict resolution mechanisms consist of ancient sets of practices in almost all the societies in the world with an

ultimate application of third-party arbitration and mediation (United Nations, 2007). The structure of indigenous institutions includes procedures and established ways that integrate customary laws such as diplomacy and adjudication. Traditional institutions in this way play significant roles in conflict management and resolution.

In Rwandan societies, *Gacaca* is used at a local level to deal with various types of rivalries and/or misunderstandings. *Gacaca* denotes to a local Rwandan system a dispute settlement at a community level (Matsimbe 2003; Molenaar 2005). In circumstances of rivalry in a village, for example, disagreement over farmlands, destruction of assets, meetings are summoned within offended groups and chaired by traditional leaders. The gatherings are not all intended to punish the offenders of the community costums. Gatherings make sure that people implicated and found at fault are on the other hand welcomed as members of the locality. Settlement between offenders together with their localities is at the centre of the indigenous *Gacaca* system. The Government of Rwanda has also newly been able to employ it in handling the greatest bloody and worst crisis of 1994, which ultimately led to a mass murder that supposedly claimed close to a million persons (Molenaar 2005).

Evidence in the literature also shows that every Ethiopian ethnic group retains customarily time-tested governing and conflict settlement conventions at the local level; for example, *Seera*. The Kambata community hold *Seera* in high-esteem. The Seera acts as a foundation for the political administration, social dealings, as well as ways of rivalry settlement in and out of the limits of the community. Arsano (2002) expounds this further as the system of management experienced and embodied among the Kambata. Interactions among people, clans and provincial links are managed by *Seera*. Similar evidence is also found in Afghanistan. People rely on *Jirga*, a consultative local gathering, to settle disputes and/or make collective decisions about important communal issues and problems (Arsano 2002).

In Ethiopia, *Gada* social and traditional judicial institutions are used to handle each and every source of rivalry with the Oromo. Also in the Raya community, the southern part of Ethiopia, an indigenous institution called *Mezard* is used in the settlement of conflicts through mediation, conciliation, and arbitration mechanisms at, customarily, the local level. Members of this

indigenous tribunal community perform their duty permanently at least two days a month, but without any allowance and budget from the people or the administration (Edossa et al. 2007; Tache 2008; Tuso 2000).

In Niger, customary rulers are nominated by the official government to settle rivalries at the community level, in relation to traditional law, and are remunerated by the government. Should the customary authority fail, the settlement powers are moved to the local government councillor (Mengesha, Yesuf and Gebre 2015). In Panchakachari, Nepal, conflicts are settled by using traditional associations, for instance, *Gram Parishad* (Village Council). The *Gram Parishad*'s role is to organize a discussion to mediate the conflict. The Gram Parishad will listen to the views of all clashing groups, locate the distinctiveness of interests, put up a resolution and legalise this by revered dharms (institutional duties) (Mengesha, Yesuf and Gebre 2015).

Throughout the Kambata in Ethiopia (Mengesha, Yesuf and Gebre 2015) research observed that rivalries, like in every other place, could differ from commonplace relational disputes to grave clashes that may ultimately transcend to mass murder. The utmost everyday rivalry problems in Kambata are about pasturing land, water, farmland and borderland. There are various actions and accounts in the everyday events of the society that are regarded as misdeeds with regard to the customs and traditions of the Kamabata locality. In spite of this, various indigenous organisations are employed to resolve the rivalries among the Kamaba communities. The most notable are *Reeda and Gudagambela* institutions. Mengesha, Yesuf and Gebre (2015) further note that the Kambata communities prefer customary laws than courts because traditional rules are amendable; they build up as the localities move forward and support neighborhoods.

Furthermore, the role of *Shir* and *Guurti* in Somalia illustrates not only the efficacy of indigenous reconciliation methods in preventing Somalia's wider vortex of violence from impacting Somaliland but also the absolute specificity of such knowledge. The major activities of the *Shir* and *Guurti* are mediation and reconciliation between conflicting parties, including extended members of the parties. Through inquiry and investigation, the *Shir* and *Guurti* will identify the causes of the conflict, as well as the offender and the offended. This enables them to adjudicate the conflicting matter. In this regard, with the exception of homicide, the institution

deals with conflicts that happened because of theft, debt, land border trespassing, land lease and revenge (Ajayi and Buhari 2014; Reddy 2006).

Gadaa is also another indigenous association in contemporary Ethiopia. The association is like the age-grade association of Nigeria. *Gadaa* is involved in communal property regulation, such as water, land and forest. For instance, to manage water the *Gadaa* order individuals to use open water sources and to close wells throughout the raining and, in the dry period, to move herds to a distant pond and re-open traditional wells to preserve water near the home (Edossa et al. 2007)

The principles of the *Gadaa* organisation have been in place for many years and govern the daily lives of the members of these ethnic groups (Legesse, 2000). They control the management of, and access to, natural resources. *Gadaa* is a customary socio-political system that determines the social stratification of male Oromo, based on their age. *Gadaa* defines particular rights and obligations (Legesse, 2000). It is disclosed that older people in the villages of Awash River Basin and Borana districts play a prominent part of the traditional methods of conflict management (Desalegn *et al*., 2004; Watson, 2001; Dejene, 2004).

The system is still functioning in Borana today. Aside from their constitutional importance, the *Gadaa* rulers perform crucial duties in natural assets management. Even as code of practices established by the *Gadaa* custom must be esteemed by all councils of older persons, each difficult situation concerning the use of resources that may not be resolved by these older persons is taken care of by the superior *Gadaa* leaders.

Watson (2001) explains the responsibility of *Abbaa Gadaa* in natural-asset rivalry settlement along these lines: The *Abbaa Gadaa* is observed as the mouthpiece of the entire Borana and is generally portrayed as the President. Together with carrying out rituals, affairs are directed to him and his council, once a resolution cannot be arrived at a lower level. As soon as rivalry erupts among ollas (the least unit of the neighbourhood comprising 30 to 100 *Wrraas* [households]) or *Araddaas* (pocket-sized group of Ollaas, normally two or three only, who may work together on their grazing pattern), or *maddaas* (area neighbouring one water source), then the *Abbaa Gadaa* will reign on the situation. If there is rivalry among traditional groups, then he will be appointed to assist make peace. As the *Abbaa Gadaa* is in charge for handling issues of

interest to the Borana, and as matters of concern are normally associated to access to resources, the *Abbaa Gadaa* is the utmost level of the institution of natural-resource administration in Borana (Edossa *et al*. 2007).

The Abakuria community in Kenya is another example. *Inchama, Avaragoli, Iritongo, Sungusungu* and *Ihama* institutions are used for conflict management and resolution. In their study, Kungu, Omari and Kipsang (2015) found that Abakuria's indigenous conflict administration structure comprises five main arms: *Inchama, Avaragoli, Iritongo, Sungusungu* and *Ihama*. The above-mentioned arms play key roles in rivalry administration and resolution. The roles of *Inchama* and *Avaragoli* include: protecting the community against evil spirits, ,banishing delinquent members, levying fines, holding reconciliatory gatherings as well as making customary laws. The key duty of *Iritongo* is to administer justice, resolve conflicts, carry out inquiries, reign over peace gatherings and administer indigenous disarmament. The *Sungusungu* has the function of punishing convicts; the *Inchama* track stolen livestock (Kungu, Omari and Kipsang 2015).

In Acholi of northern Uganda, the *Mato oput* is used to settle conflict. The *Mato oput*, which means "to drink the bitter root", is used to compensate and restore peace in the community. For instance, in the event of an accidental- or intentional murder, the perpetrator will accept responsibility for the crime and the victim's family will grant forgiveness through the performance of a special ceremony. The perpetrator and the victim's family will drink *Mato oput* out of a shared vessel. This act symbolizes the reconciliation of the families as they bury the bitterness of the past. This system dispenses justice in a prompt and speedy manner. Even in contemporary times, the *Mato oput* is still used to dispense justice among the people (Baines 2007)

3.5.4 *Role of indigenous social institutions in recreation and entertainment*

Recreation is an activity of relaxation. Recreational undertakings are generally done for fun, amusement, or pleasure, while entertainment is the act of amusing or entertaining people (Vogel 2014). Some indigenous institutions make use of recreation and entertainment. The *Etoile* in Tunisia is a good example of this. The *Etoile* consists of young men who formed themselves into

a pop group under the headship of an older man whose compound is used for the purposes of staging an evening social event on Saturdays and Sundays. The public is charged for admission on these occasions. The group also undertakes outside engagements. The receipts are divided among the members according to their position in the association and the remaining sum goes toward the purchase of new instruments (Balandier 1955).

Another example is the *Compin* in Mandinka of Sierra Leone. The *Compin* is an association of young men and women who raise money for their mutual benefit by performing plays of customary music and dancing. The music is provided predominantly by native drums, xylophones, and calabash rattles, and supplemented by singing. A performance is generally given in connection to some important event, such as a marriage or coronation, among other things. The persons honoured by the performance are expected to donate money to the Compin (Banton 1956; Little 1955).

In Freetown, Sierra Leone, there are also a number of traditional associations such as dancing groups, which provide funeral expenses, presents, and entertainment. Members of these associations help each other over funerals. They also intervene in domestic quarrels between man and wife. New members are made to pay an admission fee, which the foundation members had already paid when the association was formed. Some of this money is disbursed as alms, but most of it is used to provide sickness and funeral benefits. These community associations command a high esprit de corps and are known to impose heavy fines on members guilty of unfriendly conduct toward each other (Banton 1997)

3.5.5   Role of indigenous social institutions in economic development

Economic development is the backed, collaborative activities of policymakers and societies that raise the standard of living along with economic health of a particular setting (Organization 2002). Economic advancement can also be cited as the quantitative and qualitative changes in the economy. The aforementioned acts could encompass numerous areas, as well as the enhancement of human capital, essential infrastructure, sectional competitiveness, social inclusion, health, safety, literacy, and other schemes (Organization 2002). Throughout many decades, humans have generated skills and plans that assist them to keep afloat in a fair relation

with their natural and social setting.

In contemporary Ethiopian society, an indigenous association (*Iddir*) provides mutual aid in burial matters but also addresses other community concerns (Pankhurst & Mariam, 2000). Iddir is an indigenous association established by a group of persons united by ties in families, and neighbourhood (Teshome, 2008). According to Salole (1986) the initial aim of the *Iddir*, was the interment of the dead. Nowadays, the *Iddir* give a much wider variety of services made up of financial and material succour and encouragements to a member in the event of adversities. *Iddirs* are also immersed in rural development programmes such as construction of roads, building of schools, and installation of community utilities.

In Ghana and Kenya indigenous institutions also provide an alternative to the formal banking system. These groups take part in a variety of developmental activities in the locality. Some of the activities embarked upon are the security of natural assets in the locality, such as water bodies, economic trees against bushfires, anti-bushfire watchdogs, and security of crops by making sure that all animals are restrained during the wet season. Building of social infrastructure (schools and health facilities) and feeder roads count among the activities. Women's associations are involved in self-help projects in the villages and also help association members by means of the giving of soft loans from group assets (Molyneux et al. 2007). They similarly unite themselves to render mutual or group labour in farming-related activities, planting, and harvesting on their husbands' farmlands, building, rehabilitation and plastering of households in the dry season. Women's associations help individual members by pooling labour to help one another to carry out farm work and building-related works. These associations aim to gain from the norm of synergy by merging labour for economic yielding (Molyneux et al. 2007). The *Dayong* and *Hongos* in Batuan, *Bohol* of central Philippines are another good example (Urich and Edgecombe 1999). When a close relative of a *Dayong* member dies, the other members of the *Dayong* contribute a small amount of money, food or drink that is then given as aid to the family towards payment of funeral expenses. In addition to financial aid, members of the *Dayong* also offer their services to the family of the deceased. Members will make the coffin, cook and serve food, prepare the burial plot, carry the coffin to the gravesite, and prepare flowers for the grave (Urich and Edgecombe 1999). The *Hongos* is a local community association where

labour is contributed rather than money. Members help other members during the rice-planting- and harvesting seasons. One member will decide to plant or harvest his field and all the members will help him. The cycle continues until the field of every member is planted or harvested (Urich and Edgecombe 1999).

In Lima, Peru, a local community association established a revolving credit scheme and gave elderly persons credits to begin petty trades. These comprise making of dresses and tools, operating market shops, and providing hairdressing and other skills. The borrower has to concur to refund the credit promptly, and to utilise it for production, business-related activities. Regardless of a few early problems, various elderly persons have initiated sustainable business-related activities. The loan arrangement has also enhanced older people's self-reliance (Help Age 2003).

In Cambodia, a local association of old people has set up a social fund that is used to back suitable burials for members and family members who lack the assets to pay for this. This social fund is crucial in reducing the worry of not being capable of financing a suitable burial, which worry has been voiced by many elderly persons living on their own (Help Age 2003). Also in Cambodia, rice stores are central in realizing food security, as most households go through rice scarcities over the year. Local community associations of older people donate a set amount of rice to the store. Group members are permitted to obtain rice seed stock at an interest rate of 30 percent, which is considerable lower than rates taxed by private lenders. This interest is employed to assist at-risk older persons (Help Age 2003). As a share of the rice store rules, a set amount has to be preserved by each group to reach the pressing needs of at-risk families at times of scarcity (Help Age 2003).

In the Thar Desert, where chronic drought is perpetual, an association of older persons is accountable for the conservation of rainwater-collecting system (wells and ponds) in their villages. The association encourages younger people to assist in digging the wells and ponds. The association raises consciousness on how to preserve limited supplies of water so that villages pay little for water in a time of protracted scarcity. The group, through its members, raises consciousness or awareness in their localities in regard to several methods of crops that make use

of less water. This process assists maximise the use of a community's inadequate water sources (Help Age, 2003).

In Takoradi-Sekondi, Ghana, members of a local women's association fish sellers pool resources to purchase fishing nets. The association then sells the nets to fishermen on agreed conditions such as selling the fish he has caught during the fishing season to the association and valuing the fish as counting towards repayment of the net. In this way, the members are able to obtain the fish on which their livelihood depends (Busia, 1950).

The *Nartamei Akpee* in Accra also provides funeral benefits and charity to its members. The members are rural community women traders. They contribute a certain amount of money every month. In the event that a member dies, the surviving relatives are given a substantial amount of money to cover the cost of funeral expenses. The association also gives out financial loans to its members. During their monthly meetings, each and every one of the women that are on hand contribute as much money as they think they can offer and their payments are recorded in a book that also contains a record of the group's members. After the payment, all the money is handed to the member whose name is at number one; the week after it is given to the member whose name is at number two; then to the member whose name is at number three, and so on. The woman receiving a collection is also given a list showing the amount of money contributed by other members. This determines, during later weeks, the amount she herself must contribute. Finally, when a member falls ill she is visited in the hospital, given small gifts of money, and so on (Little, 1957).

The Keta women's association in Ghana is also important in this regard. The majority of members in the association are rural market women. The association mounted pressure on the Urban Council to improve the amenities at the local markets. Through their struggle, the Urban Council was able to provide ambulance services and the employment of a larger number of rural female nurses at the Keta Hospital (Little 1957). Moreover, literate members of the association teach the illiterate how to read and write. In return, the illiterate members teach the literate members local techniques of dyeing, spinning, basketry, and customary melodies and dances

3.5.6 Roles of indigenous community associations in the delivery of healthcare services

Localities have all the times had a good level of charitable interest for others and neighbourhood members have employed local agencies to make sure that the vulnerable get hands-on support in times of need (Trickett 2005). Traditional organisations perform a crucial role in establishing comprehensive methods and bring local members to concentrate on issues that touch them and assist raise community consciousness as well as leverage existing assets (McCarthy 2000). Community people, either individually or through groups, have been involved in a variety of activities to address their concerns or have tried to develop their localities. This method allows them to survive despite the fact that they are indigent and face serious conditions like HIV/AIDS (Taylor 1992).

With regard to the reaction to HIV/AIDS, local community associations have been exceptional in constructing schemes of care to help with survival through livelihood-support methods such as providing material and emotional support to afflicted families (Foster 2004).

In Gabane, Botswana, a local community association made local community women start a funeral aid association after observing an increase in the number of funerals in the village. The the women grasped that there were several residents who were terminally ill with HIV/AIDS and the number of orphans was growing. The members decided to offer their time to help take care of patients and at-risk sick persons in the community. At first the group concentrated only on giving home care to the chronically and terminally ill sick persons but has, in recent times, stretched out its activities and gives support to a wide range of population groups that have been affected by HIV/AIDs together with orphans, at-risk children and older people (Glasl 1994).

In Thailand too, local community associations have been a major force backing the determination to boost access to HIV treatment (Ford et al. 2009). With their priority on emancipation and raising awareness, traditional groups have brought in a rights-based technique to HIV/AIDS response concentrating on moderating susceptibilities by tackling underlying causes such as social marginalisation, economic hardship and prejudice. They have performed an important role in enlightening people about HIV/AIDS based on their condition (De Jong 2003). This has induced a growing acknowledgement among development scientists that traditional

groups are key players in combating HIV/AIDS (UN-OSAA 2003).

A World Bank study in the Kagera neighbourhood of Tanzania found that 90 per cent of the succor to households that had lost breadwinners through AIDS came from family and traditional groups (UNAIDS 1999).

In Burkina Faso, local community associations began to import generic HIV medications before other providers and procurement organisations. Similarly, in Burundi, local associations are the main agencies that prescribe and supply antiretroviral medications in the country. In Mali, before the government floated its own programme, antiretrovirals were initially brought into the country through local associations with the assistance of patients and health care specialists.

3.6   Indigenous Social Institutions in Nigeria

Indigenous social institutions have been part of the Nigerian social landscape for years. Preceding the onset of colonial government in Nigeria, indigenous social institutions had existed and rendered very important roles in governance, dispute management, and resolution, and some were keen in demonstrations and during the anti-colonial tussles (Adebiyi 2008; Akpomuvie 2010).

3.6.1   Governance, conflict management, and resolution

The Aba Women's War of 1929 attests to this. The Aba Women's War was an anti-colonial protest; the war was primarily orchestrated by Igbo women protesting the threat of taxation. It occurred during a period of global economic recession and a dramatic decline in the value of palm products (a principal export of the Nigerian economy then), increasing unemployment, and raised school fees and charges for goods (Falola and Paddock 2011; Johnson 1982).

In 1925, the British, through their warrant chiefs in the Okigwe region of Igboland (present day Abia State, Southeastern Nigeria), conducted a census to estimate the sum of men and their yearly revenue ration. Following this survey, a tax scheme was enforced on men in the area grounded on their revenue in 1928 (Abaraonye 1998; FALOLA 2012). Confrontation was low. However, most people were not pleased with the situation and reluctantly settled to pay the

enforced taxes (Van Allen 1976). The British craved to advance their taxation of adult males and requested the warrant chiefs to reassess information regarding the total of wives, children and domestic animals, farms measured, yam heaps, the number of doors and fireplaces that each man had (Van Allen ; Van Allen 1976). The women were alarmed when representatives of the warrant chiefs came asking questions around women and animals, the number of cooking pots and utensils and other belongings, including their clothing (Afigbo 1966; Van Allen).

The main problem began in a community under the Aba (Southeastern Nigeria) wherein Okugo, a local warrant chief employed by the British, tried to acquire the figures required by the district officer (Afigbo 1966). This situation infuriated the people. To the people, particularly women, this meant that the people would be compelled to pay extra levies; and women who previously had not been paying taxes would be made to pay (Afigbo 1966). To demonstrate their disapproval, all the women in the village demonstrated against the development through the mechanisms of village women associations (Afigbo 1966). They walked between villages in order to spread the message to fellow women. When a village joined the movement, women from that village carried a fresh palm leaf to another village and asked the women to join (Afigbo 1966). A band of women would appear before the house of a warrant chief, symbolically sweep his compound, and deliver a message through song and dance (Ukeje* 2004; Van Allen 1975). They blockaded roads and knocked down telegraph poles and severed wires (Ukeje* 2004).

When they surrounded a European factory in Aba, some British authorities saw their actions as a threat to the colonial order and sent in troops to disperse the large group of women. Although the women carried only sticks, the British troops fired on them (Afigbo 1966). In all, 53 women were killed, 41 were wounded, and no British soldiers were killed (Umoren 1995). Van Allen (1976) notes that British authorities did not expect to see women organising such large-scale protests. As a result of the Women's War, British colonial administrators re-examined the system of governance in Southeastern Nigeria that had sought to utilise local rule through warrant chiefs.

In traditional Nigerian society *Umuada* played a vital role as primary providers of basic social

services during the Nigerian and Biafran war fought between July 6, 1967 and January 15, 1970 (Obasi and Nnamani 2015). The care work engaged in by the *Umuada* during this time was to look after children of their brothers who went to war and the children of those who died in the warfronts (Obasi and Nnamani 2015). The *Umuada* catered for their necessities and became 'fathers' to these children. Many housed the wives of their brothers and their children and even hawked their clothes to provide for them. Given that time of lack and poverty, anyone captured stealing was ruthlessly disciplined by *Umuada*. They also took care of young girls and kept the young girls away from the soldiers who were always searching for "comfort girls" (Obasi and Nnamani 2015).

The Dancing Women Movement of 1925 to 1928 is another good example of the political potency of indigenous associations in pre-colonial Nigeria. The movement was used to register women's displeasure over the political, economic, and social innovations of colonialism, which were perceived as a threat to their health, social and moral order (Kalu 1977). One of the grievances was that their currency had been changed from cowries to coins and notes by the colonial government.

The change ultimately impacted transactions in palm oil products, which was the women's main avenue of generating money to support their families. In the bid to earn British currency, a majority of the women turned to prostitution. However, there was a clamour amongst other women that the amount paid by men to these hustlers be kept low to enable men to come back home with more money. Furthermore, the colonial government had mandated a market fixed price for cassava, livestock and other local produce.

Amongst the Ibo, *Ala* (the earth goddess and central deity) is associated with women. *Ala* is revered and one of the prominent Ibo deities. Women felt the effects of *Ala*'s rage most immediately as they bore children who exhibited the marks of *Ala*'s anger or pleasure. Like *Ala*, women bore fruit and were responsible for safeguarding the fruits of the earth just as the fruits of their heirs. Participants of the movement referred to themselves as "the trees that bear fruit." (Kalu 1977; Kuumba 2006)

It was the women's right and responsibility to safeguard the fruits of the earth. It was their duty

to keep *Ala* clean and free of pollutants in private life, the home, public, and the marketplace. If an imbalance took place in the land or society, women acted to correct it (Kuumba 2006).

Among the Ibo, the welfare of the land was inseparable from the welfare of society and therefore whatever disturbed the social fabric also created a disturbance in the land. It was the duty of women to check socially harmful behaviours before they hurt the land or community. The Warrant Chief System and the colonial government gave rise to a burgeoning of corrupt power, which threatened the health of the land or community. These trends greatly alarmed Ibo women, causing them to organize and perform *Egwu* (Dancing Women's Movement). The participants of the Dancing Women's Movement called themselves *Nwaobiala*; that is, children from heart or center of *Ala*. The women occupied and purged the contaminated compounds of prominent elders and warrant chiefs (Kuumba 2006). They acted as a warning sent from the *Ala* (Earth) to warn people of their transgressions.

The women would go to a village, where they were strangers, and begin a deliberate, ritualised sweeping of public spaces, starting in the marketplace, while singing and dancing. It is unusual for alien women to clean a village's public spaces because this was the responsibility of women in the village. By performing these rituals in alien villages the women demonstrated that the source of corruption was pervasive; it affected all communities and the whole land must be purged of its influence (Achebe 2003). The women swept the compounds of important elders, warrant chiefs, and other court members. By entering these spaces and sweeping them, these women confronted warrant chiefs and demonstrated how polluted their spaces had become. Home invasion and imposed cleansing of private space was a symbolic reclamation of power over unaccountable leaders. Several names have been attributed to the movement, such as "the Dancing Women's Movement," the "Women's Purity Campaign," and "Anti-Government Propaganda;" however, it was called the "Nwaobiala" and "Obanjili" among the women that were involved (Achebe 2003)

Between the 1930s and 1940s, the bride price for a girl was over £15 in Awo Omama, Owerri Southeastern Nigeria. An indigenous community association, the Awo Omama Patriotic Union, resolved not to marry any girl of their town until the prevailing amount of money asked for bride

wealth was reduced. The association appealed to the youth, both at home and in urban areas, to take the same decision. They mentioned the towns of Onitsha, Nnewi, and Awka, as examples of where the bride price for a girl had been reduced and they stated that from then on all marriages would be placed on hold until their request was granted. The elders of the community met and reduced it to a substantially lower amount (Comhaire-Sylvain 1950).

The Ibadan-based Women's Crusade in 1952 is another example. The crusade was used to ensure the admittance of women to local government boards, the appointment of women from the movement to the Western House of Assembly, and additional secondary schools for girls. The central aim of the group was to advance the welling of women, especially as to education. In addition, the group made sure that women were given a chance to play a key part in social and local matters (Pereira 2000).

In traditional Nigerian society, indigenous community groups were accountable for ensuring conformity to the rules and laws of the land. Disputants generally took their problems to the elders and traditional arbitrators who could be relied upon to put an end to disputes. For example, among the Igbo people in Eastern Nigeria, the Housed Head, the Umuada, community tribunal (Alala), age-grades, titled men and women (chiefs) were the six traditional official institutions that had power to function as arbitrators, peace makers, and mediators. The elders arbitrated a number of spousal disputes, circumstances of misbehaviour, and boundary disputes between families and presided over the ruling of other situations between household members. If a member challenged the elders, the married daughters (Umuada) of the community were solicited to sort out the rivalry or to force obedience with the decision. Furthermore, issues affecting outsiders or threatening to interrupt a family and intra-community disputes are normally assigned to the Amala (village court) (Olusola and Aisha 2013).

