



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

**BEYOND PERIPHERY: DYNAMICS OF INDIGENOUS
SOCIAL PROTECTION SYSTEMS IN DEALING WITH
COVARIATE SHOCKS IN SOUTHEASTERN NIGERIA**

Student: Oko Chima Enworo
Student Number: 20777672

Submitted in fulfilment of the requirements for the degree

Doctor of Philosophy (Sociology)

in the

Department of Sociology, Faculty of Humanities, University of Pretoria

Supervisor: Professor Zitha Mokomane

Date: May 2023

Abstract

This study illustrates how indigenous social protection systems deal with covariate shocks in Southeastern Nigeria. It emphasises the dimensions, functions, and potential of these indigenous systems in managing the risks and adverse impacts of natural covariate shocks, with emphasis on flooding, a recurring shock in the region. This is in the context of low formal social protection coverage and indigenous social protection systems as the main source of risk management for many Nigerians.

Specific objectives of the study were to map the different indigenous social protection systems that exist in Nigeria with a focus on their types and dimensions; to explore the key functions of the main types of indigenous social protection systems, including the extent to which they include and exclude different vulnerable groups within communities; to examine how the most dominant indigenous social protection systems mitigate the risk and impact of flooding; to explore the opportunities that indigenous social protection systems present with regard to handling covariate shocks; and to recommend plausible models for establishing linkages between formal and indigenous social protection systems.

The study drew on the social risk management framework that distinguishes between idiosyncratic and covariate risks, and that uses three main strategies to deal with risks other than simple insurance, namely risk reduction, risk mitigation, and risk coping strategies, using formal and informal arrangements, respectively. This study explored the potentials of informal arrangements in relation to covariate shocks. It further drew on data collected in two communities, namely Umueze-Anam and Nzam in Anambra state, Southeastern Nigeria, which were selected purposively because they are flood-prone. A qualitative approach was adopted, and the data were derived from four sources, namely key informant interviews with staff of relevant state ministries and entities mandated with the provision of social protection; in-depth interviews with community members; focus group discussions with community-based associations; and participant observation of activities of community-based associations. Data analysis was done using Braun et al.'s six-phase reflexive thematic analysis.

A key finding that emerged was that in addition to kinship and community-based systems, indigenous religious mandates and women's organisations constitute forms of indigenous social protection in Nigeria. In this regard, age grades are the most common arrangements because membership is based on age or age cohort, which makes it rare for an adult in the study communities not to belong to an age grade. The least common forms of social protection are accumulated savings and credit associations because of the typical long time that members need to wait before they can access their benefits, particularly in the context of widespread poverty. Contrary to widely held views that indigenous social protection systems are mostly risk coping strategies, their functions are complementary and encompass risk reduction, mitigation, and coping, which are the three dimensions of social risk management. Furthermore, although these indigenous systems are unable to prevent natural covariate shocks such as floods, they can enhance ex-ante mitigation and coping, which nullifies arguments that they are only effective in managing idiosyncratic risks and unable to withstand pressures from covariate shocks. It further emerged that unlike formal systems that

address only the material dimensions of wellbeing, indigenous social protection systems have a dynamic character that enables them to address material and psychosocial wellbeing. The study findings also affirm previous findings on lack of linkages between formal and indigenous social protection systems and proffers plausible models for such linkages based on four preconditions, namely proper understanding of indigenous systems, compatibility of systems, retaining underlying principles of indigenous systems, and ensuring that linkages guarantee autonomy.

The overall contribution of the study is that it used empirical evidence to illustrate not just how indigenous social protection systems in sub-Saharan Africa remain the major source of managing idiosyncratic risks but also how they are able to handle covariate shocks vis-à-vis formal systems because of their dynamic processes. Specifically, the ability of these indigenous systems to address risks and adverse impacts of floods, a major climate change-related adverse weather issue, as illustrated by the thesis highlights how they align with shock-responsive social protection. This validates emerging arguments that indigenous social protection systems have the potential to address covariate shocks and supports calls for linking formal and indigenous systems to extend social protection coverage and contribute to actions to combat climate change and its impacts.

Based on the foregoing, the key recommendation made for policy improvement is explicit recognition of indigenous social protection systems in Nigeria's social protection policy and its' supporting legislative and policy instruments, acknowledging in details, what these indigenous systems entail, their potentials and how they can be linked with formal systems and not just be given a peripheral position. For practice, the study suggests collaborative ventures between the two main systems, for example, through state provision of subsidies through banks where mutual aid associations operate bank accounts and exchange of ideas on development programmes and processes between state and community groups. Finally, future research can explore indigenous social protection systems that may have emerged in response to other covariate shocks in various regions of Nigeria for a wider picture of these systems to appropriately guide social policy. Three covariate shocks in particular that are widespread are suggested, namely drought, a major natural shock; HIV/AIDS pandemics, a major health shock; and terrorism-related violence, a major social shock. This will provide wider and stronger evidence based on the potentials of these systems in relation to covariate shocks.

Dedication

To my parents: My father Chima Eta Enworo (late), who showed me the ways of the Stoic, and my mother Comfort Enworo, my source of love and tenacity.

Acknowledgements

Prof. Zitha Mokomane, my doctoral studies supervisor, gave me her word that I will complete my doctoral degree despite my fears over financial limitations at the commencement of my studies. She kept her word and I cannot thank her enough. I am also grateful for her guidance and academic mentorship that have enhanced my academic potentials in no small way.

I am especially indebted to the University of Pretoria for providing me with the University of Pretoria Postgraduate Bursary for Doctoral students, which greatly assisted me in completing my doctoral studies. My studies availed me an opportunity to meet great academics in the Department of Sociology. I am particularly grateful to Prof. Debby Bonnin, the immediate past Head of Department, and other academic staff of the department: Prof Alf Gunvald Nilsen, Dr Charles Puttergill, Dr Sepetla Molapo, Dr Neo Mohlabane, and Ms Vangile Bingma. My gratitude is also extended to my friends and colleagues in the in Department of Sociology, Debjyoti Ghosh, Pfarelo Matsila, Hugo Randinyu, Papi Nkoli, Kefilwe Batsalelwang, Grace Kenyohnga, and Ms Tshwarelo Sekhauelo, the Departmental Administrator, for all their support. Much thanks, to my predecessor Dr Thato Setambule and my academic buddy Naledi Mpanza for their support in one way or another.

Without the cooperation of my study participants, key informants in various government entities, members of community-based groups, and individuals in Umueze-Anam and Nzam communities in Anambra state, Nigeria, this study would not have been possible. I extend my gratitude to them.

On a special note, I acknowledge the love and support of my family. They stood by me while my doctoral studies lasted. My mother, from whom I learned tenacity and hard work, never stopped encouraging me to pursue my academic dreams and her love is immeasurable. My wife and children patiently endured my absence and the financial stress in the pursuit of this doctoral degree far away from home, and their love never waned. At the most critical moments, all I had was my family. I appreciate their love.

Declaration of Authenticity

I, Oko Chima Enworo, declare that this dissertation is my original work. This work has not been previously submitted in whole, or in part, for the award of any degree. Each significant contribution to, and quotation in, this dissertation from the work, or works, of other people has been attributed, and has been cited and referenced in accordance with the requirements of the Department of Sociology, Faculty of Humanities at the University of Pretoria.



Signature.....

Date.....24-05-2023.....

Table of Contents

Abstract	i
Dedication.....	iii
Acknowledgements	iv
Declaration of Authenticity	v
Table of Contents	vi
List of Figures	xi
List of Tables	xii
List of Acronyms and Abbreviations	xiii
Chapter 1: Background to the Study	1
1.1 Introduction	1
1.2 Objectives of the study.....	3
1.3 Rationale of the study.....	4
1.4 Conceptual framework.....	8
1.5 Contextual background: Anambra State in perspective	10
1.5.1 Flooding	10
1.5.2 Social protection: Institutional arrangements.....	12
1.6 Structure of the thesis.....	15
Chapter 2: Conceptualising Social Protection: Formal vs Indigenous	17
2.1 Introduction	17
2.2 Types of formal social protection	17
2.2.1 Social insurance	17
2.2.2 Social assistance	18
2.2.3 Labour Market interventions	21
2.2.4 Other types of formal social protection.....	21
2.2.5 Formal social protection: Between emergency assistance and social assistance.....	21
2.3 Indigenous social protection systems.....	23
2.3.1 Family-based social protection arrangements	23
2.3.2 Community-based social protection arrangements.....	25
2.4 Linking formal and indigenous social protection systems	35

2.5	Discussion and conclusion	36
Chapter 3: Methodology.....		39
3.1	Introduction	39
3.2	Research design	39
3.3	Study setting	39
3.3.1	Anambra state.....	40
3.3.2	Anambra West local government area.....	41
3.3.3	Umueze-Anam community	42
3.3.4	Nzam community.....	42
3.4	Data sources.....	43
3.4.1	Key informant interviews.....	43
3.4.2	In-depth interviews with vulnerable community members.....	43
3.4.3	Focus group discussions with members of community associations.....	45
3.4.4	Observations	46
3.4.5	Triangulation	47
3.5	Study sampling	48
3.5.1	Key informants	48
3.5.2	Vulnerable community members.....	49
3.5.3	Members of community associations.....	49
3.6	Data analysis.....	49
3.6.1	Analysis of data from key informants.....	50
3.6.2	Analysis of data from in-depth interviews with vulnerable community members	50
3.6.3	Analysis of data from focus group discussions with different community-based arrangements.....	51
3.6.4	Analysis of data from observations	51
3.7	Limitations of the study.....	51
3.8	Ethical considerations	52
3.8.1	Informed consent	52
3.8.2	Voluntary participation	52
3.8.3	Confidentiality	52
3.8.4	Risks/Discomfort	53

3.9	Trustworthiness of the study	53
3.9.1	Credibility.....	53
3.9.2	Dependability.....	55
3.9.3	Confirmability	55
3.9.4	Transferability	56
3.10	Saturation.....	56
3.11	Reflections from the field.....	57
3.12	Summary and conclusion	61
Chapter 4: Indigenous Social Protection Systems in Southeastern Nigeria: Dimensions and Functions.....		62
4.1	Introduction	62
4.2	Types of indigenous social protection systems in Southeastern Nigeria	62
4.2.1	Kinship-based social protection systems	62
4.2.2	Community-based systems.....	65
4.2.3	Women’s organisations	79
4.2.4	Religious mandates	82
4.3	Discussion and conclusion	85
Chapter 5: Indigenous Social Protection Systems and Covariate Shocks in Southeastern Nigeria.....		87
5.1	Introduction	87
5.2	Major consequences of floods in Anambra state.....	87
5.2.1	Food security	87
5.2.2	Income security.....	88
5.2.3	Housing	90
5.2.4	Transportation.....	91
5.2.5	Human capital development.....	92
5.2.6	Morbidity and mortality	92
5.3	The role of formal and informal social protection systems in mitigating the impact of floods.....	94
5.3.1	Formal social protection systems.....	95
5.3.2	Informal social protection systems	100
5.4	Discussion and conclusion	107

Chapter 6: Addressing Covariate Shocks: Opportunities for Indigenous Social Protection Systems	109
6.1 Introduction	109
6.2 Formal social protection systems.....	109
6.2.1 Strengths of formal social protection systems.....	109
6.2.2 Limitations of formal social protection systems.....	113
6.3 Indigenous social protection systems.....	117
6.3.1 Limitations of indigenous social protection systems	117
6.3.2 Strengths of indigenous social protection systems	120
6.4 Discussion.....	126
Chapter 7: Summary, Conclusions and Recommendations	127
7.1 Introduction	127
7.2 Summary of key findings	127
7.2.1 Mapping indigenous social protection systems in Nigeria.....	127
7.2.2 Key functions of main types of indigenous social protection systems	128
7.2.3 How the most dominant indigenous social protection systems mitigate the risk and impact of flooding.....	129
7.2.4 Opportunities offered by indigenous social protection systems	129
7.2.5 Linkages between formal and indigenous social protection systems: Plausible models	130
7.3 Overall contribution of the study.....	132
7.4 Recommendations for policy, practice and future research	133
7.4.1 Recommendation for policy and legislation: Mainstreaming indigenous social protection systems.....	133
7.4.2 Recommendation for practice: Collaborative initiatives	134
7.4.3 Recommendation for future research: Research on indigenous social protection systems and other covariate shocks	134
References	135
Appendix A: Interview Guide—Key Informants	160
Appendix B: Interview Guide—Vulnerable Community Members	162
Appendix C: Focus Group Guide (Mutual Aid Associations/Community Support Networks).....	165
Appendix D: Ethics approval	167

Appendix E (1): Approvals from the National Emergency Management Agency	168
Appendix E (2): Approval from Anambra State Emergency Management Agency : Government ministries and entities.....	169
Appendix E (3): Approval from Anambra State Community and Social Development Agency.....	170
Appendix E (4): Approval from Ministry of Social Welfare, Children and Women Affairs, Anambra State.....	171
Appendix E (5): Approval from Anambra State Office of the Government (Sustainable Development Goals).....	172
Appendix E (6): Approval from Anambra State Cash Transfer Unit	173
Appendix F: Letter of Approval: Chair Local Government Area	174
Appendix G(1): Information Sheet and Consent Form for Key Informants (Government officials).....	175
Appendix G (2): Information Sheet and Consent Form for Vulnerable Members of Community (In-depth interviews).....	177
Appendix G (3): Information Sheet and Consent Form (Focus Group Discussions)	179
Appendix H: Letter from Language Editor	181
Appendix I: Letter of Psychological Support Services	182

List of Figures

Figure 3.1: Map of Anambra state showing the study area (Source: Lower Niger Congress, 2022)	40
--	----

List of Tables

Table 3.1: Vulnerable community members (number) by selected background characteristics	45
--	----

List of Acronyms and Abbreviations

AIPP	Asia Indigenous Peoples Pact
ASCA	Accumulated Savings and Credit Association
FAO	Food and Agricultural Organization
FGD	Focus Group Discussion
FGN	Federal Government of Nigeria
GDP	Gross Domestic Product
IDI	In-depth Interviews
IFRC	International Federation of Red Cross and Red Crescent Societies
ILO	International Labour Organization
LGA	Local Government Area
NDU	Nzam Development Union
NEMA	National Emergency Management Agency
ROSCA	Rotating Savings and Credit Association
SDG	Sustainable Development Goal
SEMA	State Emergency Management Agency
SRM	Social Risk Management
UDU	Umueze-Anam Development Union
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
US	United States

Chapter 1: Background to the Study

1.1 Introduction

This study focused on flooding in Southeastern Nigeria, a recurring natural shock in the region, and explored the extent to which the dynamic processes of indigenous social protection systems can be used to effectively manage covariate shocks, particularly in resource-constrained contexts. These systems are also known as ‘informal’, ‘non-formal’, ‘traditional’, ‘community-based’, ‘informal indigenous’, and ‘non-state’ systems (Bhattamishra & Barrett, 2008; Browne, 2013, 2015; Dafuleya, 2013; Mupedziswa & Ntseane, 2013; Carter et al., 2019). Indigenous social protection is defined as a “bundle of measures taken at household and community level to protect against risks or to combat shocks, in the absence or presence of public or market-based arrangements” (Balgah & Buchenrieder, 2010:357). Mupedziswa and Ntseane (2013:85) define these systems as “locally arranged social protection measures that are predicated on people’s cultural beliefs, norms and values”. Implicit in all these definitions is that indigenous social protection systems are locally developed, self-organised, and self-regulating care and support schemes that have a strong element of reciprocity based on entrenched cultural beliefs, norms, and values related to obligations to one’s kin and community (Patel et al., 2012; Browne, 2013; Mupedziswa & Ntseane, 2013; Mokomane, 2018).

The informal nature of indigenous social protection clearly differentiates it from statutory formal social protection. Without a standard definition, the latter is variedly conceptualised. For example, the ILO (2012:2) defines it as “...nationally defined sets of basic social security guarantees which secure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion”; UNICEF (2016:1) defines it as “the set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation”; and Devereux and Sabates-Wheeler (2004:9) define it as follows, which is often described as the most inclusive definition:

A set of all initiatives, both formal and informal, that provide social assistance to extremely poor individuals and households; social services to groups who need special care or would otherwise be denied access to basic services; social insurance to protect people against the risks and consequences of livelihood shocks; and social equity to protect people against social risks such as discrimination and abuse.