Subsequently, in customary Yoruba culture, *Agga* (elders) were customarily depended upon as mediators and operatives of dispute decisions because of selected virtues (Kazeem 2009). *Agba* are esteemed persons identified by age and other virtues, which make them stand out in their households and localities. To be recognised as an *Agba*, he or she must be a confident person (*alakikanju*); she or her must be well informed and wise but must leave room for objections

(*ologbon, oloye, afimo ti elomiran se*); she or he must be open-minded (a*lamumora*); he or she must not be self-centred (*anikanjopon*) (Kazeem 2009). Settlement of disputes is normally seen as a mutual duty of the elders and this accounts for the way the Yoruba traditionally say that *agba ki wa loja kori omo tuntun wo* (an elder cannot be in the market place and permit the reign of disorder) (Kazeem 2009).

3.6.2   Roles of indigenous social institutions in the provision of education

Indigenous social institutions have also played crucial roles in the provision and expansion of higher education in traditional Nigerian society (Barkan, McNulty and Ayeni 1991; Little 1957). These associations have arranged for students to travel overseas for the purpose of higher education (Sklar 2004). Many of the first medical doctors, lawyers, teachers, engineers, architects, surveyors, and magistrates – who played important roles in the traditional Nigerian public life – were trained through the initiatives of indigenous associations (Sklar 2004). Indigenous associations such as the Igbo Federal Union and the Society of the Descendants of Oduduwa played significant roles in providing higher education for their sons and daughters. Another example is the Igbo tribal union. The union provided scholarships to young people in their communities and even sent them overseas to countries such as England and the United States to complete a university education (Sklar 2004).

The Awka Band of Charity is another good example of indigenous associations. This indigenous association settled disputes among members and community members alike. They were also immersed in rural-development activities such as the construction of roads, bridges, schools, post offices, as well as market facilities. A branch of the association, in urban areas, helped members of the local branch who were new arrivals to adapt to the city way of life, and provided a linkage through which to secure employment or business opportunities. The association has also made education scholarships or loans accessible to talented youth. The association has built a hall to use for their meetings, celebrations, dance nights, send-offs and receptions. Individual members can rent the hall to celebrate weddings and childbirths, as well as burial ceremonies. These occasions express the unity of the members with one another (Van Den Bersselaar 2005).

3.6.3   Roles of indigenous associations in the physical development of the communities

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These associations also deliver physical development and useful facilities in the social-, political- and economic aspects of people's lives (Honey and Okafor 1998). Indigenous associations have been involved in constructing homesteads, clearing farmlands, roads or pathways, as well as the construction of bridges and supplementary social infrastructural amenities required by the people (Akpomuvie 2010; Trager 2001). Similarly, a study (Ottenberg 1988) of age-grade associations among the Afikpo Ibo in Southeastern Nigeria illustrates that these associations have built schools, hospitals, constructed roads, given scholarships and provided mutual benefits schemes, trading contacts, and capital. Ottenberg found that indigenous associations respond to the needs that are either beyond the concern of the government or not yet important enough to receive attention.

3.6.4 *Roles of indigenous social institutions in crime prevention*

The activities of these institutions were not limited to the physical development of their communities, the provision and expansion of higher education, and protests in the anti-colonial struggles of traditional Nigerian society. They were also involved in crime prevention. For instance, age-grade associations were bestowed the duty of keeping their communities protected. Within a traditional Ilogbo-Ekiti community, there was an age-grade called *Egbe Awere*. The age group was very strong and belligerent. They were equipped to handle the most daring criminal and the utmost risky danger to the community. It was commonly thought amongst the people, that there was no issue this association could not handle despite the gravity (Amusan 2001). In Ile-Ife, Southwest Nigeria, an indigenous association known as *Ode3* (Hunters Association) was operative and well organised as a means of social control. The members were known for their quick responses to distress calls. They were also hired by neighbouring communities. Their weapons were mainly clubs, cutlasses, cudgels and local guns (Owumi and Ajayi 2013).

3.7 Indigenous social institutions in contemporary Nigeria: Types and feature

This section documents indigenous social institutions that existed prior to the advent of colonialism in Nigeria and continue to exist in contemporary Nigeria. These are *Umuada* (Association of native daughters), *Otu-Umunwany Alualu* (community married women association), *Otu-eri* (age-grade association), and *Otu ndi-okenyi* (elder's associations)

3.7.1 Umuada (Association of native daughters)

The *Umuada*, or *Umuokpu* as it is named and called in most part of Igbo speaking states, is a collective of all the daughters of a specific clan, village, or town, whether old, young, single, married, or divorced, (Maduagwu 2014; Nwafor 2014; Obasi and Nnamani 2015). It is the unchallengeable right of each daughter of a specific village, without exclusion, to become attached to the association (Nwafor 2014; Obasi and Nnamani 2015).

3.7.1.1 Functions of Umuada Associations

The *Umuada* have decisive power in disputes in relation to women in the household and community and in disputes wherever men are unable to resolve them. The groups have a strong position in relation to the political system of Igbo culture, particularly in matters concerning the women (Obasi and Nnamani 2015). The role of *Umuada* ranges from social to administrative responsibility (Nwafor 2014; Onyeji 2004). According to Maduagwu (2014), the jurisdictive responsibilities of *Umuada* include:

i)   The resolution of disagreements between fellow women and the village;
ii) Adultery matters linking offending wives;
iii) Disputes concerning physical fighting among parties; and
iv) Battering or physical violence of a wife on her mother-in-law, and other matters under this classification that might fall under their jurisdiction.

Residing in close proximity within family houses has its challenges and conflicts periodically crop up among family members. These can scale from conflicts comprising oral attacks where forbidden subjects are voiced in the heat of a dispute, the misuse of powers by a rival wife, to insubordination of a wife and insubordination of her mother-in law. (Maduagwu 2014). The method of the *Umada* in every single situation hinges on the seriousness of the given situation. For example, in the case of abuse aimed at a mother in-law's family, this would draw a stiffer punishment from the *Umuada* than would exchange of blows between two wives within the household (Nwafor 2014; Obasi and Nnamani 2015). This is on the grounds that a mother-in-law is an esteemed figure who inevitably becomes a mother to her son's wife by reason of marriage. A wife is consequently anticipated to show even greater respect to the mother-in-law

than she would to her spouse. An act of violence by a wife against her mother-in-law, in whichever way, would therefore result in a very stiff punishment from the *Umuada* (Onyeji 2004).

3.7.1.2 Conflict Resolution

In disputes relating to matrimonial unfaithfulness, mother-in-law, and father-in-law, the Umuada have authority whether they were called upon or not (Maduagwu 2014; Obasi and Nnamani 2015). Their responsibility is to bring about enduring peace. In any of these situations, the Umuada takes an unbiased position, as the disputing groups are called to settle the problems. The Umuada will haul out the details, evaluate them and decide the suitable punishment to be apportioned on the party at fault (Maduagwu 2014; Obasi and Nnamani 2015). Their judgement is final on the issue. The Umuada can act as a "court of arbitration" (although not with legal force) and as a mediator in disputes (Obasi and Nnamani 2015). They can ask the party at fault to pay a fine, cook a certain portion of a meal, to bring a cockerel or yam as well as kola nuts for settlement (Maduagwu 2014). Before this is done, guilt and pardon must be obtained and pardon acknowledged by the groups in the case. The hurt person is expected to grant forgiveness to the offender and where there is resistance from any of the groups, the Umuada will come down seriously on the latest offender (Maduagwu 2014; Obasi and Nnamani 2015). The *Umada* and *Ndinyom* collectively wade in matters relating to issues of the market, cleanliness of community squares as well as shrines. Members hold regular meetings and those residing in cities make their contributions through mothers-in-law or a neighbour's wife. They keep an eye on their daughter's dress code and direct their conduct (Johnson 1982; Obasi and Nnamani 2015).

The Umuada will also intervene in the event a wife running away as a result of physical violence by a man. In this case, the husband's family will pay a customary visit to the parents of the wife to beg for her return. The family will then approach and appeal to the *Umuada* of the estranged wife's kin so that a fine might be paid to them (as the wife cannot return without authorisation from the *Umuada*) (Maduagwu 2014; Obasi and Nnamani 2015).

3.7.1.3 Burial

In the event of a death within the community, the *Umuada* will donate items such as food, cash and other resources to the grieving family. But one noteworthy function of the *Umuada* in a funeral ceremony is the burial dance concert (Maduagwu 2014). The *Umuada* will stay at the funeral ceremony for approximately three nights consoling the grieving through songs and dances. In their song, the *Umuada* will highpoint the good potentials of the dead. Such good songs go a long way to pacify the deceased's household. It makes them realise that their loss was not in vain. The concert is not only for the living but the dead are also beneficiaries. The spirit of the deceased is thought to be hovering around the household until the interment is done and is also soothed by the song (Akinrinade 2009; Maduagwu 2014; Obasi and Nnamani 2015).

During burials at the funeral venue, the *Umuada* are positioned at a specific post, which is habitually in the central living room. The *Umuada* concerts are customarily in the morning and evening. In some villages, the main concert of the *Umuada* is at night on the eve of the funeral (wake keep) (Akinrinade 2009; Maduagwu 2014). Apart from soothing the living and the dead, the *Umuada* concert functions as a medium of justice. For example, if the dead person was mistreated throughout his or her lifetime by the household or mainly the children, the *Umuada* use the funeral occasion as an chance to deal with the perpetrator (Akinrinade 2009; Obasi and Nnamani 2015). Customarily, there is no funeral without the *Umuada* and this gives them the superior hand in their dealings. It is supposed that no one, however powerful or highly placed in society, can effectively win a fight against the *Umuada* (Maduagwu 2014; Obasi and Nnamani 2015).

In various Igbo regions, the *Umuada* make donations for the improvement of their communities by virtue of erecting of community halls, maternity wards or schools. Through these efforts, they impact the lives of the people in their communities and cities. For their members, they award bursaries to needy girls and construct houses for widows as well as clothe the underprivileged. They also empower their fellow women through various empowerment programmes (Akinrinade 2009).

3.7.2   Age-grade Association (Otu-ebiri)

An age-grade association represents social segregation by age (Rogers 1979, Buchler 1980). Age-grade simply means age stratification following the recognised age levels in certain communities of African society (Onigu and Ogionwo 2006). An age-grade system is an age-long socio-cultural institution in Nigeria. It is one of the oldest institutions used in the administration of communities, before the advent of white missionaries (Olisa and Obiukwu 1992). "Age-grade" refers to a set of all adult males, born and grouped together within an age bracket in a particular community (Erim, Akpama and Asor 2012). In some areas, such as Ekiti, women are included; however, age-grades predominantly consist of men. As the age-grades increase in age, there are fewer members and their levels of respect increase (Onigu and Ogionwo 2006). The most senior age-grade members constitute the first category of elders because of their age, wisdom, decision-making capacities, and the fact that their children and grand-children can be found in other age-grades throughout the whole community (Akude 1992; Onigu and Ogionwo 2006). The position of seniority is such that age is positively correlated with respect and authority. This means that the greater one is in age, the more one is considered to being elderly and fatherly (Erim, Akpama and Asor 2012).

"Age-grade" is a very fundamental organ of social structure, particularly in traditional Nigerian societies. For instance, the establishment and membership of an *age-grade* are well regarded among the Igbo in the Anambra, Imo and Bendel States, the Tiv in the Benue State and the Ibibio in the Cross River state (Aluaigba 2011; Otite 1972). Akude records that *age-grades* are categorised by the events that happened during the time members were born, or when each *age-grade* becomes publically acknowledged in the community (Aluaigba 2011). The names of the several *age-grades* in the different villages and towns are normally derived from historical events that took place when the *age-grade* was primarily formed, the age or circumstance of members, and their undertakings in the area (Okpala 1980). For instance in Onitsha Inland Town, all those who were born between 1960 and 1962, formed a group which they called "independence"" (in honour of the year 1960), when Nigeria gained independence from the British (Otite 1972; Owumi and Ajayi 2013).

Age-grades serve as an institution of equals that promotes equality in all its language and practice. Age-grades have their roots in the villages but they also operate as branches in towns. An age-grade is a social-leveller. It levels all members of the same grade with an equal social standing, at least in the understanding of its relevance and operation (Aluaigba 2011; Owumi and Ajayi 2013). Individual success and wealth are not counted among members of the age-grade because each member participates, contributes and benefits equally (Akude 1992). Jocularity is also a well-known feature of age-grade members

3.7.2.1 Functions of age-grade associations

Age-grade meetings offer multiple levels of socialization from which members learn the act of composure, speech tactics, and the logic of decision making. They are involved in the upkeep of law and order, resolution of conflicts among contending members, construction, and the repairs of roads, markets, the cleanliness of the community, its pathways, and guarding their villages from external hostilities (Aluaigba 2011; Erim, Akpama and Asor 2012). Over time, age-grades have variegated their roles to comprise novel activities that aid development. They have contributed enormously to the educational, political and social development of their communities (Aluaigba 2011).

3.7.3 Otu-Umu Nwanyi Alualu: (Village wife association)

Umu-nwanyi Alualu denotes to all womenfolk married into any clan or community from outside. Thus, *Umuada* is *Umu-nwanyi Alualu* in their individual marital families (Onyeji 2004). It is compulsory for all the women married into any village (*Ndi-alualu*) to be part of *Otu Umunwanyi* (Association of Wives) (Onyeji 2004). This membership is neither negotiated nor is it open to individual resolutions. It occurs spontaneously as a result of marriage into any village or community (Onyeji 2004). *Out Umu-nwanyi Alualu* is typically headed by the wife of the *Oji Ofo* (bearer of the symbol of truth) in the village, or the wife of the head of the clan (*Onyeishi Obi*), identified as *Onyeishi Umunwanyi* (Onyeji 2004). All the women meet frequently to deliberate the affairs of the women and the community in general. Such meetings are compulsory for all women, except for the sick, who must get approval from the *Onyeishi Umunwanyi* (leader) to be absent from the meeting (Ekechi 1999; Onyeji 2004). If approval is not granted,

the group will fine the absent women by impounding some of their properties. These are then sold at an agreed sum of money. Tardiness to gatherings and conflicts in the course of meetings also draw monetary fines (*Nra*, *Iwu*) (Ekechi 1999; Onyeji 2004).   In contemporary contexts, the *Otu-Umu Nwanyi* also exists in cities where women attempt to re-establish communal relations and cultural ties with their rural origin. There are also *Otu Umu-nwanyi* formed by women not on the basis of communal relations or ties but on socio-economic interests (Onyeji 2004).

3.7.3.1 Functions of village wife associations

The village wife association of any village has the obligation to receive, welcome and familiarise recently wedded women to the locality. This treatment typically involves the clarification of the community's customs, principles and traditional practices (Onyeji, 2004). In continuation from the past, the *Otu-Umu Nwanyi* continues to use very strong social, practical, traditional, corrective and economic powers and check on the undertakings of members of the community. They settle disputes between women, issues of infidelity by wives, and conflicts to do with physical violence between parties. The village wife associations also contribute to the improvement of their localities by way of constructing of community halls, boreholes and other activities.

3.7.3   Elder's council

The elder's council is a traditional association of elderly people who are elected by the local community to serve in times of disagreements and coordinate them and disseminate information (Frankenberger et al., 2007; Spielman et al., 2008).

3.7.3.1 Functions of elder's council

The council of elders is influential in conflict resolution, mediation, and negotiation among the communities. It is the duty of the council to manage conflicts that arise as a result of ethnic differences, families, conflicts pertinent to land or land encroachment, crop damage by livestock, illegal deforestation, or any failure to adhere to land contractual agreements. The elders also resolve issues of divorce among individuals, communities, and families. In general, all types of conflicts are solved by the council of elders. However, at times, a conflict might not be solved

using this traditional institution. Conflicts that arise from land transactions may reach the formal court.

Other social institutions within and outside the locality are also very significant: the group of market women and titled women (Nwafor 2014; Onyeji 2004). Each is linked with one task or other in addition to keeping watch over public morality. The *Umuada* in Igbo cultural groups is one of the most organized, peaceful and endowed women groups in Nigeria (Nwafor 2014).

3.8   Roles of indigenous social institutions in contemporary Nigeria

In general, there is continuity in the roles played by indigenous social institutions in contemporary Nigeria. The indigenous origin of these institutions has not inhibited their dynamism and they have transformed themselves to adjust to the socio-economic and political situations of the day. Indigenous social institutions still play dynamic functions in the administration of justice, upkeep of law and order, peace keeping, providing security and dispute resolution, and in the improvement of their various localities (Brock-Utne 2001; Ikelegbe 2001; Irobi 2005). The only difference between the undertakings launched in the pre-colonial era and those undertaken today is in the range of the tasks and tools employed (Akpomuvie 2010).

As Akpomuvie (2010) and Idode (1989) noted, in old times activities of indigenous social institutions in Nigeria related mainly to the construction of roads, deepening and cleaning of rivers and streams, clearance and cleaning of communal land and marketplaces. Akpomuvie (2010) also noted that the range of tasks comprised the construction of schools as well as market shops. Tasks such as introducing pipe-borne water, road tarring, dispensaries and cottage hospitals and more were not typically tried (Akpomuvie 2010). The author further stated that the equipment used in the past was modest; hoes, cutlasses, daggers, and spades were commonly used. The building of walls did not follow any typical measurements as the people used their thoughts to design and build such projects. On this point, there was not much government contribution as the preparation and implementation of these schemes was the exclusive accountability of the people. When the government was involved, it was for the intent of taking over finished projects for use or repairs (Akpomuvie 2010).

Evidence from the literature reveals continued developmental and conflict resolution roles of indigenous associations in contemporary Nigeria (Abegunde 2009; Morufu 2003; Olowu, Ayo and Akande 1991). For example, the research carried out by Olomola (2001) in Lagos state discovered that in 1998 an indigenous community association constructed a primary school, civil hall, post office, and several roads (Olomola 2001). In Aluu, Rivers State, a traditional female-only association known as "Alice" erected five-room accommodation with bathrooms and toilets for midwives and pregnant women in the community. In Rumueche, Rivers State, an age-grade-association remodelled a community hall in the community playground (Onyeozu 2010).

In a study of activities of age-grade associations among the Afikpo in Southeastern Nigeria, Yusuf (2008) found that these associations built schools, hospitals, constructed roads, gave scholarships and also provided mutual benefits schemes, trading contacts, and capital. Yusuf argued that these associations responded to the needs that were either beyond the concern of the government or not yet important enough to receive attention.

Abegunde (2009) examined indigenous community associations and the economic development of Osogbo, Nigeria. Findings of the study show that traditional community associations get involved in communal improvement schemes. These embrace construction of roads, communal halls, court halls, palaces and the delivery of potable water and flood control amongst others. The study also found that these offer an avenue for people to establish themselves for planning action.

Akinola (2007) explored the evolution of collective action in some selected communities in south-western Nigeria. This was done by examining the roles of traditional community associations and the local government in the provision and maintenance of facilities to the rural communities. Findings of the study show that local associations among the Yoruba evolved on the basis of the different occupations they engaged in, which in turn were determined by the environment in which they found themselves. Akinola noted that local associations were designed for the purpose of encouraging and guarding mutual goods in the arena of politics, economics, and religion, amongst others. The study further revealed that the majority of facilities

in rural areas were produced and sustained by community-based associations. For instance, a group of farmers, approximately 140 people, pooled resources and purchased a tractor for farming activities. This enhanced the farmers' work as they used the tractor in rotation on their farms.

Similarly, Abdulwahid (2005) studied Miyetti Allah – a local community association in the northern part of Nigeria. Abdulwahid observed that the local association participated in giving security to the host village. The association worked with vigilante groups in the village and neighbouring communities to tour the forests and the villages in the area in order to defend the farm animals and people in the communities from thieves and cattle rustlers. They also participated in obtaining veterinary services for the animals and getting rites of passage through the cattle trails when they move to greener grasslands during the dry season and rights to graze and water the cattle in selected areas.

In a study of the responsibility of indigenous community groups in agricultural and rural transformation in Delta State, Nigeria, Ugboh and Tibi (2008) found that indigenous community associations are indubitable mediators of development in guaranteeing the rural and agricultural transformation in Delta State. The local community associations supplement the erratic performance of government interventions by their individual struggles. The research suggested that there is a need to advance a linkage between the state and community so as to enhance the managerial and professional abilities of indigenous community associations.

In a similar study, Kurfi (2011) explored the contributions of indigenous community associations in environmental sanitation in Kano, Nigeria. Using quantitative as well as qualitative research approaches, the study found that local community associations perform various environmental sanitation activities including: construction and maintenance of bridges, culverts and drainages, clearing of grave yards, spray against pests and mosquitoes and campaigns on the importance of sanitizing the environment

In another study, Mohamed (2002) examined the activities of indigenous community associations of rural women farmers in northern Nigeria. The study found that the associations mobilised and trained rural women in the management of information and communication, and

provided avenues through which members express themselves, discuss issues of health, disseminate agricultural innovations and provide members with better access to farm inputs and credit than they would have as individuals.

In a recent study, Emmanuel (2012) examined how rural community associations are filling the gap generated by the partial pulling out of the state from rural infrastructure delivery in Ilaje, Ondo State, Nigeria. The author found basic infrastructures such as pipe-borne water, electricity, tarred road networks and modern market centres were provided by local community associations.

Furthermore, a study (Ibem 2009) of community-based associations in Ohafia found similar evidence. The author found that public services provision in Ohafia is run by a number of local associations such as age-grades, women's associations and others that are self-governing. Ibem observed that the associations banked on internally generated assets (association registration fees, charges, penalties, taxes and charitable contributions, etc.) to back infrastructure projects.

3.8.1   *Roles of indigenous social institutions in crime prevention in contemporary Nigeria*

There is a increasing crime wave in Nigeria. This is relatively a creation of prevalent unemployment, growing cost of living and the availability of small arms such as rifles and pistols in the open market (Otto and Ukpere, 2012). The police have often been incapable to meet the security necessities of the Nigerian people, which may be the result of inadequate well-trained manpower (Wisler and Onwudiwe 2005). In response, the Nigerian government has set up supplementary law enforcement outfits such as Nigeria Security and Civil Defence Corps (NSCDC), in addition to standing military police to help in the process of law enforcement and upkeep of order in the country (Wisler and Onwudiwe, 2005).

These institutions have an inadequate impact on existing security demands from the Nigerian masses. The incapability of the Nigeria Police Force (NPF) and other associated bodies to control the growing wave of crime, and the fact that these bodies are seen as oppressive outfits in the hands of people in government, particularly the 'rich few', has given room for public distrust and the demise of public confidence in the efficiency of the police. Indigenous associations have become the preferred alternative for the security of lives and property (Wisler and Onwudiwe,

2005).

For instance, in Tiv and Igbo communities, age-grade associations are used to curb crime and criminality. They generally improve community safety by increasing vigilance and decreasing chances for crime by increasing crime-prevention consciousness. They also help the police in spotting crime by encouraging effective communication and the swift reporting of doubtful and criminal activity (Wisler and Onwudiwe, 2008).

In contemporary Nigeria, indigenous social institutions also perform dynamic roles in peace keeping, conflict resolution and administration of justice (Ajayi and Buhari, 2014). The institutions resolve conflicts through arbitration, settlement, and reunion. indigenous social institutions also engage in extra-judicial strategies and usage of lawful proverbs to influence or persuade the disputants about the consequence or otherwise of their behaviour (Ajayi and Buhari, 2014).

3.8.2 *Roles of indigenous community associations in information dissemination in contemporary Nigeria*

Information diffusion is a practical information package aimed to teach and update dedicated sets of consumers on socio-economic and educational matters, problems and prospects of concern to them (Revere et al. 2007). Indigenous community associations are used to disseminate information to the rural people. For instance, a study (Ajuwon 2006) of indigenous community associations in northern Nigeria such as elders' council, market-women associations, age-grade-, and rural-youth associations found that members of these associations disseminated facts around AIDS, the method of spread of HIV/AIDS, avoidance, and treatment to their members. The study found that local community associations were an operational means of transmitting essential messages to individuals who live in rural localities.

Similarly, in Kwara state, Nigeria, members of indigenous community associations support themselves economically, socially and politically and also embark upon projects such as campaigns against HIV/AIDs, early marriage and construction of feeder roads, culverts and market stalls. Also, the associations organise training programmes for their members on the best practices related to their trades. Furthermore, some of the indigenous community associations

have established adult literacy centres for the illiterate members while the literate ones serve as volunteer tutors. The research observed that local government authorities often times consult these associations to know the felt needs of their immediate communities (Ambali and Fajonyomi 2014).

3.8.2.1 Associational life and socioeconomic well being

From the review, mutual insurance, savings and credit facilities and public goods and services are different risk-management functions of indigenous community institutions. Amidst these roles and indigenous social institutions, a variety of measures exists, from those with formal codified norms to informal organisations that rely on social enforcement structures. In spite of this, bonds of trust and interpersonal relationships are the centrality of associational membership.

Associational membership allows members not only to share risk but also to diversify income, access new markets opportunities, and acquire new skills and technologies. These all together have significant implications for improved livelihoods. Associational membership provides avenues through which members can access social and economic resources, and provide for one another. It generates mutual trust, habits for cooperation and participation. It can provide a buffer when deprivation is worsened by shocks, stress and other sources of susceptibility. Beall (2004) notes that associational life play an important role in facilitating exchange of assistance and support for vulnerable people, even when they have limited access to other resources (e.g., financial, natural, physical), in order to address social and economic problems, specifically livelihood insecurity. Beall (2004) argues that informal organisations and associational forms can contribute to more sustained and organised forms of collective action, at least when livelihoods are vulnerable.