It is evident from these definitions that at its core, formal social protection entails statutory arrangements that aim to respond to issues of risk, vulnerability, and extreme poverty (Holmes & Lwanga-Ntale, 2012; Mupedziswa & Ntseane, 2013). An emerging body of pan-African literature (Holmes & Lwanga-Ntale, 2012; Noyoo & Boon, 2018; Warria & Chikadzi, 2020) posits that in the context of Africa, formal social protection’s narrow focus on income security, the need to respond to risk and vulnerability, and the need to respond to particular lifecycle needs mean that Africa’s most vulnerable are missing out on the benefits offered by more comprehensive frameworks rooted in the sociocultural milieu of African

societies. This is particularly the case given that only 13.7% of the African population is covered by at least one social protection benefit, which is a much lower proportion than in other developing regions such as Latin America and the Caribbean (56.3%) and Asia and the Pacific (44.1%; ILO, 2021a). Indeed, African scholars (Adésinà, 2011; 2020; Noyoo & Boom, 2018; Ouma & Adésinà, 2019) argue that the low social protection coverage in Africa can be attributed to, among other things, the wide implementation of dominant formal social protection systems that are typically derived from Eurocentric ideas and often are out of line with African communitarian values rooted in the norms of equality and solidarity.

All in all, despite the wide and established body of evidence demonstrating the contribution of indigenous social protection to enhanced social welfare among Africans, the potential of these systems has not been harnessed in much of the continent (Amdissa et al., 2015). The systems have essentially been largely ignored in the conceptualisation, design, or implementation of mainstream social protection policies and programmes in Africa (Holmes & Lwanga-Ntale, 2012), and they rarely feature in government discussions (Mabundza & Dlamini, 2018). For example, a review of social assistance programmes in Africa (United Nations Development Programme [UNDP], 2019a) and another review of national social protection policies in 15 East and Southern African countries (World Food Program et al., 2021) are consistent in noting how only a few contemporary social protection policy statements, such as those of Chad, Mauritania, Ethiopia, Kenya and Tanzania acknowledge the role of informal mechanisms, with Tanzania being the only country whose social protection policy “brings informal social protection to the fore” (UNDP, 2019a:52). Thus, UNDP (2019a:51) acknowledged that very few lessons and practices from “customary” mechanisms have been incorporated into “modern” social protection systems. This can be attributed to a number of reasons, including the notion that these systems are fragile, rapidly declining, or not as strong or effective as before (Dafuleya, 2013). Other arguments are that indigenous systems are only effective in managing idiosyncratic risks, and are unable to withstand pressures from the more virulent covariate shocks such as environmental or climate change-induced shocks or public health epidemics. The systems have further been criticised for apparently providing only short-term solutions while failing to invest in building communities’ resilience to future shocks (Balgah & Buchenrieder, 2010).

Despite the foregoing criticisms, especially the notion that indigenous systems are only effective in managing idiosyncratic shocks, there is evidence of the extent to which the pooling of financial resources in savings and credit funds has been effective in addressing covariate shocks like environmental risks that include veld fires, plant diseases, pests, and natural disasters, such as droughts and floods (Kazoora et al., 2006; Chen, 2017). For example, the United Nations (UN) Food and Agricultural Organization (FAO) summarises the following evidence from various developing countries on the role of forest producer organisations or associations in providing social protection through a combination of forest conservation and poverty reduction goals:

In India, a federation of forest producers provides members with life and accident insurance In Uganda, forest producer associations facilitate access to training, resources, and financing for members and provide informal

social security through savings and credit funds created from pooled financial resources that can assist members affected by financial shocks such as illness and death. The mutual fund established by women working in the shea nut industry is another example. In addition, some organisations promote community health and education In China, associations based on voluntary and contributory membership not only assist members by controlling or managing the production and marketing of forest products, but also indirectly help forest producers manage risks by protecting forest assets from fire, theft, pests and diseases; reducing the costs of managing and protecting trees; and allowing members to engage in non-forest work. (Tirivayi & Rodriguez, 2017a:9)

Proponents of indigenous social protection and advocates for its increased recognition in Africa's sustainable development agenda argue that the foregoing criticisms stem from a lack of sufficient understanding and exploration of the dynamic processes of these systems within the economics and sociology of natural covariate shocks and the extent to which the systems can be used to effectively manage such shocks (Balgah & Buchenrieder, 2010). To this end, Balgah and Buchenrieder (2010:359) argue that the "effective management of shocks with informal and formal instruments demands a better understanding of the former and its dynamic processes, for an optimal combination with the latter". Similarly, Ugiagbe and Ugiagbe (2015:366) posit that "the quest for sustainable grassroots development by [African] governments calls for the need to look inwards and re-examine and evaluate our indigenous cultural practices in an attempt to attain the desired development goals". In line with these calls, this study uses floods, a prevalent occurrence in Southeastern Nigeria, to demonstrate the extent to which indigenous social protection systems can help mitigate the risk and impact of natural covariate shocks, and how linking them with formal social protection systems can improve coverage. The following was the main research question for the study: To what extent can indigenous social protection systems in Nigeria mitigate the risk and impact of natural covariate shocks?

In answering this research question, the thesis not only highlights the opportunities that indigenous social protection systems present vis-à-vis formal social protection but also presents plausible models for harmonising the two systems and establishing linkages between them to improve access to and coverage of social protection in resource-constrained contexts. Throughout the thesis, the terms 'indigenous social protection' and 'informal social protection' are used interchangeably

1.2 Objectives of the study

The broad objective of this study was to assess the overall patterns and functions of indigenous social protection systems in Nigeria and to explore their potential in mitigating the risk and impact of natural covariate shocks. The specific objectives were the following:

1. To map the different indigenous social protection systems in Nigeria with a focus on their types and dimensions;

2. To explore the key functions of the main types of indigenous social protection systems;
3. To examine how the most dominant indigenous social protection systems mitigate the risk and impact of flooding;
4. To explore the opportunities that indigenous social protection systems present with regards to handling covariate shocks; and
5. To recommend plausible models for establishing linkages between formal and indigenous social protection systems.

1.3 Rationale of the study

The study is relevant and timely given the current social protection landscape in Nigeria. Although the country has been described as a “late entrant into social protection in the current revival of social assistance and cash transfer innovations” within the larger African context (Aiyede et al., 2015:1), its social protection agenda is nascent in terms of policies and implementation frameworks in comparison to that of other sub-Saharan African countries, particularly in East and Southern Africa (Holmes et al., 2012; World Bank, 2019). In essence, against the backdrop of calls at international and regional levels, such as through the UN 2030 Agenda for Sustainable Development (UN, 2015) and the Livingstone Call for Action on Social Protection (Schubert & Beales, 2006), at the African Union Social Policy Framework for Africa (African Union, 2008), Nigeria developed a National Social Protection Policy in 2017 (Ministry of Budget and National Planning, 2017). Prior to that, in 2004 there was a draft social protection strategy in 2004 and in 2009 a draft social security strategy (Holmes et al., 2012).

Despite the foregoing, Nigeria’s social protection sector which since independence in 1960, had focused on contributory (social insurance) systems that apply mostly to formal sector workers and covering less than 30% of the labour force (Holmes et al., 2012; Anifalaje, 2017), has in recent years, increased attention as well to social assistance and active labor market programs, with major interventions implemented at both the federal and state government levels. These programmes are generally designed to help poor individuals and households meet basic needs and cushion against shocks (World Bank, 2019). They are dominated by protective social assistance programmes, which is mostly conditional cash transfers, and to a lesser extent by promotive programmes, such as targeted input subsidies and public works programmes, while preventive non-contributory social insurance is completely absent at the federal level but emerging in states. Systems in the form of policies, laws, and programmes against inequity, discrimination, and exclusion exist in principle but are mostly not justiciable in law, which nullifies their transformative qualities (Holmes et al., 2012; Aiyede et al., 2015; Anifalaje, 2017; Ministry of Budget and National Planning, 2017; World Bank, 2019). Issues and debates around social assistance programmes in Nigeria are further elaborated on in Chapter 2, but basically, social protection programmes in Nigeria have three core objectives, namely resilience, equity, and opportunity (World Bank, 2019).

The delivery of social protection in Nigeria, particularly social assistance programmes, is limited by numerous challenges. A major limiting factor of social protection interventions in

Nigeria is low spending on social protection. For example, the Nigerian government's total expenditure on social protection (0.7% of GDP) is much lower than the sub-Saharan Africa average of 2.1% and the global average of 12.9% (ILO, 2021a). Indeed, Nigeria is among the 10 countries in sub-Saharan Africa with the least expenditure on social protection (Bhorat et al., 2017; Development Finance International & Oxfam International, 2018; World Bank, 2019; ILO, 2021a). An adverse by-product of the country's low spending on social protection is that social protection coverage in the country remains low: Only 11% of the Nigerian population is covered by at least one social protection benefit, which is lower than the sub-Saharan Africa average of 13.7% and the global average of 46.9% (ILO, 2021a). Social safety net programmes barely covers 2% of households (World Bank, 2019).

Low social protection coverage goes hand-in-hand with the problem of weak targeting and identification issues, which arises because of administrative and technical difficulties, including lack of a comprehensive database of individuals and a national identification system in its nascent states (World Bank, 2019), resulting in the exclusion of the poorest poor and most vulnerable. Moreover, Nigeria's social protection policy does not identify a lead agency to oversee social protection policy and programmes (World Bank, 2019). Thus, social protection programmes in Nigeria remain fragmented and often ad-hoc in nature with limited coordination mechanisms in place, causing social assistance programmes in particular to suffer from poor coordination as a result of contradicting mandates and objectives of the different agencies and line ministries supervising them at the federal and state levels, resulting in an overlap of activities, duplication of efforts, inefficiencies, and limited cost-effectiveness (Holmes et al., 2012; World Bank, 2019; 2022; Yakubu, 2020).

Furthermore, there is a problem of weak governance often arising from the absence of appropriate accountability and transparency mechanisms within social protection implementation systems (Holmes et al., 2012). Lack of accountability is mostly on the part of state and non-state actors and institutions in relation to community members or beneficiaries as a result of the top-bottom nature of most programmes, and this accounts for the endemic corruption that characterise Nigeria's social protection landscape (Holmes et al., 2012; Akinola, 2017). Other limitations to social protection interventions in Nigeria include low value of benefits, lack of appropriate mechanisms in place for gathering relevant and reliable data to inform policy-making, weak social infrastructural to support requirements for conditional cash transfers, and other political economy and power dynamics (Aiyede et al., 2015; Holmes et al., 2012; Umukoro, 2013; World Bank, 2019; 2022; Yakubu, 2020; Shadare, 2022). The government of Nigeria had the opportunity to improve its social protection policy, through the *Revised Draft National Social Protection Policy of 2021*, including, establishing a lead agency for social protection in the country, and restructuring the sector to eliminate the multiple layers of authorities and stakeholders at the federal, state and local government levels, as well as the complex and bureaucratic governance system for programmes but this was not done (see Federal Ministry of Finance, Budget and National Planning, 2021). As a result, what has been described by Shadare (2022:12) as 'territorial conundrum' in the governance of social protection in Nigeria, which refers to multiple formal entities and overlappin and often conflicting roles persist.

Significantly, Nigeria has limited social protection programmes to cover against covariate shocks. For example, although close to 50% of the population relies on low-technology, rain-fed agriculture, there are limited risk-based insurance schemes to hedge against rainfall or weather shocks. As a result, despite repeated flood disasters over the years, the government continues to make recourse to relief materials because of the lack of compensation mechanisms or risk-based insurance (World Bank, 2019). This is also the situation in relation to covariate health shocks, as revealed during the Covid-19 crises, whereby only 3.9% of households received support from social safety net programmes in the form of direct cash transfers from either federal, state, or local government (World Bank, 2022). Generally, “the foundations that support social protection systems in other countries are not currently present in Nigeria” (World Bank, 2022:68).

It is clear from the background of the social protection agenda in Nigeria that previous studies on the subject matter focused largely on aspects of formal social protection, including programme technical design, extent of their coverage, governance, fiscal space and potentials, implementation challenges, and the political economy of social protection uptake (Mustapha & Uytot, 2012; Holmes et al., 2012; Umukoro, 2013; Akinola, 2014; 2017; Surajo et al., 2019; World Bank, 2019). No study has been conducted in the country to investigate the potentials of indigenous social protection systems in handling covariate natural shocks generally, and floods in particular and in relation to the potentials and limitations of formal social protection systems in this regard.

Despite the foregoing, different Nigerian societies have a range of indigenous social protection systems that continue to provide a variety of social security and social protection benefits to their populations (Mustapha & Uytot, 2012). However, the potential of these indigenous systems in enhancing overall wellbeing and social development in Nigeria has been left largely unexplored. Like in much of sub-Saharan Africa, the conceptual and programmatic frameworks on social protection in the country provides little evidence that the government is pondering instituting policies and strategies to strengthen such traditional systems with government action (Holmes et al., 2012; Mustapha & Uytot, 2012). This is despite the current National Social Protection Policy’s ideal to “support family and community-based mechanisms and systems for the intended beneficiaries to respond to shocks and extreme poverty”, with an intent to “strengthen community solidarity and family resources and assets for support and care for the intended beneficiaries” (Ministry of Budget and National Planning, 2017:48). At the national policy level, therefore, the thesis is important as its findings will have the potential to provide the evidence base that can guide the development and implementation of some of the National Social Protection Policy’s ideals.

At the international and regional policy level, the findings from the thesis have the potential to facilitate the realisation of Agenda 2030’s Sustainable Development Goal (SDG) 1, Target 1.3, which urges Member States to “implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable” as well as Target 13.1 of SDG 13 (Climate Action), which urges UN members to “strengthen resilience and adaptive capacity to climate-related hazards and

natural disasters in all countries” (UN, 2015). Shocks from climate-related extreme events such as floods are often springboards to widespread economic crises as a result of damage and loss of essential infrastructure and lives. In addition, weak resilience to climate-related shocks and economic crises often results in social problems such as crime and deviance, mental health problems, family instability, insecurity, political crises, and unsustainable livelihood practices, such as illegal and destructive fishing methods that deplete fish stock and increased consumption or sale of firewood and other forest products to meet daily needs, which may lead to deforestation and other environmental shocks (Tirivayi & Rodriguez, 2017a; 2017b). The study is also relevant to the African Union Social Policy Framework for Africa’s recommendation for Member States to continuously “review and reform existing social protection programmes” (African Union, 2008:17).

Theoretically, the study provides an opportunity to gain critical insights into the mechanisms of indigenous social protection systems in managing covariate shocks. As Balgah and Buchenrieder (2010:359) posit:

[While] in the absence of a perfectly functioning state and market, informal instrumental innovations develop that enable agents to become more risk averse, or at least more resilient in buffering shocks...the large emerging literature on resilience and adaptation to natural disasters has not sufficiently addressed the differential roles of formal and informal instruments to buffer idiosyncratic and covariate shocks.

The study’s focus on floods hinges on the fact that as a covariate shock that manifests in the environment as, *inter alia*, large regional floods, local flash floods, coastal storm surges, and urban drainage overflows (Rufat et al., 2015), floods are the leading cause of natural disaster deaths worldwide and responsible for 6.8 million deaths in the 20th century (Doocy et al., 2013). Although flooding is by no means a phenomenon solely of negative consequence, a typical example being that they can irrigate and fertilize fields, flush out salts and toxins from soils and watercourses, and recharge reservoirs (Few, 2003; Braun & Abheuer, 2011), it adversely affects mortality levels as well as physical and mental health, with the most substantial impact being death by drowning (Jonkman et al., 2009; Rufat et al., 2015). For example, in the United States between 1980 and 2009, drowning from floods cumulatively accounted for 75% of deaths, while other causes of death included falls, electrocution, heart attack, trauma, snake bites, and carbon monoxide poisoning (Doocy et al., 2013). Furthermore, the psychological effects of floods are more acute after the flood as a result of the infrastructural damage it leaves in its wake and psychosocial difficulties of coping afterwards (Rufat et al., 2015), for example, by those forcefully displaced. The destruction of agricultural resources and damage to social infrastructures like power, transportation, education, health, communication, and water facilities disrupt social life and economic activities, and the adverse impact can linger for several years, retarding development (Brouwer et al., 2007; Braun & Abheuer, 2011; McElwee et al., 2017; Fiasorgbor et al., 2018).

In Nigeria, floods regularly affect a great number of people in the country through, for example, destruction of farmlands and physical infrastructure, forced displacements, deaths,

outbreak of water-borne diseases, restricted mobility of people, and disruption to access to schools, medical care, and economic activities (Fabiya & Oloukoi, 2013; Federal Government of Nigeria [FGN], 2013; Magami et al., 2014; Olanrewaju et al., 2019; World Bank, 2019; 2022). At the practical level, therefore, the evidence from this study has the potential to inform context-specific social protection interventions that can mitigate the effects of covariate shock in general and flooding in particular among the vulnerable in Southeastern Nigeria. As Mumtaz and Whiteford (2021:243) posit, integrating informal and formal social protection will improve the effectiveness of social policies in developing and less developed countries.