In a study on social networks in Vietnam Luttrell (2005) found that associational life plays a significant role in providing people access to natural resources. In the rural context, such forms of social networks can create social capital through increased access to information and resource (financial and natural), and social support.

Similarly, Wilkinson (1991) notes that associational membership functions as the space that promotes various exchanges and interactions and gives meaning to the individual and others. Through the most basic processes of social interaction, communities arise and the possibilities for joint and cooperative actions exist. The social circumstances and organisation that arise have an effect on the quality of individual welfare, contributing to community social good and the emotional bonds that individuals sense toward the places in which they live.

Associational membership is positively and significantly associated with perceptions of individual social and economic well being. Social networks are widely considered to be valuable and critical sources that contribute to one's social and economic well being, particularly in times of crisis and socio economic change (Theodori (2001).

According to Moser (2005), associational membership provides an important buffer for the poor against vulnerabilities and shocks. Its existence considerably decreases the likelihood of the poor seeing their household's food, economic or housing as vulnerable.

Similarly, Lomnitz (2008) notes that people who have livelihoods that are characterised by marginality, associational membership functions as a mechanism for survival, representing a kind of spontaneous social security system through reciprocity and exchange. According to Ellis (2000), reciprocity relations diminish operative costs by cooperative work, improvement of economic relationships and increased knowledge and innovation. Associational membership is crucial to improved social and economic well being of both rural households and communities

3.9 Highlight of main points and gaps in the literature

Judging from the review of the literature set out above, indigenous social institutions play multifaceted roles. Indigenous conflict-resolution mechanisms allow community members to pursue remedies and resolve conflicts within their own cultural confines. Indigenous social institutions play responsive roles in the administration of the communities and their courts are recognised in most societies and culture. They make rules, implement them and clarify and apply the important decrees, customs and traditions of the people for the smooth administration of their localities. From the literature indigenous institutions appear to be evolving as a prerequisite for consolidating the capabilities of societies for self-initiated mobilisation and development.

There is continuity in the roles of indigenous social institutions from the past into the present. Most of the institutions have transformed themselves to adjust to the socio-economic and political conditions of the day. A possible explanation for the continuity of roles in indigenous social institutions in contemporary Nigerian society is that, despite the long years of independence, Nigeria has little record of socio-economic development. For instance, following Nigeria's independence in 1960, successive governments have made efforts to enhance the health condition of the people. Year after year, enormous amounts of money are dedicated to the health sector, particularly for the delivery of health care amenities in the country. Notwithstanding the enormous amounts of money being dedicated to the health sector, no reasonable development has been noted. On this matter, Leo (2010:42) has detailed that Nigeria's health indices have been termed as one of the poorest in the world, with women and children persistently losing their lives to one epidemic or another. Correspondingly, Metiboba (2011:457) has noted as follows:

> *Nigeria had one of the lowest national health budgets in Africa. It is partly as a result of the under-funding in the health sector that has made its quality of services to be quite low. Health facilities at all levels are simply nonoperational. Besides, the poor and deplorable state of the available health facilities only translates to inefficient and ineffective healthcare delivery*

The economic development of a nation, success or failure, depends on the political will and determination of its leadership (Heywood, 2000). The problem of social and economic underdevelopment in Nigeria is due to weak policies, corruption, and poor management of the system. The pool of leaders that have reached governance positions since independence have in one way or the other lacked vision. Most of them have been immersed in corruption and political backbiting, which has led to the maladministration and mismanagement of public resources and, consequently, economic setback and miserable poverty are part of the national legacy. In Nigeria, a working public transportation system scarcely exists. Health and educational amenities are dilapidated, with unemployment and inflation rising continuously. The situation in rural areas is worse (Abbass 2012).

Traditionally, governmental services include the delivery of essential public goods like security, rudimentary infrastructure, education, sanitation, and public health. However, the majority of the

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social and economic needs of the citizens are not provided for by the Nigerian government. The inability of the Nigerian government to meet these needs has led a number of the citizens to fend for themselves in order to make up for the absence of the state in their well being and livelihoods.

However, these associations have been found to be robust and are depended on upon by the people to afford them with essential goods and services in the face of the letdown of formal, colonial-based arrangements. One of the most important research gaps identified in this review is the role of indigenous social institutional factors (such as neighborhood institutions, elder's councils, village wife association) in relation to the livelihoods of the elderly. The aim of this research was, therefore, to assist in closing this gap by probing rural older people's membership and participation in indigenous associations in Southeastern Nigeria.

3.10   Conclusion

The chapter set out a review of the literature on the roles of indigenous social institutions. It began with a discussion of social institutions as a concept and conceptualized indigenous social institutions. The international literature on the roles of indigenous institutions was presented. This topic was followed by an examination of roles of indigenous institutions in traditional and contemporary Nigerian society. The review showed that indigenous community associations had existed in pre-colonial times and had rendered very important roles in governance, dispute management, and resolution. They were also involved in the provision and expansion of higher education while others were involved in crime prevention in their communities and some others were dynamic in demonstrations in the anti-colonial tussles in pre-colonial Nigeria (Adebiyi 2008; Akpomuvie 2010).

However, despite the indigenous origin of these associations many of them have transformed themselves to adjust to the socio-economic and political conditions of the day. They have survived and modified themselves to suit the diverse socio-economic necessities of their members. Some of the institutions still play dynamic roles in peace keeping, administration of justice, providing of security, dispute resolution, maintenance of law and order, and in the development of their various communities.

The continuity of roles of indigenous social institutions in contemporary Nigeria is a reflection of weak policies, corruption, maladministration and mismanagement of public resources that have dovetailed into massive social and economic underdevelopment, poverty and economic hardship in Nigeria. Indigenous associations have demonstrated their resilience and have been actively involved in the struggle of the Nigerian people to provide a more humane society (Abbott 2006b).

The next chapter provides a demographic and socio economic profile of study respondents. Detailed information on the type of local associations respondents belong to is given in Chapter Four.

CHAPTER FOUR: Profile and membership patterns of older people in indigenous community associations

4.1   Introduction

This chapter gives an overview of the profile of members of each of the studied indigenous community associations in Enugu and Abia States. In particular, the demographic characteristics (marital status, age, and number of children) as well as the human, social and financial capital attributes of the members are explored.

For the purpose of this study, the proxies for human capital are the respondents' educational backgrounds and their participation in income-generating activities. Social capital differs and is assessed with regard to family networks/living arrangements and membership in social groups such as church- and local-community associations. Finally, proxies for financial capital are ownership of livestock and land. The core goal of the chapter is to identify the social and economic assets that an association's members have access to and can draw on in their livelihood strategies, especially in times of adversity. The chapter also provides a context for the discussion of the perceived benefits of associational membership, which is the subject of Chapter Five.

This chapter has two sections. The first section tenders an overview of the profile of respondents as discussed above. The second section highlights the key similarities and dissimilarities of the members of different associations and discusses these within the social capital framework.

The indigeneity of respondents was explored in the research because among the Igbo, one's indigeneity determines one's membership and participation in indigenous community associations. In order to participate in some indigenous community associations, a person has to be a citizen of the community (Nwadiala, the freeborn). "Strangers" or "aliens" (Mbarabara) do not belong to indigenous community associations. Strangers or aliens are also barred from contesting local elections and from receiving traditional titles. Indigeneity implies first-order connections between group and locality. It connotes origin and belonging and deep-rooted processes of bond and empathy and, in this way, it differentiates natives from others (Merlan 2009).

4.2　Profile of members of indigenous community associations

As discussed in Chapter Three, a total of four indigenous community associations (two in Enugu State and two Abia State) were selected and examined for this study. Two of these associations (the age-grade and elders' councils) are essentially male-only associations and the other two (Umuada and the Village Wife Association) are female-only. Drawing from the IDIs and FGDs conducted in the two study areas, this section discusses the profiles of these associations' members.

4.2.1　Profile of members of age-grade association

An age-grade association comprises adult males, born in a particular community, village or clan and grouped together within an age bracket of ten years., (Onigu and Ogionwo 2006). The association is usually made up of people who grew up together, played together and faced other aspects of life at the same time. This study interviewed 17 members of age-grade associations in both study areas. The 17 members of these age-grade associations were indigenes (Nwadi-ala) in the studied communities.

All the members were married and their ages ranged from 60 to 70 years inclusive. Almost all (15) of the respondents in age-grade associations had large families of four children or more. The remaining two respondents had small families (two and three children respectively). The benefit of having a large family was explained by an 85year-old man in a focus group discussion in Abia as follows:

> *"Farming is our main source of livelihood. A large family means large income as more land can be worked, with more people to help. With several wives and several young children, one is sure of having a much larger workforce within one's household. By the combined efforts of these people, a man would gradually expand his cultivation and become more and more prosperous. A man with a single wife has less help in cultivation and is likely to have little or nothing"*

Another 75 year-old man who lived with his spouse and cares full-time for his left-behind grandchildren stated that: "*Our grandchildren's parents don't give us money to cover the tuition costs and general costs of their children's care, we do that through our labour".*

In terms of human capital, 15 of the 17 members of age-grade associations had attained primary

school education, while the remaining two had no form of formal education. The majority (13 of the 17) were engaged in goat farming and sheep farming. The animals were sold to get money. Others did land renting, pledging and yam farming. Renting land involves allowing another person to use the land in question for a specified period in return for compensation in cash or kind, while land pledging means offering a piece of land as security for a loan or obligation. The land will revert to its original owner when the pledge is redeemed (Hagos et al. 2014). Yet others engage in retail trade, which entails buying and selling goods at the local market. Handcrafting, which includes weaving, leather work, carving, and basketry, is another income-generating avenue for members of this association.

As stated above, all members were currently married and residing with their spouses. A majority of the respondents (13) were in monogamous unions while the remaining four were in polygamous unions. Eleven of the 17 respondents indicated that they lived in skip generational households, in which grandparents raise children and parents are absent from the household (Rothausen-Vange 2005). Six lived with their spouses and adult children.

In exploring the respondents' social capital, information was sought on their social engagements. It emerged that eight of the respondents participated regularly in Christian religious activities, while the remaining nine reported regular participation in traditional religious activities. In addition to being members of the age-grade association, 12 of the respondents reported that they belonged to other local community associations such as the elders' council, and hunters and farmers' associations. The remaining five did not belong to any other association. A hunters' association is a local group of men who are hunters, while a farmers' association is a group of local farmers. The benefit of holding multiple memberships was explained by a 70-year-old man in a focus group discussion in Enugu as follows:

> *You can never be alone should any uncertainty befall you when you hold multiple memberships in local community associations. Should one disappoint you, the other would not. They are indeed helpful.*

Thirteen of the 17 members reported that they own livestock such as sheep, goats and poultry. The remaining four were not involved in sheep- and goat-farming activities. All respondents who reported that they owned sheep and goats said they farmed them for sale. Those that raised a

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stock of fowl said they were kept for market and meat. All respondents who stated that their livestock was for sale declared that they spent most of the income on food for the household, health, and other basic needs of their households.

All of the respondents owned land ranging from five hectares to 12 hectares, which they used for agricultural purposes, renting and pledging. They said that ownership of land helped them to improve their living conditions and assisted them in solving their financial problems.

4.2.2 Profile of members of the elders' council

The elders' council comprised all the elder male members of a clan, village or community. Twelve members of the elders' council were interviewed for this study. Like their age-grade association counterparts, all the respondents were indigenes of their communities.

All the members were married and their ages ranged from 60 to 100 years. Judging from their narratives, respondents who had lost their wives eventually remarried. Eight of the respondents, mostly those aged 80 years and above, were in polygamous unions while four were in monogamous unions. Almost all of the respondents in an elders' council have a large family of four children or more. One respondent said:

> *Though our children and extended family remain very important, the truth is that the help we get from them is not enough. We will definitely starve to death if we depend on them. Our children are also struggling to make ends meet. There is no single older person in this community who solely depends on his or her children for livelihoods. Times are hard really (FGDs, Enugu).*

A 100 year-old man also remarked:

> *It's not their fault, things are hard generally. They (children) do not always have enough to meet their own needs let alone help us. Would you be able to support someone financially when you cannot pay your rent in town? It's not possible. The economic situation in the country is bad and biting. It really wasn't like this in our days. I supported my parents till their death (FGDs, Enugu)*

During a focus group discussion in Abia, the majority of the respondents noted that family members, particularly adults sons and daughters, had migrated to cities and some were remitting money back home. However, in most cases, such transfers did not offer extra sources of cash, but

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were used to pay off credits taken out by older persons to offset the education costs and health care necessities of left-behind grandchildren.

A notable proportion (nine) of the respondents stated that they had primary school education while three had no form of formal education. With regard to their involvement in income-generating activities, seven of the respondents engaged in land renting, transportation, and yam farming. Two of the respondents brewed a local gin called "*Ogogoro*". *Ogogoro* is extracted from the sap of Raffia Palm trees. As both beverage and commodity, *Ogogoro* conveys considerable traditional and economic importance within Nigeria. It is an indispensable part of several religious and social observances; it is poured onto the ground as an offering to the gods, and fathers of Nigerian brides use it as a libation through which to validate their official blessing of a marriage (Heap 2008). Only three of the 12 respondents were not engaged in any form of income-generating activities and relied on their family network for survival. On this topic, one participant aged 83 said:

> *I have a Keke NAPEP (tricycle), which somebody in the village rides for me. He pays me at the end of every week (In-depth interview, Abia)*

Keke NAPEP is a commercial tricycle and a major means of transportation in some cities in Nigeria. It has improved the livelihood of millions in Nigeria. The word "rides", as used by the respondent, implies that someone uses his tricycle to engage in the transportation business and pays him a stipulated amount of money.

Another 75 year-old man in Enugu said: *I have a motorcycle, which someone uses for Okada and remunerates me weekly.*

"Okada" refers to commercial motorcycles, which are a major means of transportation in Nigeria. The motorbike riders convey commuters from one area to another for payment. Okada riding is common business and it is extensively used by members of the public. Government workers, students, traders and business people find Okada business a great respite from the jammed traffic circumstances that are a common scene during the rush hours in the morning and afternoon when schools and workplaces close (Onifade, Aduradola and Amao 2013)

Another respondent added:

You know we live in hard times. When my children have something to give, they send to me; if they do not have they do not give. The economy is bad. I am satisfied for what they are able to do for me. But you know things are no longer the way they were in the past. I am sure my children do not hate me. It's just that things are hard now (In-depth interview, Abia)

All of the respondents were married and living with their spouses. Some lived with their spouses and adult children while others lived in skip-generational households. In addition to their membership in an elders' council, the bulk of the respondents (8) belonged to other local community associations such as age grade and hunters and farmers' associations. The remaining five said they did not belong to any other local community association.

With regard to ownership of livestock, seven of the respondents possessed livestock such as sheep, pigs, and goats, which they sold to get money. All of the respondents had lands ranging in size from six to 12 hectares, which they used for agricultural purposes, renting and pledging. Like their male age-grade association member counterparts, ownership of land helped them to improve their living conditions and assisted them in solving their financial problems and providing food and other basic needs for their households.

4.2.3 Profile of Umuada members

An Umuada Association is a group of all the daughters of a specific kindred or community, whether old, young, single, married or divorced. This researcher interviewed 30 women, of whom 13 were members of an Umuada association. All of the 13 members of the Umuada associations were indigenes of their communities or villages.

The age sequence of respondents spread from 60 to 105 years, and the majority (seven) were aged between 60 and 70. Ten of the participants were married and residing with their spouses. Three of the respondents were widows. Six of the married respondents were in monogamous unions and four in polygamous unions. Three were unmarried. Some of the respondents indicated they were monogamous but were actually surviving wives of polygamous households. Almost all of the respondents in Umuada had a large family of four or more children. The remaining two respondents had small families of two and three children respectively.

An 85-year-old woman who was escorted to one of the FGDs in Abia State by her daughter in-

law stated: *"My daughter in-law does everything for me. She cooks for me, cleans and does my washing. She really cares for my needs"*

Janet, another participant in the same FGD observed that she has two sons and three daughters who don't care about her. This is how she puts it:

> *I cared for my own parents and grandparents while they were alive. My children think helping me is out of fashion. I struggle on my own to feed myself. That is why I decided to go into Ogogoro business because I will starve to death if I depend on them. It is a pity I have to work till I die.*

The bulk of the respondents (10 of the 13) in both studied communities had no formal education. Only three of the respondents said they had primary education. Study data revealed that a high proportion of the respondents were involved in diverse income-making activities such as farming and production of food and cash crops, such as maize, cassava, vegetables, and cocoa yam. Some respondents engaged in trade, such as selling of food items, secondhand clothes, and locally brewed gin, while others combined both farming with trade, as Enyidiya, a 65 year-old woman in Enugu did:

Times are hard really; my family will starve if I depend only on farming. I run a shop by the village square where I sell food items. So I combine both to keep my family going (In-depth interview, Enugu).

In terms of living arrangements, members of Umuada associations can be categorised into three: (i) Those who were married and residing with their spouses and adult children; there were two of these in the study;

(ii) Those who were married and living with their husbands and grandchildren; there were eight of these; and

(iii) Unmarried women. The study interviewed three in this category.

With regard to respondents' social participation, data was collected about involvement in different social activities such as those of religious- and local-community associations. More than half of the respondents reported regular participation in religious activities, while the

remaining three said they were not members of any religious group. In addition to their membership in Umuada associations, 10 of the respondents belonged to other local community associations such as a village-wife association and *Osusu*. Two of the respondents said they did not belong to any other local community association. The *Osusu* credit scheme is a group saving structure that allows members to obtain considerable sums of money to meet prearranged substantial expenditure obligations. Each member of the group settles to make a specified amount of funds into a pool at agreed intervals. The sum collected is in turn paid to a member of the group and this method carries on up until members of the group obtain sums equivalent to the contributions they made. The rotation of savings and payments is repeated up until the group chooses to withdraw from the system (Lahai 2012). The importance of membership in local community associations was explained by one member as follows:

> *Belonging to different local associations is very helpful. It amazing how these associations respond to the needs of their members. They are just there for you in both good and bad situations (In-depth, interview, Enugu)*

Another respondent also noted:

> *Yes, it is very important because you cannot do it alone. No one has any monopoly of knowledge and business. Belonging to these associations is vital at least at our level. Lone rangers hardly succeed (FGDs, Abia)*

With regard to their financial capital, the data elicited showed that all of the respondents were landless. All of the respondents were found to be keeping chickens. About seven of the respondents engaged in goat- and sheep farming activities. Respondents mentioned that sheep- and goat farming played a key function in their daily lives, as the animals were sold and the money used for food, medicine, and other needs

4.2.4   Profile of Village Wife Association members

This is an association of women married into a kindred group, clan or village. This study interviewed 17 older members of village-wife associations. All 17 members of the associations originated in communities, towns, or cities other than that the communities or villages into which they were married.

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The age sequence of respondents stretched from 60 to 102 years, and the majority (11) were aged between 60 and 80. High proportions (13) of the respondents were married while four were widows. Twelve of the respondents were in monogamous unions and five were in polygamous unions. Some respondents indicated they were monogamous but were actually surviving wives of polygamous households. Almost all of the respondents had a large family of four or more children. Only two of the respondents reported having one and three children respectively. Reflecting on the nitty-gritty of being in a polygamous union, 65-year-old Agnes observed that:

> *My co-wife is very helpful. We help each other out with household duties and taking care of our grandchildren. We share a lot and support each other. We are just one big family (In-depth interview, Abia)*

Another respondent stated:

> *I am in a polygamous marriage. It is not that rosy as you might think. My marriage is often characterized by frequent jealousy, conflicts, competition, tensions, and psychological stresses. Love and other resources can't be shared equally by men. This situation creates room for envy and hatred amongst us and our children.*

A high proportion (12) of the respondents did not have any form of formal education. Only five reported that they had primary education. The bulk of the respondents engaged in different income-generating activities such as farming and trading items such as food and wrappers (clothing). Age was considered to upset involvement in incoming-making undertakings through its restrictions on movement.

In terms of their living arrangements, a total of eight respondents lived with their spouse and adult children. Three lived with spouses and grandchildren. Some of the widows lived alone while others lived with grandchildren. During the interviews, the majority of the respondents reported belonging to other local community associations that could have a positive impact on their incomes and living standards. For example, 11 said they were affiliates of cooperatives and four pointed to membership of credit or loan associations. Cooperatives and credit schemes have been established for improving livelihoods in rural areas (Davis 2003).

In relation to their financial capital, only two respondents said they owned land (two and three acres of land respectively) while the remaining 15 were landless. As with their Umuada

counterparts, all of the respondents kept chickens, but very few kept pigs and goats.

4.3 Discussions and conclusion

This section highlights the key similarities and dissimilarities of the members of different associations and discusses these within the proxies of social capital.

4.3.1 Similarities

The overview of the demographic profile of members indicates that the majority of the respondents were married with large families. The discussion starts by investigating the relationship between living arrangement and livelihood strategies.

In Africa the institution of the family remains important, with strong social, economic and cultural implications. The situation is more pronounced in the rural areas where communities are traditionally structured around extended families Land distribution, political organisation and trade depend on family ties. Arrangements for coexistence are a significant factor for the overall well being of the elderly, and provide evidence of the extent of support for the elderly available from the family network (Van Solinge 1994). Household linkages provide substantial, practical and emotional support in old age (Biddlecom, Chayovan and Ofstedal 2002). Studies show that if the health of the aged deteriorates and help is needed, the elderly will rely primarily on family members. They assist and help in a variety of physical tasks such as bathing, dressing, giving medication and preparing food (Reinhard et al. 2008).

Household succour acts as social-protection machinery that offers informal cover for social risks, such as the failure to earn an income and greater care needs owing to unemployment or old age (Seeman 2000). Adult children not only provide care themselves. They also manage care arrangements and ensure that someone looks after their frail parents. Family relations have been the most close and enduring, and on them the elderly have relied for security (Sokolovsky, 2000). Though rapid out-migration is increasingly disrupting the fabric of intergenerational caring and reciprocity for the elderly (Sokolovsky, 2000), a majority of older adults still live with younger kinsfolks and depend wholly on household capital for survival (Bongaarts and Zimmer, 2002). In a Western Pacific survey, for example, it was found that in Fiji, the Republic of Korea,

Philippines and the Malaysia, about 85 percent of older persons live according to extended household arrangements (Sokolovsky, 2000)

According to Beall and Kanji (2000), every older person has some kind of living arrangement, which has an important impact on their general well being, economic status, social networks and access to and control of key livelihood assets. For this reason, households play multiple roles in older people's livelihoods, acting as a key social unit and the central consumption and production unit. It is the realm to which most people devote a major share of their lives (De Vos, 1995:1). Whereas the household plays a significant role at all stages of life, it may take on a particular significance in old age, especially when frailty may limit extra-household activities of the elderly. The household may play a valuable financial role when other sources of income and assets are depleted. The household also acts as a central hub of social relationships, bringing together different generations and tying together older people into complex webs of obligations and responsibilities. Its stock of social capital is important in old age.

In another study, Andersen and Taylor (2007) established that household care was considerably connected to psychosocial well being of older people in that there were always exchange relations between the elderly and their households or kin. Andersen and Taylor (2007) in addition discovered that an extensive range of health, social and associated assistance was extended to the elderly from their households or kin. Similarly, a study of 27,779 cancer cases established that single people were more likely to have a progressive disease at the time of diagnosis than married individuals. Spouseless sufferers were less likely to obtain treatment than married sufferers. But even amongst individuals who obtained cancer treatment, marriage was associated with enhanced survival. Sufferers who had unbroken marriages when cancer was diagnosed had better survival rates than sufferers who were divorced at the time of diagnosis (Goodwin et al., 1987).

In his book titled *"Old age in modern society: A textbook of social gerontology"*, Victor (2013) argues that the obtainability of partner is a substantial foundation of care in later years of life. Although caring for an elderly spouse is established as a risk to the caregiver's health and quality of life, recent research by Poulin et al. (2010) found that in some circumstances assisting

esteemed loved ones could uphold the well being of helpers. The study examined assisting behaviour and well being amongst 73 spousal caregivers, many of them older persons. Poulin et al sought to determine if there were a handful of affirmative attributes of caregiving, features that did not trigger the burnout, high strain and poor health related with being a caregiver. Poulin et al. (2010) learned that, despite the onerous nature of their roles, caregivers feel more positive emotions and fewer negative emotions when they are involved in active care like feeding, bathing, toileting and otherwise physically caring for the spouse. The research observed that passive support, on the other hand, which requires the spouse to simply be nearby in case anything should go wrong, incites negative emotions in the caretaker and leads to fewer positive emotions.

This came out strongly in some of the respondents' narratives in Abia: "*My wives feed me. Whoever cooks for someone is his caregiver.*"

Another interviewee added: *Apart from cooking, my household members wash up my clothes, run errands, and do other things that older persons are not able to do.*

Also, another respondent stated:

> *I mean . . . my wives cook for me, wash my clothes and arrange for water for me to take my bath. They go to the market and buy things for me as I request. And my children; they help in providing money. I use some of the money to pay my village dues (FGD, Abia)*

One IDI participant in Abia, a married woman of 65, explained how she had had to trick her mother into coming to live with her so that she could care for and support her

> *"See my mother, she is over 100 years. I am her only surviving child and I look after her. I brought her here to stay with me. She did not want to come, she preferred to live alone, but to care for her I had to trick her to bring her here. I wouldn't let her go. I am here to look after her".*

Isolation and loneliness have been identified as more common amongst those who are widowed, although research shows that loneliness and isolation among widows may be alleviated by visits from children (Wenger et al. 1996). However, it has been found that such visits make little impact on isolation and loneliness (Stroebe et al. 1996).