1.4 Conceptual framework

The study is conceptually framed around the social risk management (SRM) framework developed by the World Bank at the end of the 1990s. The SRM framework extends the traditional framework of social protection that focuses on labour market interventions, social insurance, and social safety nets to one that includes three strategies to deal with risk and at the same time protect basic livelihood, namely prevention, mitigation, and coping (Holzmann & Jørgensen, 2001). According to Holzmann et al. (2003), prevention strategies involve ex-ante actions to reduce the probability of an adverse risk, thereby raising income and reducing income variability. The terms ‘prevention’ and ‘reduction’ are often used interchangeably in the literature to mean lowering the probability of a negative event occurring, which highlights the risk reduction objective (Holzmann & Jørgensen, 2001; Jørgensen & Siegel, 2019); for consistency, risk reduction is used in the rest of thesis. An example of risk reduction is individuals permanently migrating from a high-risk area. Risk reduction strategies can also include government actions such as environmental policies and early warning systems. Other examples are policies regarding sound macroeconomics, good governance, and access to basic education and health care; all of which can reduce vulnerability (Vykopalová, 2016).

Mitigation strategies are also employed before the risk occurs, and they aim to decrease the potential impact of future downside risk. Mitigation strategies take several forms, including portfolio diversification such as the acquisition of different physical, financial, human, and social capital assets to reduce the variability of income (Holzmann & Jørgensen, 2001; Holzmann & Kozel, 2007), or at the community level, local land use planning, soil and land conservation, and local irrigation systems (Jørgensen & Siegel, 2019). Risk mitigation can also take the form of informal and formal insurance mechanisms characterised by risk-sharing or pooling by a number of participants whose risks are not (very) correlated. The third form of risk mitigation is hedging, which is an investment position intended to offset potential losses or gains that may be incurred by a companion investment through, for example, forward exchange rate contracts. Hedging also involves risk exchange or payment of a risk price to somebody for assuming that risk, such as marriage and extended family arrangements and some (informal) labour contracts (Holzmann & Jørgensen, 2001; Holzmann & Kozel, 2007).

Finally, the aim of coping strategies is to relieve the impact of the risk once it has occurred. Coping strategies therefore have to do with ex-post, mostly ad-hoc actions to alleviate the

impact of shocks after they occur, usually, through actions such as individual or household dis-saving/borrowing, unplanned seasonal migration, selling labour, reduction of food intake, taking children out of school, and relying on public or private transfers and charity (Holzmann et al., 2003; Jorgensen & Siegel, 2019). Several studies show that higher levels of poverty is positively correlated with adoption of erosive coping strategies in the face of covariate shocks (Béné et al., 2012; FGN, 2013; Jones et al., 2013; Ahmed et al., 2015), with women-headed households being more likely to engaged in erosive measures that increase their vulnerability to overcome crises (Paul & Routray, 2011). This in turn erodes future income-earning capacity of children and perpetuates the cycle of poverty (FAO, 2013; 2015; Warriia & Chikadzi, 2020). Furthermore, a lifetime of poverty with little or no possibility to accumulate assets, and situations of insufficient assets to manage repeated and catastrophic covariate shocks such as floods or economic crises can render people destitute and unable to recover (Holzmann & Jørgensen, 2001). In such scenarios, public- or government-driven social protection interventions become vital to help people cope.

The SRM specific focus on the poor hinges on the fact that they are the most vulnerable to both natural risks, such as floods and epidemics, and man-made risks, such as unemployment, environmental degradation, and war. The poor also typically lack appropriate instruments to deal with these risks; for example, they are less likely to have access to adequate government provided income support or social protection and market-based instruments like insurance (Holzmann & Jørgensen, 2001). Similarly, the emphasis on risk is based on the assumption that vulnerability to hazards is a significant constraint on economic and human development, and efforts to reduce the likelihood of hazards or to ameliorate their effects on living standards are essential for economic growth and development (Barrientos & Hulme, 2008).

The SRM framework has been criticised for, among other weaknesses, being almost wholly focus on the economic dimensions of risks and emphasising managing transitory shocks with safety nets or insurance mechanisms (McKinnon, 2002; Devereux & Sabates-Wheeler, 2004). Some scholars (Mkandawire, 2001; Adésínà, 2011; 2020; Ouma & Adésínà, 2019) argue that the predominant use of cash transfers in particular as a social policy tool for poverty reduction in developing countries is viewed as a return to neo-liberal approaches of addressing market failures, reinforcing residual tendencies of social provision, and narrowing social policy to social protection through vigorous merchandising by international actors. Despite these criticisms, studies show that the SRM framework continues to be useful and relevant for risk management in various contexts in many developing countries (Luttrell & Moser, 2004; Holzmann & Kozel, 2007; Bhattamishra & Barret, 2008; Leppert, 2015). Above all, the SRM framework is seen as useful and relevant to rural contexts and agriculture-based livelihoods because it proposes a coherent set of policy options for addressing price shocks, harvest failures, and other risks that rural people face through market-based and informal arrangements (Devereux, 2016). The latter is specifically relevant for this study. The SRM framework was also useful in the development of plausible models for establishing linkages between formal and indigenous social protection systems (objective 5 of the study; 1.2). Overall, the SRM framework is seen as one means to comprehend and incorporate the dynamism of informal instruments in ex-ante and ex-post management of

shocks and to build synergies between indigenous and formal systems rather than seeing them as alternatives to each other.

1.5 Contextual background: Anambra State in perspective

1.5.1 Flooding

As is shown and discussed in Chapter 3:section 3.3.1, Anambra state is located in the floodplains of the Niger River, the principal river of West Africa and the third largest river in Africa (Merem & Twumasi, 2006). The river cuts across several West African countries and enters Northern Nigeria through Niger state, which marks the lower part of the Niger River. The river's flow at that point is absorbed and moderated by the Kainji and Jebba dams. Located in Niger State, Northern Nigeria, the Kainji Dam is the largest hydroelectric dam in the Niger Basin, and the Jebba Dam, also located in Northern Nigeria between the Niger and Kwara states, is the second largest hydroelectric dam in Nigeria (Oyerinde et al., 2016; Odesola & Ale, 2019). However, with heavy precipitation and higher inflow into the dams' reservoirs available retention capacity is often surpassed, resulting in water release that increases river levels, leading to flooding in areas below the two dams, and Anambra falls in this area (European Commission Joint Research Centre, 2018). In addition, in order to manage their own water levels, authorities in neighbouring Cameroon are often forced to release water from the Lagdo dam in that country, and this causes regular flood waves that travel downstream to the confluence of the Niger and Benue rivers in Nigeria where Anambra state is located (FGN, 2013; European Commission Joint Research Centre, 2018).

With no buffer dams to retain part of the water released from over-flowed dams and reduce the water speed (National Emergency Management Agency [NEMA], 2012), Anambra is the area where the highest flood peaks and levels occur in Nigeria. In the decade prior to the study, three specific flooding incidents with fatal and disastrous consequences occurred in 2012, 2018, and 2020. It is these three floods that this study focused on.

1.5.1.1 2012 floods

The 2012 flood incidence is described as the most widespread and catastrophic in Nigeria's recent history (NEMA, 2012; Olajuyigbe & Ajayeoba, 2012). In 2012, heavy rains between July and October led to an overflow of river discharges, aggravated by a breach of irrigation reservoirs protocols and the release of water at full force from nearby dams to avert an overflow. The incidence that occurred in 35 out of the 37 states of the Federal Republic of Nigeria cut across over 3 800 communities in 256 local government areas (LGAs; see Chapter 3: for an explanation of these) and led to the death of 365 people, while over 5 800 were injured and over 3.9 million displaced (FGN, 2013). In Anambra, approximately 90 000 persons in over 12 800 households across eight of the 21 LGAs were affected.

Among those states most affected by the 2012 flood disaster, Anambra sustained the third greatest amount of damage, valued at ₦484 billion (over US\$ 3 million¹). In the education sector, the state was the most seriously affected nationally, accounting for 41% and 42% of all affected primary and secondary schools, respectively. The total damage and losses in this sector were valued at ₦24.6 billion (over US\$ 153 million), and this adversely affected school attendance for several months. Furthermore, the state had the second highest damage in the transport sector with losses valued at ₦5.6 million (over US\$ 34 000), and the third highest damage and losses to the manufacturing sector valued at ₦345.2 million (over US\$ 2 million). Loss of crops, livestock, forest resources, and micro-businesses were also widespread (FGN, 2013).