In a study of mutual relations and despair, Lin, Ye and Ensel (1999) established that a collection

of friends and having intimate (spouse/partner) ties were both essential and motivated diverse features of well-being

4.3.1.2 Polygamy and monogamy
The positive impacts of polygamy on respondents depend at least partially on the structure of the household as well as the interactions within the household. For example, because of the large size of polygamous families, there may be more opportunities for warmth and affection. This positive attribute could only be present in a family if relationships were strong and family members got along. In polygamous marriages where most or all the wives get along, there are some significant advantages. A few of these benefits comprise dividing the household tasks, togetherness, friendship and socialising with other women (Elbedour et al., 2002)

However, respondents in polygamous ties may face many problems throughout the course of their marriage. Some of these problems include abuse, psychological distress, low self-esteem, and marital discord. The frequent marital conflict and distress can cause emotional harm to the respondents. According to Elbedour, Onwuegbuzie, Caridine, and Abu-Saad (2002), polygamous ties are more likely than monogamous ties to be torn by spousal dispute, envy, and resentfulness.

This finding show that pro-natalist traditions in Igboland still prevail today. Amid the Igbo, children bestow on households a feel of continuity and status; their labour contribution is crucial to the family's productive process; they make available dependable support and reliance in old age; and they also make available companionship and psychological contentment for parents and kin (Korieh 1996). The Igbo observe a patriarchal method of production dominated by sustenance agriculture, which is the main undertaking of the people (Korieh 1996). Men control land; but women are not entitled to land and have no unassisted access to it. They only farm portions distributed to them by their spouses. Patriarchal dominance over women and children gives a strong economic motivation for high fertility, because a large labour force of wives and children converts into a large agricultural production for the patriarch (Korieh, 1996).

Men regulate the mechanism of reproduction through marriage procedures and pro-natalist customs and pressures sustained by the husband, his parents and his female kin who in the Igbo

social system wield substantial influence over the reproductive activities of the women (Duruji et al. 2014). In view of patrilineality and patrilocality, the Igbo hold the independence of their women in check, and their social location stems from male regulation of their reproductive powers (Duruji et al. 2014). Even though the traditional patriarchal affairs are now being eroded by urban employment prospects, education, and nucleation of the household, it is speculated in this study that their effect endures to maintain high fertility in the study communities

The explanations for high rates of polygyny in the study areas can be traced to the cultures' traditional marriage systems and gender dynamics. The traditional agricultural practices in the study areas give productive and reproductive value to women. With traditional hoe farming, which is practised in the study areas, gender roles are distinct – with men being involved in the preparation process and women in the farming process. Thus more wives and children can be equated to greater labour resources and production capacity for the family (Boserup, 2007).

The explanation given above also finds support in Caldwell's study in Nigeria. Caldwell outlines two types of societies, labelled as "primitive" and "traditional". So-called "primitive" societies are similar to tribal societies where the main social organization is in the form of families and extended families. In such a society, human survival is dependent on one's family, as there is no other social organization or form of cooperation. Such social settings are inclined to have gerontocratic systems and kinship systems where larger family units are favoured over nuclear family units.

The traditional society functions in a similar fashion where large families and kinship systems prove to be economically advantageous compared to nuclear families (Caldwell 1976). In the traditional society, the economic means are those of 'self-sufficient agrarian communities'. In such societies families are the main source of support and security. Thus, an individual's security is highly dependent on his or her family and an individual's role is to contribute economically to his or her family. For both the primary or primitive societies, women's roles are limited to be those of mother and wife. Women's economic value is linked to their reproductive capabilities (Caldwell 1976). High fertility is valued in both primitive and traditional societies due to its ability to increase labour and security for the family unit. Polygyny is compatible with such a

high value placed on fertility and the economic value placed on women. In order to fill in the gaps in social welfare, aging parents rely on their children for their economic and future security throughout life's transitions. Therefore large families, such as polygynous families, provide greater security than nuclear family units (Caldwell, 1976). According to Caldwell, the wealth flow in primitive and traditional societies is direct from children to parents (Caldwell, 1976), as children work for their parents at a young age until adulthood. Children are the source of a parent's lineage endurance, economic gains and political influence.

The majority of the respondents live in skipped-generation households as a result of out-migration to cities by young adult children to pursue new prospects, better livelihoods and an improved standard of living. Nonetheless, separate living or out-migration does not necessarily mean that young adult children do not provide financial and material support to the aged parents they have left behind. In some case the wives and children of these young adults often remain in the villages to look after the elders in the family, assisted by other members of the family where possible.

Grown-up children who are capable of earning higher incomes after moving to cities are able to send some of their supplementary income back home. These transfers play important roles in the health and the social and economic well being of the elderly. However, if relocation diminishes the disposable income of adult children, they would not be capable to remit money to their old parents. In this situation, the elderly will obtain no financial support, and could be compelled to continue to participate in income-making undertakings. As observed in this study, a good number of the elderly were giving care to grandchildren who had been left behind. This is an extra responsibility and may additionally weaken the welfare of the elderly and amplify their risk of poverty. Despite the transfers from their adult children, out migration of grown-up children also results in the absence of a caregiver to the elderly. This situation also worsens the well being of older people in terms of everyday physical care and support. The out migration of group-up children may, in addition, affect negatively the elderly's level of satisfaction, leading to feelings of loneliness and alienation

4.3.1.3 Skipped generation households

The finding that the majority of the older people lived in skipped-generation households supports research findings of Bongaarts and Zimmer (2002), Ogwumike and Aboderin (2005), and Zimmer and Dayton (2005), which showed that skipped-generation households have increased over the years in Africa owing to the outward migration of children as well as the HIV and AIDS pandemics.

In the meanwhile, research has elucidated that the above-mentioned issues have substantially contributed to increasing the number of skipped-generation families, they have neglected to tackle if grandparents' obligation of child care for grandchildren is unavoidable. Research has shown that in circumstances where grandparents decline to give full-time child care for grandchildren and where parents go to cities to work, the parents have to take the children with them to the town, or one of the parents (normally the mother) has to remain at home with the children as homemaker (Wang 2006)

Consequently, one could conclude that the upsurge in skipped-generation families is a signal of the grandparents' readiness to offer full-time childcare for the grandchildren. Additional study is required to probe issues that add to making grandparents agreeable to offering full-time care for grandchildren. In Africa, tradition might seem to be a key issue motivating grandparent's decision to assume full-time childcare. Conversely, there is no research to substantiate this. There is also a need for further studies to investigate the influence of out-migration by adult children on the emotional health condition of the elderly, given that remittances may not remedy emotional distress caused by a migrating child.

4.3.1.4 Indigeneity of respondents

The study revealed that all the 30 male participants were indigenes (Nwadi-ala) in their communities. Conversely, all of the 30 female participants came from communities, towns, or cities other than those into which they were married. The fact the all of the women in the studied communities came from other communities indicates that people in Abia and Enugu states practise village exogamy. Exogamy is the word used to represent the body of laws and customs

forbidding marriage between members of the same clan, clan, community or household (Ukpokolo 2010).

Among the Igbo of Southeastern Nigeria, endogamy is an abomination not merely to the people but similarly to the deities of the land (Ukpokolo 2010). In earliest times, couples who committed endogamy were banished from the community even when it was committed in ignorance. Nonetheless, in contemporary times this age-old rule has been bent in practice. If people are married outside their community and afterwards learn that they belong to the same village their marriages are disbanded after some rituals of cleansing have been carried out for the offenders (Ukpokolo 2010).

4.3.1.5. Participation in income-generating activities

Another important finding of the demographic profile of the respondents is high levels of participation in income-generating activities amongst older people. A variety of reasons could be adduced for this finding. Most prominent is that poverty is rife in Nigeria and social security for the elderly is inadequate. Available social security is contributory in nature, and the remunerations are accessible only to waged workers who are in the formal sector and capable of contributing to social security (Akinbola 2015)

Furthermore, the basic health care scheme makes no exclusive catering for the elderly. Basic health care denotes to crucial health care generally accessible to people and households in a community (Muldoon, Hogg and Levitt 2006). The objective of the scheme was to administer accessible health for all by the year 2000 and beyond. Regrettably, this is yet to be realised in Nigeria. The delivery of quality basic health care services remains a task in the country. The state of infrastructure is poor; and various amenities do not have the equipment or the medicines needed to give quality care (Abdulmalik 2015). Furthermore, the health scheme does not offer free healthcare access for elderly people aged 60 years and beyond (Abdulmalik 2015). In a study of personal accounts of the elderly utilising healthcare services in Edo state, Nigeria, Agbogidi and Azodo (2009) observed that the majority of the elderly people had distasteful health-service experiences such as long waiting times, an inadequate number of doctors, a pricey health services and no charge exemption for the elderly. As a result of poverty and pitiable

infrastructural development, older persons living in Nigeria live a high proportion of their lives in poor health and destitution (Adebowale and Atte 2012).

Customarily, the elderly were anticipated to depend chiefly on their extended households for emotional and economic support (Aboderin 2004; Ajomale 2007; Bengtson 2001; Ekpenyong, Oyeneye and Peil 1987). Older people were looked after by their children, sons' wives, and extended household members, predominantly the women. In contemporary times, socio-economic changes now happening have cast doubt over the sustainability of such customary provisions for older persons. Changes such as increased emphasis on smaller household units, migration to cities, more working wives, new lifestyles, and changing values have adverse effects on the customary arrangements of care of the elderly (Ahmad 2011).

Financial hitches have made it crucial for many women to work for wages outside the home these days, and the importance attached to education for the young reduces the caring role grandchildren can play (Adebowale and Atte 2012). A study by Okoye (2004) probed how young Nigerians felt about giving care to the elderly. She found that the young people were not keen to reside with their aged parents; nor were they eager to send their wives or children to the village to reside with their aged parents. The implications of this change for the well being of the elderly include dwindling income, failing health conditions, poor nutrition, loneliness, and tedium. This situation could have forced the majority of the respondents into various income-generating activities to stave off destitution.

Another possible explanation may be old people's desire to remain active until an advanced age, to continue participating and maintaining a role in the family and to sustain a sense of purpose, as they grow older. This desire arises from the fact that older people may risk losing both their economic rights and relevance if they withdraw and depend on kin support. So their continued engagement in income-generating activities enables them to maintain their dignity by strengthening their role in their family. Maintaining some kind of activity in later life seems to protect older people from the most extreme forms of social exclusion by ensuring their continued participation in society and allowing them to postpone a situation of total dependence.

The finding that respondents have diversified into non-farm- and off-farm activities in their fight

for livelihood reinforces the findings of a large and disparate literature on diversification in income-generating activities in rural Africa (Alobo Loison, 2015; Barrett, Reardon and Webb 2001; Bryceson 2002b; Ellis 2000a). These studies admit that most rural people have generally varied their income undertakings to include a variety of other productive areas. For example, Ellis (1998) established that agrarian activities alone barely provide a satisfactory means of sustenance in rural areas of low-income nations today. Almost all rural families are observed to hinge on a varied portfolio of undertakings and income sources, between which crop and livestock production feature next to many other contributions of household well being. As reported by Johnson (1990), diversification helps to spread risk by giving a hedge against changes in output, cash, income, consumption, and saving. A varied portfolio of undertakings contributes to the viability of a rural livelihood insofar it advances its deep-rooted resilience in the face of hostile drifts and unexpected shocks (Ellis and Freeman 2004). A varied portfolio assists families to deal with instability in income and there increase the probability of maintaining livelihood security. Furthermore, Barrett and Reardon (2000) contend that diversification is now a norm in every economy of the world as a very small number of people earn their income from one source, hold all their wealth in the form of any single asset, or use their resources in just one activity.

In their study of sustainable livelihoods and livelihood diversification, Hussein and Nelson (1998) established that livelihood variation is normal for most people in rural area of developing societies in Africa, and that non-agricultural undertakings are essential mechanisms of this variation process. Additionally, livelihood diversification is pursued for a combination of purposes, which differ according to context. The motives vary from a desire to accumulate and invest to a requirement to adjust in order to survive in eroding circumstances (Hussein and Nelson 1998).

The findings of my study validate previous studies that indicate that older people in Africa resort to both on- and off-farm activities in order to cope and support themselves into old age (Bryceson, 2002a; Cohen and Menken, 2006). For example, research findings from Zimbabwe show that many elderly people resort to both on- and off-farm activities to cope and support themselves into old age (Bird and Shepherd. 2003). Bird and Shepherd (2003) argue that though

aged people in Zimbabwe have been subjected to poverty, they have not been idle or overly dependent on help from other people. They have, rather, ventured into diverse livelihood strategies as a way to improve their livelihoods.

According to Fredrick (2007), home-based industries have become an alternative option for many older people in rural and urban Cameroon, given that there is no formal social protection for the elderly. Fredrick argues that home-based industries have enabled older people to build livelihoods as they engage in self-employment activity such as tailoring and clothing, metal working, construction, pottery, weaving, retail shops, butcheries, and carpentry. Studies in rural Uganda, where formal employment is difficult to come by and where social protection for the elderly is also non-existent, reveal that the aged have resorted to self-employment livelihoods (Chambers, 1995; Nyanguru, 2003). In Nigeria, Harris and Mohammed (2003) show that the elderly are now resorting to agriculture, land renting, crafting and small businesses to support themselves in old age.

The two narratives from Mercy and Dinneya given above support the research finding that the agricultural sector in Nigeria is plagued by problems such as soil unproductiveness, infrastructural insufficiency, risk and insecurity and seasonality (Adepoju Abimbola and Obayelu Oluwakemi, 2013; Saheed, 2010). Consequently, rural households are compelled to advance mechanisms to contend with mounting vulnerability associated with agricultural production through diversification, intensification, and migration (Adepoju Abimbola and Obayelu Oluwakemi, 2013). As a result of this struggle to survive and in order to advance their well being, off-farm- and non-farm undertakings have become a crucial component of livelihood approaches among rural families in Nigeria. This study reveals that in addition to income derived from agriculture, rural older have resolved to engage in other activities to increase both their income and standard of living.

On the whole, the above findings indicate that older people are ageing actively. The propensity to persist working in old age has been noted in other studies done on productivity and age (Charness, Czaja and Sharit 2007). Although this present research has confirmed the incidence of later-life participation in income-generation, the income older people are realising was

commonly too small to maintain a household of four or more persons, judging from the small-scale nature of their income-making activities. Involvement in small-scale income-making undertakings was not an adequate coping means for the elderly. This finding tallies with the finding by Barrientos, Gorman and Heslop (2003) that severe economic necessity and the absence of pension schemes and formal old-age support encourage scores of people to continue to work even at an old age. Older people's desire and potential to maintain active roles in their households, and in society generally, should be recognized and encouraged since this has the double benefit of enhancing older people's status and economic situation. Older people's participation in income-generating activities contributes to their household's food security and to avoidance of old-age poverty.

4.3.1.6. High levels of participation in community social groups

Another important similarity is the high levels of involvement in traditional associations among the participants. Social cooperation and involvement have been recognised as main ingredients of the concept of social capital, described as social linkages and norms of mutual benefit and trustworthiness (Putnam and Borko 2000). Several studies have specified the significance of social capital for older persons (Berkman and Glass 2000; Veenstra and Patterson 2012). Older persons who are socially involved have also been found to report higher degrees of quality of life, better self-rated health and emotional and physical well being, and lower degrees of insecurity than older persons who are less involved (De Donder et al. 2012; Pollack and von dem Knesebeck 2004; Sirven and Debrand 2008).

Religious activities are the foundation of spiritual support and provide openings to interact with people. Involvement in religious undertakings assists the elderly to cope with acute health challenges and depression (McFadden, 1996). Religious pursuits lessen disease-related stress (Quadagno, 2002). Religious beliefs add up not only to personal and psychological security but the churches also create chances for networking and cultivation of social capital. Through membership in church groups such as the women's and men's association and other church organisations, and involvement in other church activities, contacts are made with other members and friendships are nurtured. Churches provide moral support and in some cases financial

assistance to the members. They also offer a feeling of security, love, strength, self-worth and belonging. It has therefore become a key source of social capital for the elderly (Koster 2008)

Involvement in informal activities with relatives and friends has a crucial bearing on life fulfilment (Longino and Kart 1982). Regular interactions with relatives/friends are considered crucial to offset the repercussions of ageing and assist people to stay active and happy. It has been established that informal relations provide acceptable limits of behaviour that boost flexibility, mutuality, solidarity and information sharing, needed to adjust to turbulent environments (Cannon, Achrol and Gundlach 2000).

Bamford et al. (1998) observed that group members and neighbours counted for eighty per cent of the key supporters of a random sample of 650 vulnerable older persons. For many people with dispersed families or no close relative at all, group members play a crucial role as a helping asset, mainly in the provision of support and companionship (Mavaddat et al. 2013). Group members could be crucially important to a person's sense of well being in later life, in maintaining morale and self-identity and as a source of psycho-social support (Nicholson 2009).

On the basis of these different but linked bodies of literature, I speculate that belonging to one or more local social groups and associations will improve older persons' stocks of social capital, thus benefiting not only the individuals but also the community and the society. Associational membership will provide material and non-material support in times of merry or during bereavement to older people and their family members

4.3.2   *Dissimilarities*

Despite operating in the same communities significant differences existed between the surveyed indigenous community associations with regard to their members' profile. With regard to the human capital proxies, Umuada and village-wife associations had a higher proportion of members with no basic education than their male indigenous community associations. The high proportion of female respondents with no basic education is rooted in male-controlled ways of life, which gave girls no customary right to succession. Patriarchal customs supported preference to be given to the education of boys instead of girls (Adeyemi and Akpotu 2004; Obasi 1997;

Uwakwe et al. 2008). Dyson and Moore (1983) remark that the tradition of patrilocal exogamy (i.e., marriage between individuals from other communities or villages, with women leaving their birth families to reside with their husband's household) means that the return on investing in girls' human capital does not accrue to parents, leaving them with less motivation to do so.

In Nigeria, women are demoted to sheer agents of household obligations, with substantial reproductive responsibilities. As discovered by Nmadu (2000), Nigerian society (pre-modern and contemporary) has been notably spread with strange traditional ways of life that are effectively unfavourable to women's emancipation, such as wife inheritance, early and forced marriage, and widowhood practices. Adeniran (2008) contends that such unequal social and gender relations require to be changed in order to take women out of want and poverty.

Adeniran (2008) contends that this gender inequality in education also has its origin in the colonial system of education, which was mainly geared toward meeting the manpower demand of the colonial government and, therefore, isolated women from educational and economic opportunities. Nna and Nyenke (2005) observed that women have been casualties of pervasive sexism and a myth of male dominance. These authors compared the location of women in Nigeria to that of Africa under colonialism and deduce that only their active participation in formal educational training would bring about their emancipation and freedom from prejudice and deprivation. As stated by Iloegbunam (2006), one of the absurdities of history is the fact that regardless of the role women play both at home and society, they have remained disregarded and even undervalued. This is borne out of the conception that women's responsibility of being homemakers and caring for children is not significant. This has totally affected women's enrolment in education.

Education has an unquestionable impact on well being. Nilsson et al investigated the connection between the occurrence of disease and the socioeconomic features of the elderly respondents and observed that education was inversely related to the occurrence of disease among the elderly (Nilsson, Parker and Kabir 2004). The findings and those of other research additionally showed that educational attainment impacts on socioeconomic status, which plays a role in well being at older ages. Higher levels of education are commonly associated with higher incomes, higher

standards of living and above-average health (Asiyanbola 2009; Nilsson, Parker and Kabir 2004).

Education assists women to take advantage of chances that could profit them and their households. Basic education provides women and girls with an understanding of basic health, family planning and nutrition, giving them choices and the power to make decisions over their own lives and bodies. Women's education leads directly to improved reproductive health, improved household health, economic growth, for the family and for society, as well as lower rates of child mortality and malnourishment. As reported by the 2012 Gender in Nigeria Report, Nigerian women with less education were less likely to receive antenatal care. Only 25 percent of Nigerian mothers with no education received antenatal care, compared with 95 percent of those with higher education and 80 percent of those with secondary school education.

Research in Nepal established that women's ambitions included both the satisfaction of practical needs, having enough to eat, clothes to wear, and more important ambitions, such as being able to speak up in meetings and with local government officials (DFID 2002). In the same research, the two most commonly cited representations of empowerment were self-confidence and literacy. Men and women linked being literate with having social status, as well as useful skills. Literacy skills entails more than reading printed messages and information. They comprise the capability to interpret visual media messages, as well as ability to access and use the technologies that make available health information. In Malawi, HIV/AIDS messages were handed out with agricultural extension packages as a low-cost extra service suitable to the World Aids Day. Each text and diagram was set out so that those who could not read and write had access to the messages. The assessment was carried out to ascertain the influence of the leaflet. Some recipients claimed that the leaflet covered many pertinent issues, with sufficient explanation. An exercise was then piloted in order to find out whether people categorised as illiterate could, on the basis of the pictures alone, comprehend the messages in the leaflet. The varied range of understandings established that, although pictures can aid communication, they do not essentially provide an effective substitute for those who cannot read (DFID, 2002).

If they have been educated older people have a better opportunity to learn good health practices,

values, and practices that encourage healthy living and longevity. With society changing every day, literacy skills enable older people to have dependable health information to avoid and manage disease, advance their health, and follow public health advice and cautions. In all likelihood, literacy and numerical skills will assist older people to be aware of behaviours that are associated with disease and poor health, and comprehend the major causes of morbidity and death in old age, such as heart disease, diabetes, cancer and stokes (Johnson et al. 2014). Literacy and numerical skills can also assist older people to communicate with household members and friends by practical means. Learning how to use technology and being able to access it would give older people a wider variety of social opportunities and extend their capacity to contribute their knowledge, experience, talents and insights to their community and society in general.

Another important dissimilarity observed is that Umuada and village-wife associations held less financial capital compared to their male indigenous community associations. This finding was expected. In Nigeria, women have access to land through their membership in families as wives and sisters. The most commonplace access to land is through the husband. Chikwendu and Arokoyo (1995) state that, even if they were to rent, borrow or beg land, the dealings would normally be carried out on their behalf by the husband or male relatives. The most common and significant way of land acquisition in Nigeria is by inheritance, which is customarily paternal, passing from father to son or sons. Chikwendu and Arokoyo note that it is not traditional for a woman to inherit her husband's lands though, if she has children, she may hold the land in trust for her children if they are teenagers. If a woman has no male child and does not re-wed within the household, the land may go to her husband's household. Basically, women's access to land depends on marriage; they retain access to land as long as they stay put in their husband's family (Chikwendu and Arokoyo 1995). Women might, however, purchase land either directly or indirectly through their husband, father, or children. In cases where women inherit land, they are not permitted to hand it over, even to their husbands (Ogungbile, Olukosi and Ahmed, 1991).

Owning land, controlling it and using it are key dimensions of rural livelihoods, and define rural wealth and rural poverty (Chikwendu and Arokoyo 1995). Land is not merely an economic reserve. It is key feature in the construction of social and cultural identity, and it defines power relations between individuals and among families and societies (Chikwendu and Arokoyo 1995).

Land access for impoverished women brings head-on benefits of poverty alleviation, not least by contributing directly to boost household food security. The ownership of land by rural women is vital to boost their productivity as well as their income status. The findings show that most rural women have access to farmland; nevertheless, just a few have control over such land. Only those who have purchased their land might rightly be said to have control over it, as others could easily lose access if it so pleased the men who gave it to them. The most production reserve is land and the lack of control over it has been a major factor restraining women's productivity.

4.3.2.1 Living arrangements and diversity by gender

My finding was that living arrangements differed by gender. Most of the older women lived in multigenerational households. Older men were equally likely to live in such households but were less likely to live alone. Some older women resided in simple families with their children, unlike the older men. This is possibly due to their higher chances of widowhood and greater likelihood of remaining with their children after separation or widowhood. Households of older men and women also differed in size. This difference has implications for the pool of potential co-resident support they could expect to rely on. In summary, older men tended to reside in larger families since they were more likely still to have a partner and therefore less likely to live alone until the very end of the life-course.

4.4.   Conclusion

This chapter presented a synopsis of the older people's profile in each of the sampled indigenous community associations in Enugu and Abia states. The findings of this chapter reveal that the male indigenous community associations are better off in terms of human and financial capital than those of their female counterparts but are similar in terms of social capital.

A majority of the respondents engaged in income-generating activities and lived in skipped-generational households. Remittances from out-migrated adult children are not enough to cater for the health and economic needs of the old people and their left-behind grandchildren.

Socioeconomic changes presently occurring in Nigeria have cast doubt over the continued sustainability of such customary provisions for the elderly. This situation could have forced the majority of the respondents into income-generating activities of various kinds in order to stave off destitution.

Although the present research has confirmed the occurrence of later-life involvement in income generation, the income older persons were making was commonly too small to maintain a family of four or more people, considering the minimal nature of their income-generating undertakings.

It could thus be specified that engagement in minimal income-generating undertakings was an inadequate survival strategy, considering limitations of the social protection system and the decrease in traditional family support for the elderly in Nigeria.

Despite the fact that the surveyed associations operate in the same communities, with much the same physical capital, noteworthy variances exist between the indigenous community associations with regard to their members' profile. With regard to the human capital proxies, Umuada and village wife associations had a higher proportion of members with no basic education than their male indigenous community associations. The high proportion of female respondents with no basic education is rooted in male-controlled customs, which gave girls no customary rights to succession. The same male-controlled customs urged preference to be given to the education of boys instead of girls (Adeyemi and Akpotu 2004; Obasi 1997; Uwakwe et al. 2008).

The next chapter explores older people's experiences of membership in indigenous community associations.

CHAPTER FIVE: The Elderly and Their Associational Experiences

5.1 Introduction

The previous chapter gave a synopsis of the demographic- and social-capital profiles of members of each of the indigenous community associations studied. This chapter fulfils the third objective of the study by presenting the reported benefits and disadvantages of associational membership and participation.

This chapter has three main sections. The first section is a conceptualisation of benefits. In the second section respondents' accounts of the benefits they derived from being members of indigenous community associations, as well as the perceived advantages and disadvantages of such membership, are presented. The final section discusses these benefits and disadvantages within the social-capital framework and in the context of the Nigerian system of old age support.

5.2 Conceptualising benefits

For the goal of this research, social and economic support are conceptualised as a benefit, which has been defined as assistance obtainable by an individual by virtue of social links to other individuals, associations, and the larger community (Jang 2012; Ozbay et al., 2007). Socio economic support is based upon the premise that people depend on one another to satisfy certain basic social and economic needs (Wills and Shinar, 2000). Individuals are able to help one another by interacting at all times (Jang, 2012). Socioeconomic support allows individuals to feel that they are loved, cared for.

Data elicited from respondents showed that their indigenous community associations provided them with various forms of social and economic support, like emotional-, informational-, instrumental-, and experiential- and financial support. Furthermore, members acquired civic skills as well as leisure and recreational companionship from their associations. There is no consensus for the definition of "emotional support", but some researchers have defined it as the provision of care, empathy, love and trust (Heaney and Israel 2008; Williams, Barclay and

Schmied 2004), while others have emphasised demonstrations of reassurance, active listening, and reflection (Dale, Williams and Bowyer, 2012). In addition, other authors have characterised emotional support as mutual exchanges of "mutual obligation," while others have characterised it as a subjective awareness of feeling accepted, valued and appreciated (Kowitt et al. 2015). This study adopts Fussell's definition of emotional assistance as a central form of communication, basic to human knowledge and prevalent in everyday life. At its centre is empathy: the capability to recognise and share feelings that are being felt by another (Fussell, 2002).

Informational support, on the other hand, involves any behaviour or communication that offers advice, information, or training to help individuals to solve problems (Cutrona and Russell 1990; Jang, 2012). Informational support allows individuals to accept and understand stressful circumstances and helps them cope with problematic events. Informational support has also been referred to as "advice," "appraisal support," and "cognitive guidance" (Cohen et al., 1985). According to Cutrona and Suhr (1994), informational support includes advice, input, and feedback on actions. In this study informational support is defined as the furnishing of beneficial information, guidance, or recommendations on how to address certain issues.

Instrumental support is a type of social support that includes the tangible, direct ways people support each other. It consists of offering help or assistance in a tangible and/or physical way, such as providing money or helping someone who is bedridden by preparing dinner (Langford et al. 1997). This study adopts Langford et al.'s (1997) definition of instrumental support.

Experiential support is the process of gaining support through the experience or insights of others, who have gone through similar situations themselves (Lugton, 1997; Repper and Carter, 2010). Homophily theorists argue that people are more likely to advance and uphold helpful relations with others who are similar to them, on significant social levels (Goldenberg et al., 2010; McPherson, Smith-Lovin and Cook, 2001). Homophily is the propensity of people to socialise and bond with similar others (McPherson, Smith-Lovin and Cook, 2001). It has been suggested that homophily yields these configurations because people who share social statuses tend to hold similar standards and are more informed about one another's situations, resulting in better empathy. Persons who have been through similar experiences are more empathetic

because they are better equipped to help others comprehend their feelings (De Choudhury et al., 2010). In this research experiential support is demarcated as the process of gaining support through the experience or insights of others who have gone through similar situations themselves.

Civic skills comprise individual abilities such as communications or organisational abilities and the ability to identify social issues, tolerance and skills useful in civic endeavours required for participating effectively in civic and political life (Brady, Verba and Schlozman, 1995). This study adopts the definition of civic skills provided by Brady, Verba, and Schlozman (1995).

Recreation and leisure involve activities and involvements that are liberally chosen. They are typically embarked upon in free time and yield feelings of well-being, fulfilment, satisfaction and refreshment (Gillen et al., 2015). This study adopts Gillen et al.'s (2015) definition of recreation and leisure.

Economic support is the process of gaining support by means of securing the basic necessities such as food, shelter, water and clothing. Economic support can also be described as assistance to support a standard of living.

5.3   Benefits and disadvantages for age-grade association members

All of the respondents in age-grade associations have been involved in them for 35 years or more. Respondents were asked to identify roles and activities of their associations in their communities. This question was asked in an effort to understand what age-grade associations do in their host communities and, also, how respondents view their own associations and whether they were beneficial. Upkeep of law and order, resolution of disputes between warring members, construction, repairs of roads and markets, upholding the cleanliness of the village paths, and guarding their villages from external hostility were mentioned as activities of the age-grade association in both communities studied.

With regard to social capital, it emerged from the study that age-grade associations provide members with varied social and economic supports as described above.

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5.3.1 Emotional support

Members often described how they turn to co-members of their association for emotional support. Respondents' accounts illustrate how emotional support from their group members during times of bereavement or in difficult situations helps them to positively adapt to, or cope with, the situation. Emotional support was spoken of in two central dimensions: first, being able to have someone chat to them concerning their difficult situation and second, having someone practically "*there*." For example, Amadi from the Abia FGD, stated that he was bereaved some years ago and his need for emotional support was met by members of his association.

> *When my only son died I went crazy. I mean I didn't know what to do and what to hope for, but our group members were typically sources of emotional as well as instrumental support to me. They were there for me then. They were very compassionate. If I didn't have their support I don't know what I would have become.*

Similarly, Orjinta recalls having members visit and console him when his wife passed away.

> *My wife passed away and we were married for over 40 years. She was diagnosed with diabetes and high blood pressure and was sick for several years. I was her primary caregiver until the end of her life. I was very depressed when she died. My group members stood by me. They gave me emotional support and friendship. This helped me to move on and have a better outlook (FGD, Abia)*

5.3.2 Informational support

With regard to informational support, the majority of the respondents stated that their members act as a second set of ears for them. Health-, political- and agriculture-related information were among the types of informational support members receive from their fellow members. Ikpeazu described his experience thus:

> *I am diabetic and usually obtain health tips concerning my sickness from Anyinna. (Anyinna is a fellow member age-grade association) He is forever informing us about what to eat and what not. His son-in-law is a doctor. I guess he gets the information from him. The health tips are very helpful(In-depth interview, Abia).*

Ugwunna noted that:

> *We are blind and deaf in this community without our members. You know, even if*

you have radios and televisions, there is no electricity to power them. So our
members act as the second set of ears to us. They hear from their sons and
daughters in town and they relate to us. They tell us about which political party to
vote for and health tips. There is nothing they don't inform us about (FGD,
Enugu)

5.3.3 Experiential support

The majority of the respondents also reported drawing on the experiences of members to address some of their life challenges. Eze has a hernia. He leans on one of his group members (Ugonna) who once went for hernia surgery:

Mazi Ugonna once had a hernia, so we normally discuss what he went through
emotionally and physically. And he basically warns me or forewarns me what I
would possibly go through during my surgery (In-depth interview, Enugu).

Okezie puts it:

Life is a journey you know. It is not devoid of illness and obstacles. Being talked
to or advised by somebody who has been on that path is always very good. I
remember when I lost my wife years back. Though very many people came to
console me, but in truth, I took courage from counsels of members who had been
on that path (FGD, Enugu).

Following the same line of observation, Micah stated:

It's like you're in the world by yourself having issues and cannot find someone
who has been through that process. But thanks to my group, there is always
someone to tell you what to do. I remember the first time I was diagnosed with
diabetes. Although the doctor told me about the dos and donts of the sickness,
Ebere's advice was more practical to me because he is also diabetic (in-depth
interview, Enugu).

5.3.4 Civic skills

Data elicited from respondents gave strong evidence that their association provides them with opportunities to develop and equip themselves with civic skills. Through their participation and membership in their association, respondents said they develop self-confidence and leadership skills. From their narratives, possessing self-confidence enables them to have a optimistic outlook, value themselves more, have faith in in their capabilities, and view themselves to be

capable and in charge of their lives, holding a sense of inner confidence.

> *My daughter-in-law had squabbles with her husband, which later culminated in both families coming together to resolve the problem. I tabled the issue at my association. They advised me on what to do and how to approach it. They even sent some members to accompany me to my in-laws. Their advice was great. I have learned a lot from them (FGD, Abia).*

Another respondent noted:

> *It's a common thing here to see members asking for advice on how to settle family and land disputes and others. Mazi Okoro is really good at teaching and advising people. He learned the skill from his late father who was the traditional ruler of our community. People far and near come to consult him on different issues. He is really an asset to our group and the community at large (FGD, Enugu)*

5.3.5   Leisure and recreational activities

According to respondents' narratives, their participation in an age-grade association also provides them with the opportunity for leisure and recreational activities. These include opportunities to attend age-grade meetings and activities and to visit association members. On these occasions the company of fellow association members is enjoyed and relationships and acquaintances are strengthened. For example, Okwunna stated in an Abia FGD:

> *I like all of them and I think that they all like me. Even though they make fun of me all the time, like if you'd been here a minute ago, Ogbonna came in and every time he comes in, he reaches over and kisses me on top of my bald head. Ha ha ha.*

Respondents saw their associational meetings as a chance to get together and have a good time with members and not think about all of the other issues that may be going on in their lives. Indeed this was observed during the fieldwork when in meetings of age-grade association in Abia members exchanged stories, jokes and banter and laughed spiritedly. The jokes focused on growing old and they painted a comical picture of it.

5.3.6   Economic payoffs

During both the IDIs and FGD sessions, members also spoke eloquently about how their membership and participation in an age-grade association improved their economic situation at

both the individual level and household level. They note that through their membership and participation in their association, they are able to achieve certain ends such as buying a tricycle and land. Judging from their narratives, the age-grade association functions as a resource that members draw upon to achieve certain goals including obtaining financial loans. Many of the respondents in both the study communities confirmed that belonging to their age-grade association has made it possible for them to secure loans, which they use for business and to acquire assets. Associational loans enable them to pay for items such as land and mobile phones, to maintain and renovate their houses, to renew household items, to maintain their health, to give presents to family and friends and intergenerational transfers of cash (such as payment of their children's and grandchildren's education).

Respondents noted that having money allowed them to live on to enjoy their life as they did before becoming old and to take part completely in whatsoever was happening in their communities. Their associational financial support and resources provided a feeling of security and gave them a sense of back up to manage with whatever challenges they are challenged with. This is epitomised in the following extracts:

> *I borrowed N350, 000 ($1,758.35) in 2000 to purchase a tricycle which I gave out to somebody in the village to ride for me. After about 10 months,   I was able to repay the loan and achieved a net profit of N70, 000 ($351.67). This is a big profit for me and has made a significant difference to my life and that of my household. Already I have used some of the money to purchase a few acres of farm land. And I used some of the proceeds for the tuition costs of my grandchildren living with me. Now, I don't ask for money from my children; and I feel more independent* (Onyedima, in-depth interview, Abia)

> *I borrowed N120, 000 ($602.86) from my association and purchased a commercial cassava milling machine. My grandchild staying with me supervises and operates the machine. It's a big business for me and it has improved my life and that of my family (*Lazarus, in-depth interview, Enugu)

> *I rear pigs and goats. I had little money when I started out. My succor came from my association, they lent me about N80, 000 ($402.11) to begin with, but I paid back the loan a long time ago"* (Ikonne, *In-depth interview,* Abia).

They came with me to the hospital with the list of drugs I was asked to buy. They took it away and returned after a few hours with all the drugs. As if that was not enough, some members were sent on the day I was discharged to pay the bills. I am forever indebted to them" (Umunna, FGD, Abia)

In the same vein, Okoro in an FGD also recounts that when his wife died about five years earlier, he relied largely on his association to accord her a fitting burial. Members of his association contributed a substantial amount of money for the burial of his wife.

5.3.7 Pool of cheap labour

The presence of a pool of cheap labour was another benefit that respondents pointed out. They noted that they normally hire people to work on their farms and these services were expensive. They mentioned that membership and participation in their association gave them the opportunity to hire the agricultural labour of members' sons and daughters. According to them, these services were cheaper than when hired from non-members. This is how Mr. Ogbonna puts it:

> *My chief occupation is yam farming. I have for the past 10 years hired Mr. Abari's son to cultivate my yams. Each hole dug costs about N20 ($0.10). I would pay N30 ($0.15) if I engaged the services of a non-association member. The boy's charge is cheap because his father is a member of my association. (In-depth interview, Abia)*

Nwakamma also recalled:

> *I always hire Mr. Ogedi's and Clement's sons to clear my farm every session. The boys are humble and clear the farms as they would if it were their parents. Apart from good service, they are relatively cheap compared with when I hire other people. They are cheap because their parents are in the same association with me and my wife (IDI, Enugu).*

5.3.8 Labour assistance

Labour assistance during burial, marriage, child-naming ceremonies, assistance during illness

and on other occasions were other benefits respondents enjoyed from their association. In both interviews and ethnographic work, respondents who were assisted or got labour assistance stated that they would not have got through without the labour or assistance given to them by the sons or daughters of their group members during periods of bereavement and other ceremonies. This is how Okezie puts it:

> *It's interesting and benefiting for me to be associated with my group. If I reincarnate, I would still be a member of my group. They are great and wonderful. I have four daughters and during their marriages, my members sent their sons and daughters to assist in running errands. It's not just me, they also help other members in such situations" (FGDS, Enugu)*

Dinneya stated:

> *Our association assists its members in several ways. For instance, if one of our members gets sick or gives birth, if anyone from his household gets married or dies, we contribute money and it will be given in cash; or else materials. Moreover, since we live in the same neighborhood we share each other's materials (FGD, Abia).*

Despite these benefits, some respondents reported that the association was sometimes a hive of gossip and negatively affected their self-esteem and image. This is how Mazi Ukaego puts it:

> *Outsiders might think that all our members have friendly relationships. The truth is that there are members who enjoy rumour and gossiping. This creates disharmony among members. For example, if you mistakenly did something wrong, you might hear some members talking behind your back as if you did it on purpose. This affects your self-esteem and the way others treat you. People should learn to treat others the way they want to be treated (In-depth interview, Abia)*

Another respondent stated:

> *You see, a member passed on some stupid gossip about me, never dreaming it would get back to me, but it eventually did, so now our relationship is over. It hurts me so deeply each time I remember it (Nwankire, in-depth interview, Enugu)*

Yet another respondent observed:

> *It's not that easy as people might think. We have our internal issues. Gossip is the*

No 1. I don't know when men became women. These days men gossip like their wives. This is creating disharmony among members. Some members don't greet others when they come to meetings (Ubaninta, in-depth interview, Abia)

Age-grade associations have multiple streams of income such as ownership of canopies and plastic chairs that they rent to the public. They have savings that cannot be readily withdrawn as a condition of membership. Savings constitute the pool of funds that enables the association to offer loans to its members. To the members, however, the savings represent locked deposits because they can only gain access to them upon leaving the association. Age-grade associations also offer business loans to small-scale entrepreneurs in the host communities. They have an entrepreneurial mentality.

Present social and economic conditions in Nigeria have triggered a move to diversify the economic base for age-grade associations. The associations relied heavily on their streams of income to sustain members' borrowing needs.

5.4   Benefits and disadvantages for village-wife association members

The majority of the members of village wife-associations have been involved in the association for an average of 30 years. On the roles that associations play in the study communities, respondents stated that their association helps them learn a variety of village customs, in particular how to live in the community and to behave as married women who are respectful of their husbands, elders, daughters-in-law, children, and fellow women. Resolving conflicts mostly between women and fostering community projects such as drilling boreholes and cleaning village paths was mentioned.

With regard to associational social capital to members, village wives associations provide social support (emotional, information experiential, supports, leisure) and economic (financial loan, cheap and labour pool) benefits to members.

5.4.1   Emotional support

Respondents indicate that they normally turn to their fellow members for emotional support in difficult situations. For instance, having members of her association physically close gave

Cecilia a sense of emotional support. She said that her group members were physically present during the burial of her husband.

> *My members, I think it was more just about the emotional support, they were there for me during and after the burial. They cheered me up with jokes and made me forget about my problem. They are just too much. I really appreciate them (In-depth interview, Abia)*

5.4.2 Informational support

Concerning informational support, respondents stated that their members provide them with information on health and trade related issues. According to Ogbodiya for example:

> *When I am sick or have pains, I always talk to members of my association and neighbours about my symptoms. They always help me out with information about what to do or where to go to get good medical treatment. (FGD, Abia)*

Similarly

> *I am a petty trader. I buy and sell foodstuffs like rice, beans, tomatoes etc. in the village market square. Recently my profitability has been positively influenced by the information I gained from a fellow member. She frequently travels to Northern Nigeria to sell red oil (palm). Looking at how she was benefiting, I asked her if she was willing to search for me any feasible market in Northern Nigeria that I could make profits better than here. Afterward, she searched and recommended me to buy rice and beans in bags from Northern Nigeria and sell them in the village market square. Thanks to her, I am making profit now (Jo, In-depth interview, Abia)*

5.4.3 Experiential support

Respondents also reported drawing on the experience of other members of their association to address some of their life challenges. Oluchi considers members of her association (Uchechi and Lucy) to be her chief support linkage. She leans on them because, like herself, Uchechi and Lucy were also diagnosed with breast cancer many years ago:

> *Well, Uchechi and Lucy are breast cancer survivors… I would kind of bounce ideas off their heads about whether they really think it's safe if I don't do chemo. It was less, you know, about asking their advice than hearing myself talk and wanting to get their opinion on things (In-depth interview, Abia)*

Ada also noted that support from people who had gone through similar experiences was more

beneficial to her than talking to people who had not:

> …I wasn't really willing to discuss my issue with people because if someone hadn't gone through my case it really was just me telling them a story about what I was going through and it was no use to me because I wasn't able to get any information or even real support. You know they'd be sorry and pity you, but that was not what I wanted. (*In-depth interview, Abia*)

5.4.4   Civil skills acquisition

Respondents also noted that they acquired some form of civil skills through their membership and participation in the association. Amanda noted concisely:

> *My participation has helped me develop the confidence to express my ideas. I used to be very shy, let alone in public, even with my family. Relatively speaking, I can now express my ideas, at least to my closest friends (FGD, Abia)*

Grace similarly stated:

> *At the beginning, I was scared in the group meetings because of the difference in age between me and other fellow members. But after a while, I felt as if they were my age group; because they were friendly (FGD, Enugu)*

A narrative of another participant further demonstrates in what way members' self-assurance develops over time:

> *When I got married and joined this village wives association, I couldn't express my ideas and what I desired. One day a friend of mine and member was not able to attend a meeting and she told me to tell her reasons to members for being absent on her behalf. I couldn't say 'No' because she was my best friend, and at the same time I was afraid of speaking in front of all members. I finally told a member who sat next to me and she told the other members. But I can now talk in the presence of all members devoid of panic if I want to. I never feel anxious at all. You see, I had at no time believed I might do this (FGD, Abia state)*

5.4.5   Leisure and recreational activities

Several expressions were used to describe how membership and participation in a village-wife association provide leisure and recreational activities for members.

> *Often times, I feel pleased when I participate in our cultural dance. Practising with my members makes me so happy, and contesting with others gives me energy and joy (FGD, Abia)*

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Another respondent added:

Although I encounter physical and psychological challenges, when I practise with others, there is always a feeling of joy. I believe that I have developed a strong mentality through it (dance) and it is so much fun especially when we feel that we are achieving something. Regardless of how old we are, we are happy to show others that we can still do this dance (IDI, Abia)

Respondents further show that participating in their association's recreational activities improves their self-esteem and confidence. For example, one said:

I am the leader of our association's singing group and I have helped my group to compose new songs. Our skills have now improved. We practice together and encourage each other …. In one of the competitions we went in for, we received awards and I just felt like everything had paid off. As a leader, I also developed the confidence necessary to undertake challenges with my group (FGD, Enugu).

According to the members of the FDG, participating in their association's leisure and recreational activities offers them the opportunity to relieve their stress and elevate and stabilize their mood. One respondent in an FGD in Abia told how, *doing this (dance) makes me laugh and removes my stress. Sometimes, when I lie down at night, I think of those moves.* Playing again her dance steps in her head, while tired, enabled her to diminish her bad feelings and to uplift her disposition.

Another respondent stated:

I think it is great to have a group of people and it's enjoyable and gives you a release for your emotion. You know, we cover such a variety of topics and everything. Attending our weekly meetings is the main thing in my life really; you just feel… you come in on a Thursday, you don't feel the meeting should end. We all get on pretty well together, we get on great. This morning now, we're getting ready for a child naming ceremony and next week Thursday we go for a welcoming ceremony of a new member. These occasions are great for me and we have great fun. We just gather around, dance, clap and have a bit of a laugh (FGD, Abia)

Labour assistance during burial, marriage, child naming ceremonies, and assistance during illness were also mentioned.

One respondent noted:

Last year was not so good for me. I spent almost the whole year in the hospital. But Martha and Lucy sent their grandchildren to clear my farms, and also did the cultivation. I am forever grateful to them. I would now be begging for what to eat if not for them (FGD, Abia)

5.4.6 *Instrumental support*

Participants also remembered cases of instrumental support that were dispensed by members of their associations. Chinyere is in her late 70s. She is a widow and lives with her two grandchildren. She considers herself to be unlucky and feels hopeless because she is a widow, and poor. Chinyere and her two grandchildren depend financially on one of her sons who is a *cobbler*. She collapsed one day while she was cooking in the kitchen and was hurried to a community health centre, which afterward referred her to the hospital in town. She was told there that she had anaemia. In her words "I became bedridden". Chinyere could not afford the price of medication. She was very fortunate to have a sympathetic member of her association whose relative owns a pharmaceutical store in Aba (Aba town is in Abia State). The member told her relative about Chinyere's problem and he provided her with the prescribed tablets for free. Chinyere recovered and she is very thankful to her member and her relative (In-depth interview, Abia)

Abigail told a similar story. Abigail is in her early 60s. She recalls that a few years before, she used to be a poor helpless woman and was beaten regularly by her errant alcoholic husband. He was not willing to provide her and the three grandchildren with money for household expenses. She said she reported the issue to her association and her association reported the issue to Abigail's husbands' association (elder's council). His association ruled that half of the money the husband makes from land renting and sales of economic trees should be paid to her. Abigail said she is okay now and has started petty trading (*In-depth interview, Enugu*)

5.4.7 *Clean environment*

Besides these benefits, several respondents noted that their membership in the association provides them with the opportunity to live in a clean environment. Respondents stated that they normally have a town crier who rings a bell to get members' attention. In a loud voice, he or she reminds the members to clean up their environment, trim the trees, pull out the weeds, and take

care of the garbage. A day is normally fixed for inspection. Members whose houses or surroundings are not cleaned up must pay a fine or have their properties confiscated. This practice helps them to live in a clean environment. Members note that they have learned the importance of a clean environment and now take the initiative in cleaning up, not always needing the town crier of their association to remind them. They mentioned that cleanliness is important for their health and that a simple application of sanitation and cleanliness around the house leads to better health, as well as an improvement in the overall appearance of the neighborhood.

One respondent noted:

> *A healthy environment is important if we want to stay healthy. Sometimes people keep their environment very dirty and that undermines their health. Wherever we live, it is important for us to keep it clean (In-depth interview, Enugu)*

Another respondent stated:

> *It has really become part of us to make sure our compounds are kept clean regularly. No one would want to be disgraced for not keeping her environment clean. This practice has really helped us (in-depth interview, Abia)*

5.4.8   Economic payoffs

Respondents also indicated that they get financial assistance in the form of loans from their association. Odichima observed:

> *I operate a shop where I sell cigarettes, soft drinks, food, and snacks. I borrowed my startup money from my association. Through the shop, I am able to earn a good income, take care of myself and my family and pay tuition fees of my grandchildren. Through the proceeds of the business, I have also bought a phone and land (In-depth interview, Enugu)*

Nwaego, also:

> *I sell Okirika (Secondhand clothes), my stall is in the village market square. I borrowed my startup money from our association one year after the death of my husband. I am doing well; at least, I am able to take care of myself and family (FGD, Enugu)*

Linda stated:

The little that I get from my children is not enough to take care of myself. As one gets old numerous health problems emerge and without money you cannot get treated. I also have grandchildren who need food, clothes, and other things, so if I sit on my hands and wait for help from my children in the town I will starve together with my grandchildren. Although it is hard to get the income I had no choice but to borrow money from my association to run a small shop and with it I can overcome these challenges (In-depth interview, Enugu)

Lucy also stated:

I am really grateful to our village-wife association. When my mother died a few years ago, our members gave me a bag of garri. Not only that, they sent some members to accompany me to the burial. This really gave me a sense of belonging and self-worth (FGDs, Abia).

Ezinwanyi noted:

It's our tradition, and we do that for every active member of our association. When a member loses her parents, we make donations, sometimes, rice or garri to assist the member and we nominate some members to attend the burial. The feeling of having your group members around during such a trying period is always overwhelming (FGDs, Abia)

5.4.9 Inequality of social capital

However, despite these benefits, some respondents reported that not all members access social capital uniformly through the association. Their narratives associated differential access to social capital with members' socioeconomic position. Some respondents said that they were usually disrespected and their voices were not heard in the association because of their low social position in the community. The narratives below illustrate this point.