1.5.1.2 2018 floods

In September 2018, heavy rains affected several countries in West Africa, including Nigeria, causing flooding and increasing the water level of the Niger and Benue rivers (European Commission Joint Research Centre, 2018). The Benue River, the second largest river in West Africa, rises from the Adamawa Plateau of Northern Cameroon, flows into Nigeria where it connects with the Niger River to form a confluence at Lokoja in Kogi state, and flows southwards into the Atlantic Ocean (Olayinka-Dosunmu et al., 2022). The discharge of water from the Kainji and Jebba dams that had commenced some months earlier was increased due to the high filling in the dams. Discharges reached similar values to the 2012 flooding and caused severe flooding, similar in magnitude to the floods in 2012 (European Commission Joint Research Centre, 2018). By October of that year, the number of deaths had surpassed 200 and over 1 000 persons sustained serious injuries (ACAPS, 2018). In addition, over 150 000 hectares of agricultural land and over 17 800 houses were damaged; almost 200 000 metric tonnes of unharvested rice were flooded across states in Northern Nigeria. Public infrastructure was destroyed, and in highly populated areas there were cholera and diarrhoea outbreaks as a result of poor sanitation conditions (ACAPS, 2018; European Commission Joint Research Centre, 2018). All in all, the flooding affected 80% of the country and triggered more than 600 000 new displacements (World Bank, 2018).

In Anambra state, initial estimates put those directly affected at over 64 000 (European Commission Joint Research Centre, 2018). Several suspected cases of cholera were also reported in the state. Schools and learning materials were damaged, and it was reported that most electricity installations in Anambra were submerged, resulting in residents being advised to turn off electricity supply for extended periods of time (ACAPS, 2018). Moreover, farmlands were submerged by raging floodwaters, and other public infrastructures were also adversely affected (Ezeokoli et al., 2019; Nwoye, 2020). As a result of the degree of this flooding incident, a national disaster was declared in Anambra and three other states (European Commission Joint Research Centre, 2018; World Bank, 2019).

¹ The exchange rate used in the data source is US\$ 1= ₦ 160 (See FGN, 2013).

1.5.1.3 2020 floods

At the beginning of 2020, the annual seasonal rainfall prediction, which is released by the Nigerian Hydrological Service Agency and the Nigerian Meteorological Agency, predicted early commencement of the rainy season and late cessation. States were warned to expect intense flooding and to take all possible mitigation measures (Odenigbo, 2020; International Federation of Red Cross and Red Crescent Societies [IFRC], 2021). The two emergency management agencies, namely NEMA and the State Emergency Management Agency (SEMA), engaged in awareness creation of the impending flood disaster (SEMA, 2020). Yet, the same pattern of heavy downpours, overflow and release of dam water, and the flood destruction cycle that occurred in 2012 and 2018 was repeated. According to the IFRC (2021:1),

The flood incident was caused by the intensity of the rainfalls at the peak of the flood season and the release of dams located in neighbouring Niger, Cameroon and Benin, which resulted in the Benue and Niger rivers overflowing and affecting communities living along their banks and in surrounding areas.

At the height of the flooding disaster, over 192 000 people in 22 states across Nigeria were cumulatively impacted with some 826 injuries, 155 fatalities and over 24 000 displacements. In addition, vast farmlands were completely submerged and washed away with a loss of crops amounting to billions of Naira. Buildings, electricity poles, telecommunication masts, and other essential infrastructure worth billions of Naira were also destroyed; while poor water and sanitation conditions led to diseases outbreaks (IFRC, 2021). Improper building and infrastructure design and/or construction, as well as inadequate drainage and poor solid waste management in urban and peri-urban areas, among other poor environmental human habits, also contributed to flood menace (FGN, 2013; Odenigbo, 2020; Echendu, 2022).

The 2020 flooding incidence was more drastic than the 2012 and 2018 floods as it occurred the year that the Covid-19 pandemic emerged. The Covid-19 lock-down measures by the Nigerian government in combination with the high rate of poverty in Nigeria worsened the impact of the floods (IFRC, 2021).

In November 2020 in Anambra state floods had displaced over 20 000 households and had an adverse impact on schools as calls were made for a change in academic calendar for schools in flood-prone communities. Homesteads, farmlands, and lives were lost to the flood.

1.5.2 Social protection: Institutional arrangements

The provision of formal social protection in Nigeria is anchored on the 2017 National Social Protection Policy's multi-sectoral approach that aims to facilitate "an improved delivery of social services that is realistic, resources based and consistent with the national development plans and aspirations" (Ministry of Budget and National Planning, 2017:39). To this end, the policy has a clear institutional framework as well as implementation arrangements that highlight the roles and responsibilities of the multiple government, civil society, and development partner stakeholders involved in social protection programming and

provisioning in the country. In Anambra state much of the formal social protection is coordinated in liaison between the federal and state governments, and to a lesser extent, by international development partners; civil society involvement is minimal (Adamu et al., 2011; Nwaiwu, 2020; Nwimo, 2021). The following subsections discuss the main local (federal and state) government and development partner entities in the state and study areas.

1.5.2.1 Anambra State Ministry of Women and Children Affairs

The Ministry of Women and Children Affairs plans, coordinates, monitors, and researches activities and programmes implemented by states according to their capacities and discretion. The activities of the ministry are partly guided by the Federal Ministry of Women Affairs and the state Civil Service Commission. Specifically, the operations of the ministry are guided by the Anambra State Civil Service rules and regulations. The ministry has four technical departments that implement social protection programmes, namely the Rehabilitation Department, Social Welfare Department, Child Department, and Women Affairs Department. Of direct relevance to covariate shocks, the Social Welfare and Child and Women Affairs Departments are involved in offering assistance to widows, orphans, vulnerable children, the elderly, and persons living with disability through a poverty alleviation programme called Community Tour. These departments are also part of the team that in liaison with Her Excellency, the wife of the governor, address poverty and vulnerability, such as visiting and assisting flood victims in flood-prone communities during flooding disasters (see Obasi et al., 2021).

1.5.2.2 Anambra State Cash Transfer Unit

The Anambra State Cash Transfer Unit is the state equivalent of the National Cash Transfer Office at national level in Abuja. The unit is an implementation component of the Household Uplifting Programme, also known as the National Cash Transfer programme, which is a social assistance initiative of the Federal Government that provides targeted monthly cash transfers of ₦ 5 000 (US\$ 12) to poor and vulnerable households, continuous support in the form of mentoring and coaching to form savings groups, capacity building training on life skills and basic financial knowledge, and nutrition, hygiene, and sanitation information with the ultimate aim of graduating them out of poverty (Ministry of Budget and National Planning, 2017; National Social Investment Programme, 2018).

1.5.2.3 The Sustainable Development Goals Office, Anambra State

There are SDGs offices in all 36 states in Nigeria, and in Anambra state, the SDGs office is domiciled in the Project Support Unit of the Office of the Governor. As in all other states, the main function of the SDGs office is to domesticate the SDGs in Anambra state. Although the SDGs are founded on 17 goals, taking cognizance of resource constraints and priorities, each state of the federation domesticates the SDGs to what is feasible within the state milieu. In this regard, Anambra state through the State Development Plan encapsulated the 17 goals into what is known as the 4 Pillars. These are the priority areas that serve as action plans based initially on the millennium Development Goals and subsequently, the SDGs. The pillar most

relevant to the current study is agriculture; the other pillars are trade and investment, industrialization and oil and gas (Anambra State Government, 2014; Nevin & Olatunji, 2017).

1.5.2.4 National Emergency Management Agency, South East Zone

Guided by the NEMA Act 12, as amended by Act 50 of 1999 (FGN, 1999), the NEMA is the foremost agency legally empowered to intervene in a wide range of disasters of covariate nature in Nigeria, foremost of which are floods. In terms of geographic scope, NEMA's operations cover the entire country and beyond, but the Zonal Office covers the three states of Anambra, Ebonyi and Enugu. The agency's functions are really wide in scope, and include awareness creation and capacity building on disaster prevention and control measures, collection and distribution of emergency relief materials to victims of natural or other disasters, assisting in the rehabilitation of victims where necessary, and liaising with national and international bodies on disaster reduction and management. In disaster situations, the agency liaises with its sister agency SEMA, and for natural risks in particular, the Nigerian Meteorological Agency and the Nigerian Hydrological Service Agency are involved. In other instances, the agency's interventions involve inter-agency synergy with international partners, security agencies, the Ministry of Health, Fire Service, the Ministry of Humanitarian Services, Universities, and NGOs (FGN, 2013). Although NEMA is legally mandated to provide emergency assistance during disasters, it is domiciled in the Ministry of Humanitarian Affairs, Disaster Management and Social Development, a federal institution also legally mandated to provide social assistance through two of its flagship poverty alleviation schemes – Government Enterprise Empowerment Programme (GEEP) and N-Power, under the national Social Investment Programme (NSIP). Thus, NEMA is an emergency management agency under a wider institution mandated with the provision of both emergency assistance for disasters and social assistance for poverty and livelihood risks, a situation that has resulted from the nascent nature of social protection in Nigeria, in which short-term emergencies and long-term social assistance are addressed under a single platform of social protection (see for example, World Bank, 2019; Kaduna State Steering Committee on Social Investment, 2020).