During an in-depth interview, Martha told how her association neglected her when she needed their help most. In the early 1980s, Martha lived with her husband and their three daughters. Her husband had a poultry farm and a few acres of land. In Martha's' words, *life was alright*. Then her husband developed a growth in his lower abdomen and complained of severe stomach ache. After purchasing ineffective medicines from village shops and visiting a health centre in town nearby, they were referred to the University Teaching Hospital in Enugu. In order to meet his medical bills, the family sold almost everything they had, yet his condition worsened and he eventually died.

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Her situation worsened further when her brother-in-law took over her late husband's land. Martha took him to the village court but never won. Her brother-in-law pledged to support her, but he never honoured his promise. Martha did not know her correct age but was possibly in her late 70s. Martha is from Abia. She has been begging for financial help in the form of a loan from her association to start up petty trading and also for her association to intervene in the land tussle with her brother-in-law, but they never helped out. She attributes their neglect to her "nobody status" in the village. She complained further that, since she became a widow, her association has never done anything for her nor cared about her not regularly attending their associational meetings. She thinks that her association focuses on *ndị mmadụ na-enwe ego ma ọ bụ na-enwe ndị mmadụ* (rich members or members who have people that are financially well-to-do) and the very poor are not well cared for or looked after.

Naomi is from Enugu. She lives in a one room, clay-walled house with an old aluminum rooftop. She has a diminutive cookhouse hut with clay walls and plastic or rubber covering on the rooftop. This is her only and main asset. She has no chairs, apparatus or domestic animal (not even hens) and only a few cookery kits. She meets her household's means of support through a diversity of sources comprising begging and receiving donations. She said they have "nothing" and as a result, when her husband took ill, there was no money to take him to the hospital and consequently, he was treated at home by local medicine men and eventually died after a few weeks of illness.

She said that when her husband died, she approached her association for help (a loan) to start up petty trading, but her request was turned down. In her words; "*Poor people have aspirations, but they are not met because they are poor*". Naomi regrets that her late husband did not have land, property or well-to-do brothers. Her understanding is that her association did not grant her request because she was poor:

> *God punishes poverty. All it takes to be somebody in this community is to have recognition in the village-wife association. It takes having land, property and well-to-do children; you know these things determine who is who here. It determines the attention you get from people when you are in need. I approached them (her association) for help (a loan) to enable me to start up a business after the demise of my husband; but they turned down my request because I am a*

nobody and have no property for collateral. I am not the only person anyway (In-depth interview, Abia)

Ugochi's story is similar. She is in her late 60s and lives with her husband and three grandchildren. Ugochi has no schooling. She used the same phrase "nobody status" to describe how one's socio economic status determines access to the association's social capital. Hear her:

I had to push myself to tell you this because it makes me sad. You see I had a disaster about 15 years ago and I never saw it coming. I woke up one morning with a swollen eye. At first, I thought it was nothing and ignored it. The following day the swelling got worse and I could only just see with the eye. A few months later, the second eye went blind too. No cause could be pinpointed for my blindness. The doctors kept telling me that it may be temporary but that never happened. Only my family, no one else, come near me anymore, nobody, nobody calls for me; none of my association members, none of them comes near me. I've spoken to them about it and they say, "Ah, sorry we will pay you a visit next week", and that could be two years ago and I never see or hear them. I say, let them go, such is life. If I was from such and such a family I am sure they would come. It's because we are poor and a "nobody" in this village (In-depth interview, Abia)

Ebuka is in her 80s and lives on her own. She does not have children. She deliberates on how she used to be active in an earlier phase in her life and how she now gets hands-on care from her family, but she construes this as her family repaying the financial care she gave to them when she was younger and trading. Ebuka is aware that her association helps members, but she is yet to get any kind support from them, not even a visit. She likens the attitude of her association to her barrenness and nobody status. She asks rhetorically:

What would they do with ogbenye na aga agadi nwaanyị ogbenye dika muo (a poor and barren old woman like me)? They don't have time (In-depth interview, Enugu)

Janet, a widow living with her grandchild, also spoke of how her poor social and economic status was responsible for her inability to contribute money when members or relatives of her association members die. As a result, when her own husband died two years ago, her association never gave her dues (material assistance), which members normally get when they are bereaved. Janet stated:

I don't blame them (her association); I put it all down to poverty. If I was not

poor, at least I would have been contributing for other members. And they would have also contributed for me when my alcoholic husband died. Poverty is a cruel wild animal; a poor person is like a prisoner. Circumstances have denied me freedom to join others in doing what they are doing (FGD, Abia)

For Chioma, having her association confiscate her "leg" (bicycle) during the last farm inspection was the peak example of her nobody status. She is poor and was unable to hire labourers to weed her farms. As is customary with her association, farms of members are inspected yearly to make sure the fields are free of weeds. This is how Chioma puts it:

I farmed four portions of land last year and I was not able to hire labourers to weed all them because I don't have money, and some of the farms were overtaken by weeds. Consequently, during our annual farm inspection they confiscated my only leg (her bicycle). This is the highest of the insults I have ever received because of my nobody status in this village (FGD, Abia)

Mgbeodichinma, a woman in her late 60s with no basic education, described her experience as follows:

Poverty is a curse. A few weeks ago, there was a deliberation going on in our association (village wives), when I raised my hand to contribute to the discussion. The chairperson never looked in my direction. She cannot claim she did not see my hand raised up because I sat in the front row close to her seat. She ignored me because I am nobody. Even the provost was surprised at such a show of disrespect and humiliation. If I was so and so, am sure she would have recognized me and asked for my opinion (In-depth interview, Abia)

These stories show that some executive members tend to negotiate with fellow executive members of their association to give urgent attention to loan applications for their cronies. As a result, the rationale for loan application decisions was shaped more by social and political pressures than by meritocracy. Others noted that the association was not capable of meeting the growing financial needs of the members as a result of members' low savings capacity and poor social and economic conditions. One respondent blamed the fact that members were net borrowers rather than net savers. She explained:

…Our members are net borrowers: they look for any opportunity to borrow, some of our people borrow but eventually don't manage the loan well and this consequently leads into debt. We are saying that borrowing is okay, in fact that is how we move our lives forward, but we want people to borrow sensibly and also to increase their savings. Our members should see and regard the association not

only as a place to borrow money but also as a place to save.

Village wife associations in all of the studied communities had multiple streams of income, but they collapsed because of leadership and mismanagement issues, poor accountability and lack of a maintenance culture. The failure of the Village wife association to meet the financial needs of all members may be attributed to low savings capacity, cronyism and members' social and economic conditions. A common challenge in a village wife association is high loan demand among members. One respondent attributed this to the fact that members were net borrowers rather than net savers.

Relations between executive members and the general members in village wife associations revealed a vertical linkage that reflected power relations of a hierarchical order. The executive members of village wife associations comprised a local elite with high status in the community. According to stories told us, some executive members tend to negotiate with their fellow executive members in their association to give urgent attention to loan applications for their cronies. As a result, the rationale for loan decisions was shaped more by social and political pressures than by merit.

5.5 Benefits and disadvantages for Umuada association members

The majority of the members of Umuada associations (native daughters) have been involved in the association for 20 years and above. Concerning their roles and activities in the host communities, respondents claimed that they reprimand and settle disputes among women within the communities or villages that they married into. Members help settle infidelity issues between wives, assaults or physical attacks by a wife on her mother-in-law, and similar matters. They also deal with conflict resolution such as a man's physical violence against his wife.

With regard to their associational benefits, Umuada associations provide members with informational, emotional and experiential support. For instance, members of Lucy's association gave her emotional support when she was grieving for the loss of her son.

> *Members of my association talked to me and some others sent in their comforting words and messages. It was really nice and it helped me to bounce back (FGD, Enugu).*

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Nwamaka also recalls talking to her members as regard her worries and even grumbling when she sensed she might not face chemotherapy. In fact, she depended profoundly on virtually everyday telephone calls from members of her association to come through the chemotherapy:

> *And they were holding my hand at long distance, they'd say, "You're almost done and you don't have to do it again". So they really held my hand. I guess you could say this really helped keep me going. They are very supportive people (In-depth interview, Enugu)*

Umuada provides members with informational support. They are provided with details about why things are happening in the community, not just what is happening. This information or advice ranges from serious information to jokes.

5.5.1   *The other side of the coin*

The stories I was told show that some members were denied their rights because of poor social economic status in the community. This is how Nwanyibuaku puts it:

> *You see, I am supposed to be the leader of our association being the oldest person. But they gave the leadership to ...because her children are rich.* Nwanyibuaku rhetorically asked*; would they allow a poor and uneducated woman like me to head the association? They would not, they will think I will eat their money and mismanage the association.*

Similarly, *"You get respect and recognition here if your family owns many hectares of land, economic trees like palm oil, and wealthy children" (Julia, in-depth interview, Abia)*

To make things worse, the association was used as a gossip mill. For example:

> *I am not a fan of gossip. Gossip has ruined so many relationships in this association. It has created issues about truth between members. But you know women they can never change (Gladys, in-depth interview, Enugu)*

Similarly,

> *For many years, I was an object of gossip among our members. They almost damaged my reputation and relationship with my husband. But God proved them wrong. Some of our members are sheep in wolf's clothing (Nwaugo, in-depth interview, Abia)*

5.6   Benefits and disadvantages for elder's council members

All members of the elders' council have been involved in the association for ten years and above. Concerning the roles and activities of the council in the community, the most frequently mentioned activities were conflict resolution, mediation, and negotiation among the communities. Conflicts over ethnic differences, families, crossing farm boundaries or any conflict pertaining to land or land encroachment are duties of the council. They also resolve issues of divorce among individuals and their families.

With regard to social capital, in both IDI's and FGDs, the commonly cited benefits for members of elder councils were cited as leisure and socializing, plus informational, emotional and instrumental support from fellow members.

5.6.1   Leisure and socialising

The association provides members with a way to get together and talk, to discuss things going on in their lives. It is a place where they enjoy each other's companionship. The association provides them with a place to go where they can feel they belong. For each of the respondents, it was a way of having something to look forward to; they describe their association as fun and enjoyable with a sense of camaraderie. According to Erondu,

> *I've enjoyed being active through our associational membership and participation. Our periodic meetings give me something to look forward to, to come down here to talk about what is happening this week and what people are doing -- that type of thing or what's going on -- it is very satisfying. It's just satisfying to come to visit with people and it keeps you active (FGDs, Enugu).*

5.6.2.   Informational support

Another type of social support is informational, since respondents shared advice and ideas about everything. They share information on help with farming, health, trade, and politics, to name a few. Mazi Pius said he got relief for his shoulder pain from a member of his association during their weekly gatherings:

> *During our periodic meetings, we share a lot of information about health-related issues and also where to get good health care. Okorie (a group member)*

recommended me to his son's in-law's clinic for my shoulder pain.   It was extremely helpful (FGD, Enugu).

Despite this source of social capital, some respondents said they were sometimes disrespected as a consequence of their poor socio-economic status in the community. This diminished the sense of solidarity between the members. According to Ukandu:

My opinions and ideas don't count in this association because I am poor and nobody in this community. Poverty is a curse and it has made me an "oh yes" member in this group (In-depth interview, Abia)

Another respondent affirmed: *It's crazy! Human beings are crazy, people think less of you when you are nobody and your opinions don't count" (Ukomadu, in-depth interview, Enugu)*

Mazi Ikenna also stated:

Feeding has been difficult; let alone meeting the financial needs of my group. So I stopped attending. Rhetorically, he asked; *"how can you be an active member when you cannot contribute while others do? Is it not better you stay behind? You will even be ashamed of yourself that you cannot live up to it. (In-depth interview, Abia)*

Mazi Ikenna is in his late 70s and lives with two wives aged 60 and 50, some children and grandchildren.

5.7 Discussion

This study's findings show that indigenous community associations' financial support helps old people to enter different income-generating activities. This support enabled members to pay for or buy personal items and land, to maintain and renovate their houses, pay for health care, make donations to family and intergenerational transfers of money, and to carry on to enjoy their life as they did before they became old. Securing loans from associations helped respondents to deal with important situations that could have forced them to sell their assets or to maintain the same level of assets over time.

The findings also revealed that participation in an indigenous community association leads to the expansion of members' businesses and their diversification. Old people borrow money from their associations to start up a business that contributes to increased profitability. Growth of an

enterprise's assets through membership and participation in indigenous community associations improves respondents' standard of living. This also helps to reduce elderly poverty.

The provision of labour assistance during burial, marriage and child-naming ceremonies, assistance during illness and other occasions is another interesting finding. Without such labour assistance, members would have been unable to cope during periods of bereavement and other ceremonies. Being assisted by group members at these times enabled older people to maintain a sense of achievement and identity.

These findings taken together reveal the existence of social capital in the surveyed indigenous community associations. They show that social capital is imperative in boosting the means of support of rural older people and their households. An ability to secure individual benefits through membership in groups was central to Bourdieu's (1986) theory of social capital. According to Bourdieu (1986/1997), individuals who were lower down the social hierarchy tended to value these benefits because they were more threatened by economic and social decline.

Bourdieu's conception is consistent with Ellis' (2000) findings. He found that social capital performed a crucial role in the livelihood strategies of individuals and households. Ellis argues that social capital is vital in shaping the ability of people in rural areas to own, control, claim, and make use of a resource, as well as to take part in and derive aid from social and public services delivered by the state, such as education, health facilities, roads, water supplies, and so on. In a Tanzanian study, Narayan-Pritchett (1997) found that social capital played a more critical role in people's livelihoods than human capital.

In a study that mirrors the two, Baron et al (2000) observed that social capital boosts rural livelihoods directly and indirectly and also upsurges people's access to goods and services. Similarly, Van den Brink and Chavas (1997), in their research of community-based associations in a rural community in Cameroon, found social capital to be central in raising the income level and standard of living of the community association members.

Associational life provides avenues through which members can access social and economic

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resources, and provide for one another. It generates mutual trust, habits for cooperation and participation.

According to Beall (2004:65), "associational life can provide safety-nets when deprivation is exacerbated by shocks, stress and other sources of vulnerability". Beall further notes that associational life plays a crucial role in facilitating exchange of assistance and support for vulnerable people, even when they have limited access to other resources (e.g., financial, natural, physical), in order to address social and economic problems, specifically livelihood insecurity. Beall (2004) argues that informal networks and associational forms can lead to more sustained and organized forms of collective action, at least when livelihoods are threatened.

Luttrell (2005), in her work on social networks in Vietnam, found that associational life plays a significant role in providing people access to natural resources. In the rural context, such forms of social networks can create social capital through increased access to information and resource (financial and natural), and social support.

According to Wilkinson (1991), the associational membership functions as the space that nurtures various interactions and gives meaning to the individual and others. Through the most basic processes of social interaction, community arises, and the potential for collective and cooperative actions exist. The social conditions and organization that arise influence the quality of individual well being, contributing to community social well-being and the emotional bonds that individuals sense toward the places in which they live.

Theodori (2001) found that associational membership is positively and significantly associated with perceptions of individual social and economic well being. Social networks are widely considered to be valuable and critical sources that contribute to one's social and economic well being, especially during times of crisis and socioeconomic change. The existence of informal social networks significantly decreases the likelihood of the poor perceiving their household's food, economic or housing as vulnerable (Moser 1996; Dersham and Gzirishvili 1998). Social relations associated with associational membership can provide an essential buffer for the poor against deepening vulnerabilities and shocks. Ruud (2000) and Pretty (2003) assert that mutually

agreed norms and sanctions or bye-laws build the confidence of community members to invest in collective activities knowing that others will do so and create some level of trust and lubricate cooperation and social obligation.

In another exploration of the synergy of social capital and human capital for the economic well being of rural, low-income mothers in the US, Simmons, Wright and Miller (2007) observed that human investment alone is not a good forecaster of economic security, but rather social capital is key for long-term economic success. Walker and Reschke (2004) established that social capital was fundamental to assisting mothers bargain and maintain childcare and also that households relied on social linkages to gain access to childcare and transportation.

We too found that social capital is critical for businesses and enterprise startups and expansion. Resource-poor respondents use social capital in the associations to gain access to credit with less stress. In addition, social capital also supports older rural entrepreneurs who lacked access to formal sources of financial capital. For example, a respondent in an Abia FGD said:

> *It's much easier to borrow money and return it when possible from*
> *our association than from the banks. The banks would ask for this*
> *and that and at the end they will not give you the money.*

The above finding supports the studies of Maskell (2001) and Landry (2002), who found that social capital generated through social relations provides business persons with financial and physical support such as start-up capital and labour, useful information and other business opportunities. Liao and Welsch (2005) observed that social capital boosts an individual entrepreneur's capacity to make positive business resolutions and to build an enterprise.

To Biggs & Shah (2006) and Knack (1999), social capital plays a major role in enterprise productivity, particularly in settings where access to information is limited. As reported by Narayan and Pritchett (1999), social capital built through group activity can lead to less flawed information and hence to lower transaction costs and a greater variety of market dealings. Similarly, Basargekar (2010) observed that social capital enables borrowers to gain access to other types of capital. Furthermore, Olomola (2000) examined the role of social capital in transforming the rural financial system in Southwestern Nigeria; he argued that relationships

based on trust, mutuality and reciprocity between lenders and borrowers are crucial for developing a viable financial system at the grass roots level.

According to Aredo (1993), non-interest-bearing credit facilities provided by self-help groups provide significant advantages for underprivileged members of society who would not have qualified for such assistance if forced to follow the strict requirements of formal financial institutions.

The findings that respondents borrowed money from their associations to start a business, bought items such as land, and maintained and renovated their houses in part reflect the many difficulties imposed by official financial establishments that make it hard, if not unattainable, for people to consider utilising them. In Nigeria, official monetary institutions demand collateral for providing credit along with a proven track record of loan repayment. The majority of small businesses and enterprises do not meet such requirements, so they resort for credit to informal financial institutions such as community associations. Physical collateral is replaced by social capital in community-based associations or self-help groups.

Labour assistance during ceremonies and assistance in illness and farming provide the recipients with reciprocal rights. Reciprocity can also generate an atmosphere of trust and collaboration, which may be deployed in mutual relations.

Apart from raising incomes and the standard of living of the elderly, we have also demonstrated that indigenous community associations provide social support for the elderly. Apparatuses such as emotional-, instrumental-, informational- and experiential support are all components of social capital. Belonging to a group where people look after and support each other, act as a second set of ears, share experiences, discuss issues of concern and worry may boost the chances of good health among members through a variety of pathways.

For instance, having access to emotional support and practical help may help the elderly recover from illness and stay well. Companionship and sociability provided by the associations may help older people to define and reinforce their social roles and identity. Sociability and companionship in associations disseminate health information. Social contacts were mentioned

by the elderly as a major source of counsel or backing and as the centre of their support linkages. Social contact may increase the likelihood that healthy behavioural norms are adopted. According to Osundu, for example:

> *During our periodic meetings, we share a lot of information about health-related issues and also where to get good health care. Okorie (a group member) recommended me to his son's in-law's clinic for my shoulder pain. It was extremely helpful (FGD, Enugu).*

According to Simmons (2007), social capital and connectedness are associated with increased life expectancy. Research by Bargh, McKenna & Fitzsimons (2002) and Helliwell & Putnam (2004) shows that numerous forms of social capital are related to self-confidence and satisfaction with life.

Association members' advice and the emotion-focused survival approaches that they would use themselves if they were in stress can help a worried person to see their condition in a varied way, by proposing means to resolve the problem. Members' advice can encourage a person to vent their feelings, thereby lessening their effect. Demonstration of caring and understanding, however, might not change the worried person's situational difficulties. Instead, demonstration of care might impact the individual's physical and emotional state (Taylor and Stanton 2007).

Emotional support such as expressing concern and care for an individual's well being pays attention to his or her responses and concerns, and accompanying the individual or spending time with them may reduce distress (Burleson 2003; Kwok, Cheng and Wong 2014; McLoyd and Smith 2002). In their studies Taylor and Stanton (2007) and Uchino (2004) found that social capital can offset the effects of strain or advance one's capability to cope with it through emotional or financial support.

The ability of association members to keep an eye on, reassure, induce, remind, or pressure a person to embrace or keep to positive health attitudes could discourage risky health behaviour among respondents. Voicing concern and care for the individual's well-being, paying attention to his or her reactions and concerns, offering sympathy and a comforting presence might reduce distress by sustaining the affected individual's sense of self-esteem and reinforcing the confidence that he or she does belong to and is established within a web of caring others (Cobb

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2008). By virtue of these mechanisms, emotionally supportive behaviour would reduce the physical and emotional effects of difficulty.

In an investigation, Shaw and Gant (2002) observed declines in perceived depression and loneliness as well as boosts in perceived social support and self-worth following engagement in group activities. In a similar study, McTavish (2015) established that social capital weakened the risk of poor self-rated health among members of a social group. Correspondingly, in a systematic literature review of research probing the linkage between social capital and physical health, Kim (2007) found that the mainline associations are between individual social capital and health, principally between cognitive mechanisms of social capital and self-rated health.

In research that explored the effect of social capital on self-esteem or self-worth, Lucas (2008) found that it plays a crucial role in the promotion of positive self-esteem/worth. In another study, Campbell (1997) employed Putnam's explanation of social capital to investigate whether there is a linkage between social capital and health for adults. He found that the stockpile of social capital has an influence on health and well being.

According to Leskošek and Dragoš (2004), social capital stocks increase one's access to information. Similarly, Hoang et al. (2006) examined how social capital functions as resources for individuals and families in the rural areas of developing societies and shapes access to information and benefits from research and development, with particular reference to networks in Phieng Lieng village, in the northern mountains of Vietnam. Hoang et al. (2006) found that social capital performs a vital role in the acceptance of technological innovations. Farmers in the study heard about new techniques from their networks. These authors concluded that social capital stocks are important resources that ought be taken into consideration by development and extension workers (Hoang, Castella and Novosad, 2006).

Similarly, Isham (2002) found local community networks to be important in the dissemination of innovations through the process of information sharing. When people interrelate frequently in local linkages they are more likely to trade information. Examining the link between job contacts and social capital, Granovetter (1995) interviewed people who had recently changed employers to learn how they found their new jobs; many people gathered information leading to their

current jobs through their social capital stocks.

In another study, Ullah, Banks and Warr (1985) observed that social capital stocks such as informational support were useful in reducing distress among unemployed 17 year-olds. In another case, Norbeck and Tilden (1983) found that both informational and emotional support components of social capital help alleviate individuals' levels of emotional disequilibrium such as anxiety, depression, and poor self-esteem.

In addition, McTavish and Moore (2015) explored associational life and maternal health care use in rural Cameroon. Their study found that even though the size of women's health-related social linkages were not shown to be vital, the resources to which they might have access in this way were related to maternal health care use in remote communities of Cameroon. Even though pregnancy may not be generally spoken of in public, women's social capital provides core social resources, such as information and financial capital, which aid maternal health care. In a South African study exploring the relationship between social capital and health variables, Nathan (2012) observed notable relationships between social capital, physical inactivity, self-rated health, depression and cognitive functioning.

Respondents' expressions like "not knowing what to do and what to hope for" and "how to survive" while getting emotional support from association members to overcome their adversity indicate that indigenous community associations do satisfy the emotional support needs of respondents. Passionate understanding enables troubled respondents to air their worries. It restores their sense of self-esteem, which is rattled by the stressful event itself or by uncertainty about the appropriateness of their emotional reactions and worries. In general, membership and participation in these community associations provide respondents with the emotional support that sustains their sense of importance and self-worth, which in turn reduces their emotional distress.

Indigenous community association membership and participation also provide rural older people with the opportunity for leisure and recreational activities. Participation in group leisure activities was, in Putnam's study, firmly and positively related with the existence of social norms of broad-mindedness and trust, which in turn aid democratic attitudes and practices (Putnam

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2000). The more the individual participates actively in a social organisation, the more independence he or she experiences, and the more individual capabilities develop. The higher the build up of social capital the more its effect can be transmitted not only to other leisure activities, but to other social roles, relations and structures in general (Putnam 2000).

Social capital and social networks are also important determinants of fitness, mainly because social activities entail more physical activity than social isolation (Ball 2005). Research shows that sport and physical activities have a direct relationship with lower stress, depression, anxiety, and improved mental health and a feeling of being revitalized (Mark 2009; Alexandra 2011).

In an exploration of the interaction between social capital and leisure time, Ghafari (2004) observed that physical activities play a crucial role in developing social relationships. Similarly, Ball's (2005) study entitled "Social capital, crime, and physical activities in leisure time" proved that group activity enhances the social capital level, improves social norms among individuals and decreases crime and delinquency.

The leisure and recreational activities offered by indigenous community associations helped older people to relieve their stress by decreasing their general heights of strain and elevating or stabilising their dispositions. As reported by one respondent:

> *Performing this (dance) makes me laugh and removes my worry. Occasionally, once I lie down at night, I reflect on those steps (FGD, Abia).*

Leisure is where the sense of self can be maintained and an ability to choose or substitute activities for those that have been lost can preserve a sense of self. Therefore, maintaining activities linked to personal identity is important for emotional stability (Payne, Ainsworth and Godbey 2010). Cheang (2002) observed and interviewed older adults in a fast food restaurant. He observed that the routine of meeting regularly was especially essential to those who lived alone and to people who did not have many others to socialise with.

According to Hooyman and Kiyak (2008), an ability to find or create a routine is a key factor for satisfactory retirement because it can help maintain stability and a sense of well being. Participating in association leisure activities and functions gave respondents the opportunity to socialise, thus providing some relaxation. This finding confirms research by Payne, et al. (2006).

In their study of the leisure style and health of older adults with arthritis, they found that respondents who had social contact with friends at least once per week had the highest perceived mental health scores. Coleman & Iso-Ahola (1993) also argued that leisure acts as a coping resource because it provides people with companionship, which leads to a perception that social support would be available if needed. Perceptions of available social support can protect people from the ill effects associated with stressful events (Broughton 2013).

It was common for respondents to poke fun at each other during their periodic gatherings or social events; this improved their mood and their worries were diverted. The ability to laugh at ourselves and at life is positively related to health and longevity (Burnett-Wolle and Godbey 2007). Laughter is also correlated with health and life satisfaction, and seconds of laughter can double your heart rate for three to five minutes (Broughton 2013). Holt-Lunstad, Smith and Layton (2010) also observed that social relationships act as a barrier against the harmful health effects of stress (Holt-Lunstad, Smith and Layton 2010).

Older people thus use their associations to deal with the transitions and losses common to growing old. Engaging in associations' recreational and leisure activities gave older people a sense of purpose and identity. Personal identity is the feeling of having a purpose in life, feeling valued, having a sense of belonging and a feeling of worth (Ibarra and Barbulescu 2010; Mead et al. 2011). The literature shows that having a sense of purpose and identity boosts self-esteem and confidence (Greaves and Farbus 2006). Maintaining a sense of personal identity may lead to a meaningful and satisfying life for the respondents.

Associational membership and participation also provided older people with experiential support, because respondents gained experience from members of their association who were in or had been in similar situations. Learning from the experiences of other members gave respondents reassurance that they could make it through their difficulties or whatever situations they faced, and provides more information about the situation. Experiential support is an important element of well being and life satisfaction for older adults (Antonucci 1990). This finding contributes to the growing literature on individuals who benefit from having associates who are similar to themselves on a variety of dimensions (Suitor, Keeton and Pillemer 1995).

Thoits (1986) observed that experiential support increases empathetic understanding, which is crucial for the support process. In particular, people who have been through the same experience are better prepared to help stressed individuals understand their feelings; further, they are less likely to reject individuals because of their distress. In a 2011 meta-analysis of seven randomized trials comparing experiential-support intervention with group cognitive-behavioural therapy among patients suffering from depression, the former were found to improve depression symptoms more than the usual care alone. Comparable results might apply to group cognitive-behavioural therapy. This suggests that experiential-support interventions might be effective components of depression care, and they reinforce the inclusion of peer support in recovery-oriented mental health treatment (Pfeiffer et al., 2011).

In sum, social capital expedites and sustains older people and their households with varied income portfolios and access to opportunities and assets. Social engagement, companionship and mutual support through membership of an indigenous community association help older people to deal with the transitions and losses typical of growing old.

5.7.1   *Inequality of social capital and its supposed implications*

Social capital smooths and sustains older people and their households with diverse income portfolios and access to opportunities and resources. This study also shows that access to social capital is uneven. Inequality of access to social capital may have profound consequences for the socio-economic well being of the elderly. Inequality of social capital generates a sense of deprivation and material disadvantage. Inequality of social capital also denies the affected person(s) access to health-related information, collective action, and reciprocity:

> *God punishes poverty. To be somebody in this community you need recognition in the village wives association. You must have land, property and well-to-do children; these things determine who is who here. It also determines the attention you get from people when you are in need. I approached them (her association) for a help (loan) to enable me to start up a business after the demise of my husband and they turned down my request because I am nobody and have no property to offer as collateral. I am not the only person anyway (In-depth interview, Abia)*

Lack of social capital could steer social and economic inequality in health and people may be

limited in their chances to acquire and use social capital. In research of the effects of social capital and income inequality on health status, Wilkinson (1992) argued that unequal social capital creates a sense of deprivation and income inequality affecting the health status of a group of people. Furthermore, a feeling of low standing on the social ladder provokes an unhelpful frame of mind such as disgrace and mistrust, which are translated into pitiable health by virtue of psycho-neuro-endocrinal process as well as by way of stress-induced behaviour. At the same time, these unhelpful frames of mind are converted into antisocial behaviour and reduced participation in groups.

Ennis et al. (2000) in research on White and Black downtown women attending low-income public health centers discovered that a perceived lack of social capital constrained women's, particularly mothers', capacity to provide material necessities like food, clothing, and shelter for themselves and their children. In a study on economic stress among low-income African mothers, Lincoln-Smith (1998) observed that support received from association members and extra-kinship ties cushion the negative mental-health influences of economic stress, including depression.

The inability of some respondents to secure loans from their association to deal with an important situation can drive them further into poverty, force them to sell their assets or alienate them from the association.

When her husband died, Noam approached her association for a loan to start petty trading, but her request was turned down. She was sorry that her late husband did not have land, property or well-to-do brothers. Noam is poor and supplies her household's needs from a combination of borrowing, begging and charity.

Similarly, Martha has begged her association for financial help in the form of a loan to start petty trading, but the association did not help. Martha is a widow and landless and poor; she did not know her exact age but she was perhaps in her late 70s.

Deeply alienated individuals will worry about being shunned by their group. Social separation may distress anyone, but older persons are predominantly susceptible due to loss of friends and

family, kin, reduced agility and limited revenue. Severe loneliness and social separation may seriously affect well being and quality of life, with undesirable consequences for well being (Masi et al., 2010). Being lonely negatively affects blood pressure. It is likewise related to depression (as a source or consequence) and greater rates of mortality (Greaves and Farbus, 2006; Pitkala et al., 2009). Loneliness and social isolation are a public health issue and research shows that the influence of lonelines on the risk of death is comparable to smoking and alcohol consumption (Ollonqvist et al., 2008)

Social isolation and stress are intrinsically linked. Stress responses in young individuals may be adaptive and typically do not impose a health burden. However, stress among older people upsurges the danger of heart disease, high blood pressure, stroke, digestive problems, and sleep disorders (Schneiderman, Ironson and Siegel 2005). An older individual is already at greater danger from these conditions. Often there are manifold stressors, such as sickness and the loss of a partner. These manifold stressors could be too much for the elderly to handle and might lead to despair, and hospitalisation.

Some respondents also reported inadequate social support from their associations. For instance, Ugochi is in her late 60s, blind and has no formal education. She lives with her husband and three grandchildren. Ugochi's need for emotional support is not met:

> *Only my family, no one else comes near me anymore, nobody, nobody calls for me; none of my association members, none of them come near me. I've spoken to them about it and they say, "Ah, sorry we will pay you a visit next week", and that could be two years ago and I never see or hear them. I say, let them go, such is life.*

Ebuka similarly reported inadequate social support from her association. Ebuka is in her late 80s, never married and is childless. She receives practical support from her family. Ebuka is aware that her association helps members, but she is yet to get any support from them, not even a visit.

Membership and participation in indigenous community associations provide a sense of belonging, of usefulness and leisure, with informational, instrumental, emotional and experiential support for older people. Edwards and Foley (1997) argue that the usefulness of social capital hinges not only on the social position of the individuals and groups but also on their capability to

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create, convert and appropriate it in much the same way that other types of capital are variously obtainable. Thus, merely having access to social capital does not automatically translate into economic prosperity.

5.7.2   *Perceived reasons for inequality of social capital*

The inequality, accessibility and efficacy of social capital are swayed or induced by several aspects of the social structure such as power relations, social position, access to, and capacity to utilise resources. The broader economic and socio-political context also influences access to social capital.

Woolcock and Narayan (2000) provide evidence from the developing world that demonstrates why just having high levels of social solidarity in the form of informal associations does not automatically lead to economic prosperity. They refer to a World Bank participatory poverty evaluation in Kenya that recorded over 200,000 community groups, most of which were independent of outside resources and were incapable of improving the lot of the poor. Similarly, high levels of social capital mark indigenous groups in several Latin American countries, but they remain economically marginalized by a lack of resources and low access to the power essential to shift the rules of the game in their favour (Woolcock & Narayan, 2000).

Unequal access to social capital across cultures leads Edwards and Foley (1997: 673) to assert that "not all social capital is created equal". These authors illustrate their point with a case based on an employment analysis of two groups of low-income downtown youth in the United States over a 10-year period. The predominantly white peer group had access to rich resources of social capital through family and neighbourhood ties that enabled them easily to secure blue-collar employment. Despite this rich reserve of social capital, their long-standing employment chances were reduced because the social capital they accessed embedded them more intensely in a declining sector of the economy.

By contrast, the African American peer group did not have access to comparable reserves of work, family or neighbourhood social capital. They therefore embraced the human capital of getting an education and, over time, appropriated school-related social capital that helped

improve their job prospects in the expanding services sector of the job market. Edwards and Foley (1997) conclude that an analysis of the broader economic and socio-political context in which social capital is found is necessary in order to understand the effects of uneven access to social capital.

According to Blau (2000), group membership and status give rise to the two basic types of differentiation that exist in social structures: heterogeneity and inequality. Blau argues that status distance translates into limited association between the social strata. This separation is explained by the principle of homophily where social exchanges tend to take place among persons with alike lifestyles and socio-economic characteristics (Lin 2001).

Inequality of access to social capital observable in Village wife and Umuada associations can be explained by differentiation in social structure. Group membership and status give rise to the two basic types of differentiation that exist in social structures: heterogeneity and inequality (Blau 2000)

In the study, economic status of respondents determined their access to associational social capital. This observed income inequality turned out to reflect the various forms of inequality that exist at the societal level. Blau argues that status distance translates into limited association between the various social strata. This separation is explained by the principle of homophily where social interaction tends to take place among persons with comparable lifestyles and socio-economic characteristics (Lin, 2001). The creation of collective capital by members of the indigenous community associations surveyed further demonstrates the power of solidarity in addressing a common need in a mutually beneficial way for members, thereby transforming power relations in the economic sphere.

5.7.3 *Inequality of social capital and perceived influences of social structure*

The inequality, accessibility and efficacy of social capital are swayed or induced by several aspects of the social structure such as power relations, social position, access to, and capacity to utilise resources. The broader economic and socio-political context also influences access to social capital.

The literature on social capital suggests that its effectiveness is likely to be swayed by aspects of social structure such as power relations, social position, access to and capacity to use resources, and the broader economic and social and political context. For instance, Lin (2001) suggests that low social capital in a stratified society results in low social capital in the labour market. Thus, the relationship between the efficacy of social capital and its socio-economic location within the social structure has led some scholars to argue that not all social capital is created equal (Edward and Foley, 1997: 673). This study seems to confirm the literature. Some respondents revealed that they were denied access to their association's resources as a result of their poor socio-economic positions. Consequently, membership and participation in indigenous community associations enhances the economic participation of low-status groups, but it is still affected by the differential access to associational resources. The effectiveness of social capital in indigenous community associations is enhanced by having a well-informed membership and competent leadership.

5.6 The Conceptualization of Social Capital and Study Findings

Social capital was conceptualized as a set of interrelated associational features that are rooted in social interaction processes. These features were a common value set, bounded solidarity, reciprocity exchanges, enforcement ability and representation. I followed the approach of Coleman (1990) who defined social capital according to its function – to facilitate collective action among individuals who are within a specific social structure. In the study, the specific social structure was indigenous community associations. This meant that the social relationships among members in the selected indigenous community associations provided the relational context within which to examine the associational features of social capital in action.

The associational features of social capital are categorized according to their orientation to collective action and individual member motivations. Altruistic features of social capital consist of shared values and solidarity bonds that arise from common adverse circumstances. These two features convey principled or non-economic motivations for collective action that enable the formation of groups on a cooperative basis. Instrumental features of social capital comprise reciprocity exchanges, enforcement mechanisms and representation processes. These three

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features convey rational or economic motivations for collective action by enabling actors to secure individual benefits while ensuring compliance and participatory governance.

This conceptualisation of social capital allowed me to separate the causes or sources of social capital from its effects and avoid some of the conceptual ambiguity associated with the term (Portes, 1998; Woolcock, 1998; Schuller, 2007). Thus, my conceptualisation strengthens the internal logic of the concept by establishing the logical flow from the determinant (social interaction) to the effect of social capital (collective action). The conceptualisation of social capital as five associational features based on four sociological traditions also provides a holistic treatment of a multifaceted concept (Narayan & Cassidy, 2001).

Normative vs. resource conceptualizations of social capital

Fulkerson and Thompson (2008) suggest that the contested definition of "social" capital has evolved into two competing camps in the major sociological traditions. The authors refer to the competing camps as "normative" and "resource" approaches to social capital. The normative camp defines social capital from a social-norm perspective in which the presence and adherence of social norms provides the basis for the concept. This camp refers to the "Durkheimian notion of value introjection" which signifies a moral code that precedes economic behaviour and underlies contractual relationships. In contrast, the resource camp defines social capital in a largely instrumental way as a resource that results from investments that individuals make in their networks with the expectation of future benefits (Fulkerson & Thompson, 2008).

Normative approaches to social capital appear to be more popular than resource approaches to social capital based on the number of social capital articles appearing in major sociological journals (Fulkerson & Thompson, 2008). Even so, the authors call for greater integration of the two competing camps. They observe that normative approaches to the study of social capital have tended to rely heavily on empirical data in explaining the presence of norms of reciprocity, trust, cohesion and solidarity whilst neglecting the influence of historical context. Resource approaches to the study of social capital acknowledge the importance of context and offer it as an

explanation for uneven patterns in the accumulation of power, prestige and other forms of social inequality. However, their individualistic approach within a rational-utilitarian perspective diminishes the role of shared values and cultural norms that may underlie individual behaviour.

My conceptualization of social capital indicates an attempt to integrate the two competing camps. For example, most social capital researchers have tended to use the collective-action analytical framework to frame their research problems (Ostrom & Ahn, 2007). I am no exception and I found the normative approach that examines social capital from a social organization perspective was useful in defining the concept as five associational features that facilitate collective action among members in indigenous community associations. Similarly, I found the resource approach to social capital that views the concept as an individual asset to secure mutual benefits for some aggregate of people to be useful in clarifying the comparative advantage of social capital and evaluating its effects. In addition, the choice of a case study design enabled a contextual analysis that was important in explaining the differential effects of social capital in the four indigenous community associations. The study has therefore provided an integrated approach to the concept.

The normative approach to social capital could offer a valuable organizing tool for the development of second-generation collective-action theories (Ostrom & Ahn, 2007). The authors observe that the first-generation theories of collective action advanced by Olson (1965/1971) and Garrett Hardin (1968) tended to focus on atomized, selfish and fully rational individuals. A normative approach to social capital can overcome this limitation by recognising that many collective action problems occur in pre-existing networks, organisations and other ongoing relationships between individuals. Furthermore, individuals have been observed to be motivated by altruistic utility functions, which suggest that economic modelling needs to accommodate multiple motivations among individuals and not just the selfish, rational individual. This observation corresponds with one of the core assumptions of the study in which actors are motivated by both formal (economic) and substantive (non-economic) rationality (Smelser & Swedberg, 2005).

Finally, the normative and resource approaches to social capital within sociology can be interpreted as two distinct sources of social capital rather than competing definitions. Thus, the

normative camp represents altruistic sources of social capital in the form of moral codes and particularistic loyalties among individuals that are instilled during socialisation processes while the resource camp represents instrumental sources of social capital that result from face-to-face interactions between individuals. In the study, altruistic sources of social capital were important for creating collective economic resources while instrumental sources were important for the maintenance of the collective resources

5.9   Conclusions

This chapter has presented the benefits and disadvantages for older people of membership in indigenous community associations in the light of the conceptual framework developed for this study.

Indigenous community associations differ in the social capital made available to their members. In the absence of comprehensive social protection and in a context of rapid socio-economic and demographic change, rural older people proactively manage their social and economic lives through membership in indigenous community associations. Old people have ventured into different income-generating activities made possible through their indigenous community associations' financial support. This support enabled older people to pay for or buy personal items and land, to maintain and renovate their houses, health care, and also to continue to enjoy their life as they did before they became old. Securing loans from the associations helped older people to deal with important situations, which could have forced them to either sell their assets, or to maintain the same level of assets over the years. Old people borrowed money from their associations to start up a business, which offered the prospect of profit.

Apart from raising incomes and living standards for the elderly, indigenous community associations also fill their social-support needs. For instance, associational membership acts as a second set of ears for older people, as it provides them with various types of information. Indigenous community associations also provide rural older people with the opportunity for leisure and recreational activities. These help older people to relieve their stress by decreasing their general levels of strain and to uplift and stabilise their dispositions.

Older people use their associations to engage in activities as they did when they were young adults. Engaging in the recreational and leisure activities of these associations gives older people a sense of purpose and identity. The literature shows that having a sense of purpose and individuality boosts self-worth and confidence (Greaves and Farbus 2006).

Through taking part in associational undertakings, respondents are able to discuss their emotions, thereby providing some relaxation. Emotional support from members of one's association provides some sense of companionship for members faced with difficult situations, allowing them to feel comforted. It reduces their depressive symptoms and improves psychological adjustment.

Despite this finding that indigenous community associations fill the socio-economic necessities of rural older people, findings of this chapter on social capital suggests that its accessibility and efficacy is possibly dependent on several aspects of the societal structure such as power relations, social position, access to and capacity to utilize resources, and the broader economic and socio-political context. Such a situation has profound consequences for the socio-economic well being of the elderly. The inability of some respondents to secure association loans to deal with an important situation may drive them further into poverty, force them to sell their assets or even alienate them from the association.

We drew the concept of social capital from the tradition established by Bourdieu and Coleman who both emphasised the relational and qualitative nature of social capital. Conceptualised as five associational features, social capital was found to enhance the creation and maintenance of associational resources. The relational and qualitative nature of social capital affirms the presence of economic and non-economic motivations for collective economic action.

Drawing on both Bourdieu's and Coleman's interpretations of social capital enabled me to separate causes or sources of social capital from their effects, thereby eschewing some of the conceptual ambiguity associated with the concept (Portes 1998; Woolcock 1998). Applications of social capital in practical research call for clear-cut definition of the constructs that can enhance the concept's ability to build theory.

The next chapter concludes this thesis. It brings the previous chapters together and highlights major aspects of the study and how they have helped to achieve the research objectives. The policy and theoretical suggestions of the key conclusions are documented here.

CHAPTER SIX: Summary, Implications and Conclusions

6.1   Introduction

The focus of this study has been to probe how rural older people use their membership and participation in indigenous community associations to enhance their social and economic well being in a context of inadequate social protection for the elderly, rapid changes in the customary household arrangements and wide economic hardship in Nigeria.

Old age is a stage of bodily and life-course changes. For example, diminished physical capacity impairs the elderly's ability to perform fruitful work and to generate income.

In developed countries there are substantial pension- and health-care schemes designed to mitigate the vulnerability of older persons facing reduced livelihood opportunities. In underdeveloped nations, on the other hand, social security for the elderly is inadequate. In Africa, social security is largely based on contributions, and benefits are accessible only to waged workers in the formal sector (Taylor 2009).

Through the unavailability of comprehensive social protection, indigenous livelihood support institutions for older people still predominate in many developing countries (Barrientos 2007). These are structures and units of organisation in a community that encompass the norms, values, and beliefs that guide social interaction (Kendie and Guri 2007).

These institutions seldom have wide coverage, and are unlikely to be adequate as the main source of livelihood support for older people. Nevertheless, indigenous social institutions still have the potential to make a contribution to supporting older people and their households (Barrientos 2007).

However, inadequate research attention has been dedicated to how these institutions contribute to supporting individuals and families. This research accordingly sought to fill up this void by exploring rural older people's membership and participation in indigenous community associations in Southeastern Nigeria. This main research objective comprised four subsidiary objectives:

(i)   To describe the types and roles of indigenous associations in Nigeria;

(ii)   To discuss the profile and membership pattern of older members in indigenous community associations;

(iii)   To explore the experience of older people's membership of indigenous community associations; and

(iv)   To determine the policy and theoretical suggestions of the key findings.

The social capital framework was used to offer an understanding of the broad objective of the study. Social capital is concerned with how individuals evoke the social and economic assets embedded in their group to improve their social and economic well being. It postulates that when people act or function in a group as in indigenous community associations or self-help groups, it leads to the economic and social improvement of the group, individuals and the immediate community (World Bank 1998; Anderson et al. 2002).

The initial analytical present-day examination of social capital was by Bourdieu (1980), who described the concept as assistance people get by way of taking part in groups and the purposeful formation of hospitability for the aim of generating this resource. Bourdieu states that the profits that drive from membership in a group are the foundation of the teamwork or solidarity that makes them attainable (Bourdieu 1985). For (Bourdieu 1985) social linkages are not a natural given and must be built through investment schemes oriented to the institutionalisation of group relations, to furnish a dependable source of other benefits (Bourdieu, 1985). Bourdieu makes it clear that social capital can be divided into two categories: first, the social relationship itself that allows individuals to claim access to resources owned by their colleagues; and, second, the number and quality of those resources. Hence, through social capital, members of groups can gain access to economic resources ingrained in their associations (Bourdieu 1985).

Coleman pointed out that social capital ultimately led to the establishment of human capital for forthcoming generations (Coleman 1988a). As a private resource, human capital might be accessed through what the previous generation acquired as social capital (Coleman 1988a). While Coleman looked at social capital as a comparatively neutral resource, he did not deny class reproduction that may result from accessing such capital, given that individuals work for their own benefit (Foley and Edwards 1996). Even though Coleman never truly addresses

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Bourdieu, this coincides with Bourdieu's argument set forth in "Reproduction in Education, Society and Culture" (Coleman 1988; Bourdieu 1985).

Drawing on the social capital framework, this study conceptualised indigenous community associations in Southeastern Nigeria as having the same characteristics of social groups within the social capital framework with rural older people as the actors. The social capital framework assisted this study by providing an understanding of the potential of indigenous community associations to support members (rural older persons) and their families. The next section makes available the principal findings relevant to each of the research objectives. Section three evaluates the social capital approach, while section four makes some recommendations. Section five considers possibilities for further research. The chapter ends with some conclusions.

6.2   Contribution to knowledge

6.2.1   Objective I: To review the literature relevant to the types and roles of indigenous social institutions in Nigeria.

The aim was (i) to make known the state of literature on the roles of indigenous social institutions; (ii) to identify voids in the literature; and (iii) to identify the roles of different indigenous social institutions for rural livelihood and development. This objective was achieved in Chapter Two.

From the review, indigenous community associations played very significant roles in governance, conflict management and resolution; some were also involved in provision and expansion of higher education; others were involved in crime prevention in their communities; and yet others were active in protests and in the anti-colonial struggles in pre-colonial Nigeria (Adebiyi 2008; Akpomuvie 2010).

However, despite the indigenous origin of these associations, most of them have transformed themselves in order to adapt to social, political and economic conditions today. They have survived and adjusted to harmonise the diverse social and economic necessities of their members. Some institutions still play dynamic roles in the administration of justice, the maintenance of law and order, peace-keeping, the provision of security, dispute resolution and

the development of their various communities.

There are three reasons for the emerging success of these associations: they rely on locally mobilised resources, which make them self-sustaining; they provide social and economic benefits or services in places where these are still limited; and their open membership principle creates an inclusive network of diverse groups, which broadens their appeal and outreach.

The continuity of indigenous social institutions in contemporary Nigeria reflects the weak policies, corruption, maladministration and mismanagement of public resources that have accompanied massive social and economic underdevelopment, poverty and economic hardship in Nigeria.

For instance, despite many years of independence, Nigeria has little record of socio-economic development. Following the nation's independence in 1960 successive governments have made attempts to boost the health conditions of the people. Year after year, enormous amounts of money are devoted to the health sector, notably for the provision of health care amenities in the country. Despite these large sums, no reasonable improvement has been recorded (Leo 2010). Most health facilities in Nigeria are simply non-operational (Metiboba 2011). A functioning public transportation system barely exists in Nigeria. Health and educational facilities are dilapidated, with unemployment and inflation soaring ever higher (Abbass 2012)

Traditionally, government performance entails the provision of fundamental pubic goods like security, basic infrastructure, education, sanitation and public health. However, the majority of the social and economic needs of the citizens are not provided by the Nigerian government. Its failure to meet these needs has led many citizens to fend for themselves in order to make up for the state's absence from their well being and livelihoods.

Indigenous associations have demonstrated their resilience and active involvement in the struggle of the Nigerian people to provide a more humane society (Abbott 2006b). However, despite the potential roles of these institutions, they still receive less attention. Their membership and drive could offer significant pathway for comprehending village arrangements and hence developing more suitable approaches for working with, instead of against, indigenous social

institutions.

6.2.2 Objective II: To discuss the profile and membership pattern of older members in indigenous community associations.

The main aim here was to identify the social and economic assets that association members have access to and can draw on for their livelihood strategies, especially in times of adversity. This objective provided a context for the discussion on the perceived benefits of associational membership discussed in Chapter Five.

A majority of the respondents lived in skipped-generation households as a result of emigration to cities by young adults looking for novel opportunities, enhanced livelihoods and a healthier standard of living. During fieldwork, it was found that the surveyed villages and communities were 'empty' for this reason. This rural-urban drift has left the rural areas with demographically unbalanced populations, with many dependents such as women, children and older persons.

The majority of respondents tell how family members, particularly adult sons and daughters who have migrated, were important as a source of remittances. But in most cases, these transfers did not offer extra sources of cash, but were rather used to recompense credits taken out by older persons to cover the education costs and health care necessities of grandchildren left behind. In any case, such remittances were too small to cater for their needs.