1.5.2.5 Anambra State Emergency Management Agency

Anambra SEMA is the state counterpart of NEMA, as provided for in the NEMA Act (1999). The agency was established in 2005 by a state by-law to provide leadership and coordination for the mobilisation of resources, relief materials, and personnel towards effective and efficient disaster prevention, preparedness, mitigation and response in Anambra state (SEMA, 2020). Like NEMA, SEMA is empowered by state laws to intervene in any emergency in Anambra state, such as flooding, building disasters, road accidents, and others. The term 'intervention' is the technical word SEMA and NEMA use frequently to describe their social protection activities that have to do with mitigating the shock from disasters or coping. The agency engages in inter-agency cooperation with entities like NEMA, the Presidential Committee on Flood Relief and Rehabilitation, the Ministry of Health, UNICEF,

and various security agencies. According to SEMA (2020), the agency's areas of intervention include the following:

- Stockpiling and distribution of relief materials to disaster victims;
- Providing safe havens for internally displaced persons;
- Establishing a good communication network for the dissemination of critical information on disaster risk reduction through sensitization and media advocacy; and
- Ensuring regular capacity building for sustained emergency management.

1.5.2.6 Anambra State Community and Social Development Agency

Established in 2009, the Anambra State Community and Social Development Agency is an agency of the Anambra state government that was set up by a state bye-law with the mandate to carry out community interventions to reduce poverty in various communities. Although it is a state government agency, the State Community and Social Development Agency was set up to serve as a medium for the implementation of World Bank-assisted Federal Government programmes. The current programme being implemented is the Community Social Development Project (CSDP), a component of the National Social Investment Programme (2018), which is a portfolio of programmes created in 2015 and launched in 2016 by the FGN to deliver socioeconomic support to disadvantaged Nigerians across the nation. It is the only development partner agency revealed by the study.

Using a process of participatory rural appraisal, communities or vulnerable and marginalised groups within a community select a project based on their felt need from the projects in the State Community and Social Development Agency menu. The agency works with other state ministries, departments, and agencies to execute projects or intervene with social development projects in the areas of environment, socioeconomic, health, education, rural electrification, transport (feeder roads), water, and social safety nets. In addition, the intervention projects for a community is not usually above ₦ 10 million (US\$ 25 000) for a minimum of two and maximum of seven micro-projects. For community-led projects, the community pays 10% of the total project cost as counterpart fund, and the group (for example, widows or poor farmers) involved in a group-led project pays 5% of the total project cost as counterpart fund. In some cases, both plans are used simultaneously.

1.6 Structure of the thesis

The thesis comprises seven chapters as described below:

- Chapter 1 presents the context of the study in terms of background information, research problem, research questions, study objectives, and rationale, as well as the conceptual framework around which the study was framed.
- Chapter 2 provides a conceptual context for the rest of the thesis by reviewing global literature on formal and indigenous social protection systems with a focus on the distinction between the two systems.

- Chapter 3 outlines and discusses the research methodology that comprises the design, study setting, study participants and sampling, data analysis, ethical considerations, trustworthiness of the study, and reflections on my positionality as researcher.
- Chapter 4 presents the study findings on the types, dimensions, and functions of indigenous social protection systems in Nigeria, including the extent of inclusion or exclusion of vulnerable groups within communities. This is in fulfillment of the study's first and second specific objectives.
- Chapter 5 presents and discusses the study findings with regards to how the most common indigenous social protection systems in Anambra state manage flooding as a social risk. In doing this, the chapter addresses the third specific objective, which was to examine how the most dominant indigenous social protection systems deal with covariate shocks, with a particular focus on flooding.
- Chapter 6 draws from the findings in Chapter 5 and discusses the strengths and limitations of formal and indigenous social protection systems in addressing flooding. The chapter also highlights opportunities that indigenous social protection systems present in terms of handling the problem of flooding vis-à-vis formal social protection. The chapter thus addresses the study's fourth specific objective, which was to explore the opportunities that indigenous social protection systems present with regard to handling the problem of flooding vis-à-vis formal social protection.
- Chapter 7 summarises the study findings, highlights the study's overall conclusion and contribution, and presents recommendations for policy, practice, and future research.

Chapter 2: Conceptualising Social Protection: Formal vs Indigenous

2.1 Introduction

This chapter provides a conceptual context for the rest of the thesis by reviewing global literature on formal and indigenous social protection systems. This extends the discussion on the distinction between the two as highlighted in Chapter 1. This chapter focuses on the types and functions of the various forms. The concluding section highlights the key strengths and limitations of the two systems in relation to SRM.

2.2 Types of formal social protection

These arrangements fall into two broad categories, namely social insurance and social assistance, and are discussed in the following subsections.

2.2.1 Social insurance

Social insurance or social security are contributory schemes that protect income earners and their dependents against temporary or permanent involuntary loss of income as a result of exposure to contingencies that impair earning capacity (ILO, 2012; International Social Security Association, 2019). It comprises the following principal types:

1. Old age, disability, and survivor benefits, which is meant to compensate the loss of income resulting from old age or permanent retirement and departure of older workers from the labour force.
2. Sickness and maternity benefits, which deal with the risk of temporary incapacity due to ill health.
3. Work injury benefits, which is compensation for work-related injuries and occupational illnesses.
4. Unemployment benefits, which is compensation for the loss of income resulting from involuntary unemployment.
5. Family benefits, which is meant to provide additional income for families with young children to meet at least part of the added cost of their support. In some countries these benefits include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

A notable characteristic of social insurance systems is that their contributory nature means that they are only accessible to workers in the formal sector (International Social Security Association, 2019). This means that informal workers, who form a large proportion of employees in the developing world (over 89% in sub-Saharan Africa, over 87% in South Asia, and over 53% in Latin America), are excluded from receiving social insurance benefits (ILO, 2018). This essentially contradicts the ILO's Social Protection Floors Recommendation, which affirms that the right to social security is a human right by drawing on relevant international instruments such as the Universal Declaration of Human Rights

(1948), the International Covenant on Economic, Social and Cultural Rights (1966), and the Social Security (Minimum Standards) Convention (1952).

From a gender perspective, it is widely documented that most informal workers are women, rendering them more vulnerable to poverty (ILO, 2021a; Reed et al., 2021; WIEGO, 2021). In essence, the fact that men in sub-Saharan Africa are more likely than women to work in the formal sector (ILO, 2021a) means that in the event of family break-ups or the death of the husband, the affected women become vulnerable to poverty as the principal members' social insurance contributions and benefits cease (Mokomane, 2013).

It must be acknowledged that social insurance schemes have a strong anchorage in international and national legal frameworks. In fact, all the benefits listed in preceding paragraphs are well defined in the Universal Declaration of Human Rights that enshrines right to social security (1948); the ILO Conference on Social Protection Floor Recommendation, 2012 (No. 202); and the ILO Convention 102 which sets minimum standard on social security. In Nigeria, the Constitution and other labour laws also provide for social insurance benefits, and this reflects its right-based, hence, transformative nature (Federal Ministry of Justice 1999). The transformative nature of social protection is elaborated under social assistance below.

2.2.2 Social assistance

The second category of social protection is social assistance, which refers to non-contributory predictable cash or in-kind transfers provided to poor and vulnerable individuals or households (Woolard et al., 2011; World Bank, 2018). This assistance is provided through one or more of the following types of programmes that are financed entirely by public revenues (Devereux, 2016; Holmes et al., 2012):

2.2.2.1 Protective

Protective programmes offer relief from economic and social deprivation by protecting households' income and consumption through interventions such as unconditional and conditional cash transfers, public works, emergency relief, supplementary feeding programmes, humanitarian relief, care and support programmes, in-kind transfers, and fee waivers to support access to basic and social services.

Cash transfer programmes are the most dominant protective social protection programmes and there are basically of two types, namely conditional cash transfers and unconditional cash transfers. The latter are unconditional entitlements awarded either in cash or in-kind to certain pre-determined categories of individuals or households; typically persons who are unable to work and not covered by other social security schemes. Such transfers include social pensions, child and family allowances, and other cash grants to individuals and household classified as vulnerable (Samson et al., 2010). An example is South Africa's Child Support Grant, a means-tested cash transfer programme that provides monthly payments to primary caregivers of children up to 18 years old (DSD et al., 2012). This programme has been linked with positive outcomes, including improved nutritional status of children; higher household

consumption expenditure; improved early school enrolment and completion rates, reduction in risky behaviour among adolescents, socioeconomic empowerment of female grant beneficiaries, better family cohesion, and reduction of inequality among households (Woolard et al., 2011; DSD et al., 2012; Patel et al., 2013, 2018; Zembe-Mkabile et al., 2015; Samson et al., 2016).