Another important finding is high levels of participation in income-generating activities among older people. Economic hardship is widespread in Nigeria and social security for the elderly is inadequate (Akinbola 2015). Customarily, older people were anticipated to depend primarily on their extended family structure for economic and emotional support (Aboderin 2004; Ajomale 2007; Bengtson 2001; Ekpenyong, Oyeneye and Peil 1987). In recent times, rapid socio-economic and demographic change and increased rural emigration of children have undermined the viability of traditional arrangements for the elderly, which for years were a foundation of social security and support in times of need.

From their narrative accounts, present social and economic realities in Nigeria have forced the majority of respondents into different income-generating activities to stave off destitution. This

finding validates previous studies that indicate that older people in Africa are resorting to both on- and off-farm activities to support themselves in old age (Bryceson 2002a; Cohen and Menken 2006).

Inferring from the modest nature of their income-making activities, older persons' earnings were commonly too trivial to maintain a family of four or more people. Engagement in moderate income-generating undertakings was thus a surviving mechanism to allow older persons to eke out a living under conditions of limited social protection mechanisms and decreasing traditional household sustenance for the elderly in Nigeria.

The majority of the respondents had large families. According to Caldwell (1976), these should offer dependable insurance and security in old age, along with companionship and psychological satisfaction for parents and kin. Our findings, however, show that large families do not necessarily yield economic well being for the elderly. Remittances from children were hardly enough to sustain the growing necessities of the elderly.

Participation in communal social groups was high among participants. This finding is linked to diminishing filial support caused by widespread economic hardship and rapid socio-economic and demographic change in Nigeria.

Social participation and engagement have been labelled as central ingredients of social capital (Putnam and Borko 2000). Older individuals who are socially involved have also been noted to report greater levels of quality of life, better self-rated health and mental and physical well being, and lower levels of insecurity than older people who are less involved (De Donder et al. 2012; Pollack and von dem Knesebeck 2004; Sirven and Debrand 2008). Older people who network with their friends or homebodies could have more chances to be informed (Okun and Michel 2006). Social involvement provides a feeling of security, strength, self-esteem and belonging. It has therefore become a crucial source of social capital for older people (Koster 2008). However, belonging to one or more local social groups and associations is also a coping strategy allowing the elderly to improve their stocks of social capital.

Notwithstanding functioning in the same communities, with comparable physical capital,

substantial dissimilarities exist between the surveyed indigenous community associations with regard to their members' profiles. Umuada and Village-wife associations had a higher proportion of members with no basic education than male indigenous community associations had. Education has a positive impact on health. Essentially, through education, older people can acquire decent health behaviours, values and practices that encourage healthy living and long life.

With society changing every day, literacy skills enable older people to have dependable health information to avert and manage illness, promote their health and follow public health endorsements and cautions (Johnson et al. 2014).

Another important dissimilarity is that Umuada and village-wife associations held less financial capital than male associations did. In Nigeria, women have access to land through their membership in families, as wives, daughters, and sisters. Most usually access land through the spouses. Owning land, controlling it and using it are critical dimensions of rural livelihood, and determine wealth and poverty (Chikwendu and Arokoyo 1995). Land is not simply an economic resource. It is an imperative factor in the construction of social- and cultural identity; it explains power relations between and among individuals, households and communities (Chikwendu and Arokoyo 1995). Land access for poor women can also bring the direct benefits of poverty alleviation, not least by aiding directly to boost household food security.

6.2.3 Objective III: To explore the experiences of older people's membership of indigenous community associations

This objective addressed the benefits and disadvantages of associational membership and participation and was addressed in Chapter Five.

The findings showed that mutual values and solidarity bonds are important in creating personal and collective social- and economic capital. In the absence of comprehensive social protection and facing rapid socio-economic and demographic change, rural older people are proactively managing their social and economic lives through their membership in indigenous community associations

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Old people have ventured into different income-generating activities made possible through their indigenous community associations' financial support. This has enabled older people to pay for or buy personal items and land, maintain and renovate their houses, have access to health care, and also to continue to enjoy their life as they did before becoming old. Securing loans from an association helped older people to deal with important situations, which could have forced them to either sell their assets or maintain the same level of assets over the years. Old people borrowed money from their associations to start up a business with the prospect of increased profit.

Apart from raising incomes and living standards for the elderly, indigenous community associations also provide their social support needs. For instance, association membership acts as a second set of ears for older people as it provides them with varied types of information.

Indigenous community association membership and participation also provide rural older people with the opportunity for leisure and recreational activities. These help older people to relieve their stress by decreasing their general levels of stress and uplifting and stabilising their dispositions.

Older people are using their associations to engage in activities as they did when they were young adults. Engaging in the associations' recreational and leisure activities gave older people a sense of purpose and identity. The literature shows that having a sense of purpose and identity boosts the self-esteem and confidence of participants (Greaves and Farbus 2006).

By taking part in associational events, respondents were able to discuss their emotions, thereby providing some relaxation. Emotional support from members of one's association provides respondents who are faced with difficult situations with companionship, allowing them to feel comforted. Emotional support reduces their depressive symptoms and improves psychological adjustment.

As Noam told us, when her husband died, she approached her association for help (a loan) to start petty trading, but her request was turned down. She regretted that her late husband did not have land, properties or well-to-do brothers.

A deeply alienated individual will feel worried at being shunned by his or her group. Social

segregation could shake anyone, but elderly individuals are commonly at risk owing to loss of household members and friends, reduced agility and limited assets. Studies show that severe isolation could impact gravely on health and quality of life, with noticeable undesirable health effects for older people (Masi et al. 2010). Being lonely has a crucial and enduring negative effect on blood pressure. Generally, living longer does not necessarily connote a longer period of dependence. Older people are continuing to be active contributors to their families, communities, and society until advanced ages.

Although older people may suffer higher levels of vulnerability, due to personal factors, such as weakening health and frailty, many continue to contribute to both individual and household economic well being.

6.2.4 *Objective IV: To determine the policy- and theoretical implications of the key findings*

The social-capital framework is grounded in the idea that social networks can enhance the productivity of people and groups in much the same way that physical capital and human capital can. Social exchange enables individuals to build communities, to commit themselves to each other, and to weave the social fabric together. A sense of belonging and the tangible experience of social linkages bring great benefits to people (World Bank 1998; Anderson et al. 2002).

The social capital framework postulates that relationships within an association would affect members' enterprises, making profit unattainable without membership of the programme. This tallies with Simkhada's (2004) finding that social capital includes the establishment and expansion of markets. Sharma et al. (2005) found that the expansion of trade through cooperative loans leads to social capital formation. Sharma et al. (2005 finding is similar to the finding of Adedayo and Yusuf (2004) that cooperative loans lead to higher profits business diversification.

Associations' financial loans enhance members' economic well being by helping them start small-scale enterprises and enlarge their business facilities, which may not be possible without the loan. This result reflects Ramotra and Kanase's (2009) view that cooperatives lead to an increase in household assets with a positive correlation between income and household assets. Respondents in this study acquired assets such as land, phones and livestock, made possible through associational loans. The social capital framework is thus supported.

An improvement in standards of living enhances ownership of assets, possibly reducing worries and stress, while these assets are needed to support livelihood (Holmgren 2011). Our findings agree with the World Bank's (1998) findings that social capital includes improvement in the economic position of members of an association, including financial and physical benefits that are not easily attainable outside the group.

However, inequality is perpetuated and reproduced through access to social capital. The chronically indigent are mostly refused access to the social capital of their associations. The poorest individuals have less deep-seated expectations of support and reciprocity, and their social relations are usually fragile and dependent on enormous reserves of time and effort to obtain very limited benefits. The particularistic benefits accruing by virtue of participation in indigenous community associations may be encountered by some as marginalisation from the same social and economic benefits.

6.3 Implications of study findings for theory

The implications of the study findings for theory are discussed in terms of the methodological considerations of gauging social capital.

Measuring of social capital

In this study, the theoretical basis of social capital in socialisation processes and interactions that are explained by classical sociology traditions is emphasized. The strongest theoretical foundation of social capital draws on and extends the collective insights of Durkheim, Simmel and Weber on the different roles and types of social relationships (Woolcock, 1998). The social context of the studied indigenous community associations provided the basis for exploring the role of the associational features of social capital

Accordingly, the existence or presence of helpmates and peer guarantors among the associational members provides the logical basis for examining the norm of reciprocity. Similarly, experiences of enforcement mechanisms were used to measure compliance while member views on the inequalities in their associations were important in deriving a gauge of trust and confidence in elected members of the associations.

The methodological input of this research to the measurement of social capital is the identification of five associational features that can be empirically observed and tested with the specific context of indigenous community associations in Southeastern Nigeria. These features were extracted from the sociological literature and address the need for greater positioning or alliance between the theory and measurement of social capital

According to Portes (1998), the use of theoretically derived measures will eschew the use of doubtful indicators in social capital research. An application for the conceptual development of social capital is a greater focus on its theory-building capacity. This suggests the deeper application of social capital amidst disciplines rather than its current wide application across disciplines (Akcomak, 2009). In empirical study, a deeper use of social capital demands a sharper explanation of constructs that can improve the concept's theory building capacity. To Eisenhardt (1989), the tests of good theory or concept development – for instance, testability and logical coherence – are grounded in believable evidence.

According to Van Oorschot, Arts and Gelissen (2006), the literature on social capital encompasses inadequate theorization between indicators at the individual and aggregate levels, which makes empirical studies susceptible to ecological fallacies. Van Oorschot, Arts and Gelissen's observation upholds the case for a greater attention to the theory-building capability of social capital.

6.4   Recommendations

Indigenous community associations are engines that drive positive social and economic development in their societies. They are mechanisms through which local people pursue collective goals (Nigatu, Eden and Ansha 2013). Indigenous community associations have long existed and played very significant roles in governance, conflict management and resolution; they were also involved in the provision and expansion of higher education while others were involved in crime prevention in their communities and some again were active in protests and in the anti-colonial struggles in Nigeria (Adebiyi 2008; Akpomuvie 2010).

Despite the indigenous origin of these associations in Nigeria and several other countries, their dynamism has not been inhibited and they have transformed themselves to adjust to the social,

political and economic conditions of the day. They have continued and remodelled themselves to suit the diverse social and economic needs of their members. Some of the institutions still play functional roles in the administration of justice, the preservation of law and order, the provision of security and dispute resolution, and in the improvement of their localities.

The emerging success of these associations may be attributed to: their reliance mainly on locally mobilised resources; which make them self-sustaining; their provision of social and economic benefits or services in places where these are still limited; and their open membership principle, which creates an inclusive network of diverse groups and broadens their appeal and outreach (Wanyama, Develtere & Pollet 2009).

The stories told in Chapter Five demonstrate that people are using their membership in indigenous community associations to raise their income and standards of living. Associational membership and participation provides members with varied forms of social and economic support.

Social security for the elderly is inadequate in Nigeria and largely contributory in nature; aid is accessible only to paid workers in the formal sector who are capable of contributing to social security. Currently, indigenous support schemes based on household and affinity ties signify a way of life for the bulk of older individuals in Nigeria. As noted earlier, rapid socio-economic and demographic change prevailing on the continent has continued to weaken social linkages that customarily offer care and sustenance in later life.

A wide range of informal community arrangements such as indigenous community associations, burial and self-help groups currently exist in rural communities in Nigeria targeted at dispersing risk among members, friends, families or even neighbours. These informal associations draw on a tradition of shared support and kinship networks. These indigenous community initiatives go through a number of lingering difficulties and in their present-day arrangement nosedive to deliver much in the way of lasting security against the numerous types of risk found in the study.

Judging from the research findings, the ensuing maybe weighed as essential policy actions. The state and local government should strengthen indigenous community associations. A key recommendation for empowering indigenous institutions is capacity strengthening, through

grants and capacity training programmes

Capacity strengthening

According to Hunt (2007), capacity strengthening is the process of developing and strengthening the resources, skills, abilities and processes that organisations and communities need to survive and thrive.

Grants

Local government should provide grants directly to indigenous community associations. In the situation where the local government has allocated money for councillor discretionary funds, the local government councillors could also use their discretionary funds to allocate grants to indigenous community associations. The grant scheme would have its own rules, setting out what kinds of indigenous community associations (eg registered local communities associations only) should apply and what size of grant it makes. Indigenous community associations may be asked in the application to show what they do that improves the community and the lives of their members or local people. They may also be asked to highlight the difference the fund will make and give details of success stories.

Capacity training programmes

There is need to provide a range of corporate governance training programmes for indigenous community associations and their governing committees/boards. Local governments should develop programmes to educate leaders of indigenous organisations on their statutory obligations and to strengthen their administrative and other skills.

The stories told in Chapter Five demonstrate that information on health, politics, farming and trade-related matters are shared among associational members. This sharing is confirmed in the following extracts:

> *When I am sick or have pains, I always talk to members of my association and neighbours about my symptoms. They always help me out with information about what to do or where to go to get good medical treatment. (FGD, Abia)*

I am a petty trader. I buy and sell foodstuffs like rice, beans, tomatoes etc. in the village market square. Recently my profitability has been positively influenced by the information I gained from a fellow member. She frequently travels to Northern Nigeria to sell red oil (palm). Looking at how she was benefiting, I asked her if she was willing to search for me any feasible market in Northern Nigeria that I could make profits better than here. Afterward, she searched and recommended me to buy rice and beans in bags from Northern Nigeria and sell them in the village market square. Thanks to her, I am making profit now.

Both federal and state government programmes could take advantage of existing social networks to accomplish programme goals or aims. This will entail collecting and incorporating information about social networks into policy- and programme design, implementation, and assessment. Indigenous community associations may assist or take on service-delivery responsibilities. It also requires that the individual abilities of their members are enhanced to make sure they take part efficiently and that these become prospects for individual emancipation.

The finding that the majority of the elderly have diversified into non-farm- and off-farm undertakings to cope and support themselves in old age while also supporting grandchildren left behind by their adult children (Chapters Four and Five) reflects inadequate social protection for the elderly, the rapid alteration of the customary extended family arrangement and economic hardship in Nigeria.

We must re-evaluate two ill-founded assumptions often made by policy-makers. The first is that all older people are embedded in supportive family networks and do not, therefore, require specific intervention (Health and Services 2001). The second is that investing in older rather than younger generations is a waste of limited resources, given that they are already approaching the end of life and are less productive and useful to the economy and society than younger people (Health and Services 2001).

Neither of these assumptions is valid, as this study has demonstrated. Many older people go on to perform active, productive duties in their households, communities and society in general. Many older people continue to participate in income-generating activities, contributing to their household's food security until an advanced age. For these reasons, a shift in paradigm is needed

from a vision of older people as dependents and a burden on the state, society, and family, to a vision of them as important actors with much to contribute. Rather than prioritising young over old, or seeing the allocation of finite resources as a competition between generations, a more holistic view is required that enhances collaboration between old and young, with more emphasis on the role of older people as efficient channels of support as well as a worthwhile social investment in their own right.

6.5   Areas for further research

This research has highlighted some interesting topics that could form the subject of further research. For example, the increasing number of grandchildren "left behind" could pose burden for older people. What factors contribute to making grandparents agreeable to giving round-the-clock child care for their grandchildren?

In Africa, tradition may appear to be an essential feature swaying grandparents' decisions to engage in round-the-clock child care; but there are no studies to settle this. Whether or not grandparenting is a customary model should be explored. From exploration we could learn if grandparenting is a cause of the upsurge in skipped-generation families.

We need to further explore relations involved in the acquisition of social capital and social skills. Such a study should employ qualitative and quantitative methods. The research should clarify the contribution of associational life to the acquisition of civic skills and in this way further our understanding of social capital.

There is also a need for research to explore leisure satisfaction from the viewpoint of indigenous community-association participation and membership. Such a study could focus on the association between configurations of indigenous community associations' involvement and the perceived leisure satisfaction of participants.

Further studies should aim to include larger numbers of older people with representatives from rural and remote areas in Nigeria. Such a study would allow for a greater capacity to make generalisations about the findings from studies of other similar indigenous community associations; or additional studies could include those specific to non-Igbo speaking states' older

people and the findings compared to the older people in this study that were primarily in Igbo-speaking states.

Social capital components such as emotional-, instrumental, informational and experiential support and social cohesion provide a defence against anxiety and other undesirable effects of low well being. Inequality of social capital may create barriers for groups or individuals to acquire and use social capital. This could also result in a decline of social cohesion, trust and reciprocity. Inequality of access to social capital was observed in Chapter 5 among members of village-wife and Umuada associations. There is a need for research to explore the coping strategies of members of indigenous community associations with unequal access to their associational social capital.

There is need to probe how economically active elderly persons can best be reached through micro finance and other loan schemes and what the impact of such schemes may have on older people and their households. Further research is also needed to explore ways in which older people who are less able to be economically active can be supported, taking into consideration key constraints and coping strategies.

6.6   Conclusions

Indigenous livelihood support institutions for older people can help meet their resource deficits, although they seldom have wide coverage and are unlikely to be adequate as the central source of livelihood support for older people.

This study has examined the significance of indigenous livelihood support institutions in Nigeria's present day socio-economic conditions, using older persons' membership and participation in indigenous community associations as an entry point, with social capital as its guiding framework.

Social capital was hypothesised as a unified bunch of associational attributes (reciprocal exchanges, bounded solidarity, cooperation, enforcement, representation), which enhance the productivity of persons and groups in much the same way that physical capital and human capital can. Indigenous community associations constitute a space in which informal rules facilitate,

encourage and govern social and economic interactions and individual actors as they pursue their interests.

This study adopted a qualitative approach. Two predominantly rural and agrarian communities (Ntighauzor Amairi in Osioma Ngwa LGA and Umana-Ndiagu in Ezeagu LGA in two Southeastern Nigeria states (Abia and Enugu) were selected for study. Data was generated through in-depth interviews and focus group discussions. A sample of sixty respondents of both sexes aged 60 years and above, who were not receiving a state pension, constituted the study participant group. Thematic analysis helped to identify, analyse and report patterns within the data. This method entailed examining materials from life stories and collapsing the text into moderately small components of content and subjecting them to detailed treatment.

This study reviewed relevant literature related to the types and roles of indigenous social institutions found in Nigeria. From the review, there is continuity in the roles of indigenous community associations there. Indigenous community associations in Nigeria had existed and played very significant roles in governance, conflict management, and resolution before the onset of colonial administration in Nigeria. However, they have transformed themselves to adjust to the social-, political- and economic conditions of the day. They have survived and remoulded to harmonise with the diverse social and economic essentials of their members. The emerging success of these associations may be attributed to: their reliance mainly on locally mobilised resources; which make them self-sustaining; their provision of social and economic benefits or services in places where these are still limited; and their open membership principle, which creates an inclusive network of diverse groups and broadens their appeal and outreach (Wanyama, Develtere & Pollet 2009).

 The continuity of roles of indigenous social institutions in contemporary Nigeria reflects weak policies, corruption, maladministration and mismanagement of public resources that have dovetailed into massive social and economic underdevelopment, poverty and economic hardship in Nigeria.

An overview of older people in each of the sampled indigenous community associations shows that the present social and economic realities in Nigeria have forced the majority of respondents

into different income-generating activities to stave off destitution.

A majority of respondents had large families, but they lived in skipped-generation households as a result of emigration to cities by young adult children to pursue new opportunities, better livelihoods and an improved standard of living. According to the narrative accounts of the majority of respondents, family members, particularly adult sons and daughters who had migrated, were important as providers of remittances, but in most cases, these did not deliver extra sources of cash, but rather were used to pay off standing loans taken out by older persons to offset tuition fees and healthcare needs of grandchildren left behind.

Given the absence of comprehensive social protection, rapid socio-economic and demographic change, the increased emigration of young rural children who traditionally helped care for the aged, older people are proactively managing their social and economic lives through their membership in indigenous community associations. These are serving as a safety belt in offering social and economic backing to older people.

Access to social capital and its efficacy are prejudiced by several facets of social structure, such as power relations, social location, access and capacity to utilize resources, and the broader economic and socio-political context. Unequal access to social capital could drive the affected respondents further into poverty, or create conditions for ill health.

Recommendations have been presented as a contribution to debates about policy development in the field of study and to identify areas for future research.

In conclusion, the study attempts to be the first empirical research in Nigeria that focuses on rural older people's use of indigenous community associations as a contribution to their social and economic well being.

The findings of this study will be useful as reference materials for government and development agencies when they address the role of indigenous community associations in the provision of social and economic benefits for rural older people. The study findings will also provide a solid base for other researchers and as a source for comparison with similar rural areas within and outside Africa. In this way, the study makes a substantial academic contribution to the general

body of literature on associations in the lives of older people in Nigeria and Africa.

It is hoped that this study has clarified how indigenous social institutions can contribute to supporting older people and their households, thereby closing the knowledge gap in the literature. This study firmly reconfirms Barrientos' assertion that indigenous livelihood support institutions for older people are still dominant in many developing countries and can help meet the resource deficits of older people.

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Appendix

Operational Definitions

- **Associational life:** Associational life describes the conditions that define a context where individuals rely on social networks and kinship relationships to survive and access resources (CHINA 2013; Jacobs, Phalet and Swyngedouw 2006). It is built around solidarity, reciprocity and occupies a dominant and even overbearing place in traditional society (Jacobs, Phalet and Swyngedouw 2006).

- **Indigenous institutions:** structures and units of organization in a community that encompass the norms, values, and beliefs that guide social interaction (Kendie and Guri 2007). These institutions include neighborhood groups, local associations, and community-saving schemes, elders' councils, work groups, friendship/social networks, and kin networks.

- **Community-based associations** groups of people that exist within a community with a local focus, and separate from the core activities of state and business organizations (Wilson, Lavis and Guta 2012). They are typically nonprofit organizations engaged in addressing the social and economic needs of local individuals (Wilson, Lavis and Guta 2012).

- **Older people:** This study adopts 65 years and above which is the United Nations agreed cutoff to refer to the older population.

- **Social capital:** Socio-economic resources that are embedded in people's personal network and that can be accessed and mobilized (Lin, 2001).

- **Human Capital:** People's health and ability to work and the knowledge, talents, and skills they have acquired over the generations of experience and observation, constitute their human capital. These resources are the total capacity of the people that represents a form of wealth which can be directed to achieve the best possible livelihood for themselves and their households (Messer and Townsley 2003). Proxies for human capital used in this study are respondent's educational background and economic participation.

- **Financial capital:** Financial capital generally refers to saved-up financial wealth.

1

Financial capital is any liquid medium or mechanism that represents wealth, or other styles of capital (Spillane, Hallett and Diamond 2003). Proxies for financial capital in this study are ownership of livestock and land

- **Livelihood:** capabilities, assets (including both material and social resources) and activities for a means of living (Chambers and Conway 1992).
- **Social network:** Defined in this study as a person's set of linkages that operate as sources of social support (Lehto-Järnstedt, Ojanen and Kellokumpu-Lehtinen 2004). In the present study, social networks are characterized by network size and network diversity. Social network size reflects the number of ties that comprised a participants' social network while network diversity refers to the extent to which the members are connected with strong ties such as local community associations.
- **Instrumental support:** Form of social support encompassing the concrete, direct ways people assist others. It is offering help or assistance in a tangible and/or physical way, such as providing money to someone or helping someone who's bedridden by preparing dinner (Langford et al. 1997). This study adopts the Langford et al (1997) definition of instrumental support
- **Experiential support:** Process of gaining support through experience or insights of others, who have gone through similar situations themselves (Lugton 1997; Repper and Carter 2010).
- **Civic skills:** Comprise individual abilities such as communications, organizational abilities, and ability to identify social issues, and tolerance, and skills useful in civic endeavors which are required to effectively participate in civic and political life (Brady, Verba and Schlozman 1995). This study adopts the definition of civic skills by Brady, Verba and Schlozman (1995)
- **Recreation and leisure:** Activities and experiences which are freely chosen. They are usually undertaken in free time and produce feelings of well-being, fulfillment, enjoyment, relaxation and satisfaction (Gillen et al. 2015). This study adopts Gillen at al (2015) definition of recreation and leisure
- **Emotional support:** There is no consensus in the definition of emotional support, some

researchers have defined it as the provision of care, empathy, love and trust (Heaney and Israel 2008; Williams, Barclay and Schmied 2004), while others have emphasized expressions of encouragement, active listening, reflection, and reassurance (Dale, Williams and Bowyer 2012). This study adopts Fussell's definition of emotional support as a fundamental form of communication, basic to the human experience and pervasive in everyday life. At its center is empathy; the capacity to recognize and share feelings that are being experienced by another (Fussell 2002).

EBONYI STATE UNIVERSITY, ABAKALIKI
DEPARTMENT OF PSYCHOLOGY & SOCIOLOGICAL STUDIES
OFFICE OF THE HEAD

Phone No: 07065086559

Our Ref:. EBSU/PSY/SOC/13/04/010

Your Ref:.............................

Date:.....11ᵗʰ April., 2013.....

Project title: Livelihoods and Associational Life among Rural Older Igbo Persons in Southeastern Nigeria

Researcher: Chibuogwu Izugbara

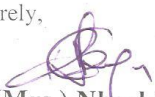Department: Sociology, University of Pretoria. South Africa

Dear C. Izugbara,

I have the pleasure in informing you that the Research Ethics Committee formally approved the above study at an emergency meeting held on April 10, 2013. Data collection may therefore commence

Please note that this approval is based on the assumption that the research will be carried out along the lines laid out in the proposal. Should your actual research depart significantly from the research proposal, it will be necessary to apply for a new ethical clearance.

We wish you success with the project.

Sincerely,

Dr. (Mrs.) Nkechi Emma-Echiegu
Head Dept. of Psychology and Sociological Studies