Conditional cash transfers, on the other hand, aim to alleviate poverty by simultaneously improving consumption and promoting investments in long-term human capital development, thereby break the intergenerational transmission of poverty (Machado et al., 2011; Ibararán & Cueva, 2017). This is done by paying out cash transfers on the condition of compliance with stated co-responsibilities, often aimed at developing human capital; for example, children's enrolment in and regular attendance of school, and children and/or pregnant or lactating women attending health care facilities for scheduled check-ups and other services (Soares & Silva, 2010; Stampini & Tornarolli, 2012; World Bank, 2018).

On the whole, evaluations of conditional cash transfers consistently associated these transfers with improved human capital and overall wellbeing outcomes (Millán et al., 2019; Neidhöfer & Niño-Zarazúa, 2019). For example, Brazil's Bolsa Familia has been widely lauded for its positive impact on reducing extreme poverty among many households; increased school attendance and lower rates of school dropout; delayed entry of children into the labour market; increased formalization of labour relations and higher labour market participation and earnings, especially for women; reduction in income inequality; increased family disposable income; and overall closing of the historical rural-urban inequality gap (Machado et al., 2011; World Bank, 2018). Introduced in 2003, the *Bolsa Familia* is a conditional cash transfer programme that ensures that low-income families in Brazil receive cash transfers on the condition that their children are enrolled in school and are properly vaccinated (Soares & Silva, 2010; Machado et al., 2011). Similarly, Mexico's Prospera (formerly Progresa-Oportunidades) programme that links income transfers with simultaneous interventions in health, education, and nutrition has also evidently increased primary, secondary, and high school enrolment and completion rates, especially for girls; increased children's access to preventive healthcare check-ups, improving their health and survival; facilitated access to quality healthcare services for the poor; and improved overall nutrition for all (Millán et al., 2019; Neidhöfer & Niño-Zarazúa, 2019; Niño-Zarazúa, 2019; 2020).

2.2.2.2 Preventive

Preventive programmes are designed to avert deprivation or mitigate the impact of poverty and adverse livelihood shocks among economically vulnerable groups, which are described as people who have fallen or might fall into poverty and may need support to help them manage their livelihood shocks (Devereux & Sabates-Wheeler, 2004). Preventive programmes include mechanisms such as crop and weather-indexed insurance; non-contributory health and unemployment insurance; non-contributory pension scheme benefits; strategies of risk diversification, such as crop or income diversification, among others (see also, Norton et al., 2014).

An example of a successful preventive programme is South Africa's older persons' grant, which is a means-tested monthly income transfer for citizens, permanent residents, and refugees aged 60 years or older with no other financial income (South African Social Security Agency, 2013). A number of studies consistently show the extent to which the grant has increased the subjective wellbeing of beneficiaries, enhanced women decision-making powers in household decisions, and enhanced older people's ability to support their extended families, especially, children and grandchildren (Plagerson & Ulriksen, 2015; Ralston et al., 2015; Kollamparambil & Etinzock, 2019). The Horn of Africa Risk Transfer for Adaptation project, a joint initiative of several national and international agencies that is operated under Ethiopia's public works component of the Productive Safety Nets Programme, is another example of a successful preventive social protection programme. Evaluations of the project show improved uptake of crop insurance by farmers, which allows poor and vulnerable households an opportunity to pay for weather index insurance and to benefit from drought risk reduction activities (Subbarao et al., 2013; Norton et al., 2014). Evidence from studies in other countries also show the positive impact of preventive programmes in enhancing mental health (Salinas-Rodríguez et al., 2014); poverty reduction (Olivera & Zuluaga, 2014); food security in households (Juarez & Pfitze, 2018); and general wellbeing of beneficiaries (Galiani et al., 2016; Hessel et al., 2018; Godfrey-Wood & Mamani-Vargas, 2019).

2.2.2.3 Promotive

Promotive programmes enhance assets, human capital, and income-earning capacity among the poor and marginalised (Kuriakose et al., 2013; Devereux, 2016). They include agricultural input distribution or input subsidies, school feeding schemes that encourage attendance, public works schemes that create community assets, and conditional cash transfers that require beneficiaries to send their children to schools and clinics. Ethiopia's Productive Safety Net Programme and India's Mahatma Gandhi National Rural Employment Guarantee Scheme are examples of such programmes and are widely shown to have improved participants' knowledge level and skills through on-the-job training; enabled participants to increase their income and savings and mitigate shocks; enhanced the creation and maintenance of community infrastructure and provision of social services; enabled participants' engagement in more productive investments; and raised women's wages relative to men's, reducing the gendered wage gaps in works (Azam, 2012; Subbarao et al., 2013; Gehrke & Hartwig, 2015; 2018; Breitzkreuz et al., 2017). Research evidence from elsewhere also shows how agricultural input subsidy programmes, which increase the use of inputs such as fertilizers, lead to higher productivity in terms of increased crop yields, increased farm income, and by extension, enhanced nutritional outcomes within households (Chibwana & Fisher, 2011; Dorward & Chirwa, 2013; Hemming et al., 2018; Novignon et al., 2021).

2.2.2.4 Transformative

Transformative programmes aim to address issues of social equity and exclusion and to reduce vulnerability by transforming the socio-legal context within which livelihoods are constructed. Transformative interventions include legal, judicial, and policy reforms and are broadly similar to rights-based approaches (Jones et al., 2010). For example, to address

inequity and social injustice, governments in most developing countries are introducing sector-specific minimum wages and regulations, such as in the case of domestic workers and farm workers on commercial farms in South Africa, resulting in extensive improvements in the working conditions and wellbeing of these workers (Devereux, 2011). Transformative social protection programmes are important because if not formalized, social assistance becomes non-inclusive, rights are unclear, and claims by citizens against the state cannot be enforced, while oversight and accountability mechanisms fail (Bamu et al., 2022).

2.2.3 Labour Market interventions

Social protection literature also identifies labour market interventions as a separate type (Browne, 2015; Carter et al., 2019). These provide protection for poor people who are able to work, for example, through active labour market policies to help the unemployed find jobs, through training, and passive interventions including maternity benefits and similar benefits for those already in work from loss of income (Browne, 2015). A close look at the description of labour market interventions indicates that part of these are captured under *promotive* social assistance programmes – for example, active labour market programmes discussed in 2.2.2.3 above.

2.2.4 Other types of formal social protection

Similarly, social care and support to vulnerable groups such as children and the aged have been identified as types of formal social protection (Carter et al., 2019) but more specifically, a form of social assistance (Browne, 2015).

Equally important, *social services* have been classified by Devereux & Sabates-Wheeler (2004) as a special *protective* measure, while Holmes et al. (2012) described basic social services as part of complementary pro-poor measures, necessary to ensure an effective enabling environment to achieve social protection objectives. Such measures include basic social services such as quality health, education and social welfare services, as well as economic services including infrastructure, functioning markets and opportunities for financial inclusion such as microcredit and microfinance (2012). Nigeria's social protection policy also recognises 'social services' under *protective* measures (Ministry of Budget and National Planning, 2017:42).

2.2.5 Formal social protection: Between emergency assistance and social assistance

Using responses by state and non-state institutions to the Covid-19 pandemic, a major covariate shock, Dafuleya (2020) makes a case for a clear consideration of *emergency assistance* as needs-based, and separate from *social assistance*, which is usually anchored on entitlements, as conflating the two can lead to excluding some vulnerable groups such as migrants behind during emergencies. According to Dafuleya (2020), three key features distinguish *emergency assistance* and *social assistance*: emergency assistance targets everyone, social assistance targets citizens; emergency assistance is financed by 'Samaritans' – humanitarian and charity-based institutions or individuals, social assistance is tax-financed; and, emergency assistance is short-term, while social assistance is long-term.

Dafuleya's (2020) observation is vital in relation to this thesis because floods are covariate shocks, often with catastrophic outcomes and requiring *emergency assistance*, whereas *social assistance* programmes are designed to address poverty and vulnerability generated by the structure of the economy and targets the citizens with income below a minimum threshold. To this end, it has been asserted that the social protection measures in the country are not well-placed to anticipate and mitigate the risks of natural disasters caused by climate change, making it needful to understand the performance of social protection programs in relation to the management of shocks from adverse weather events of climate change, and implications for overall labor market functioning (World Bank, 2019).

As explained in Chapter 1.3, the social protection agenda in Nigeria is nascent and emerging in terms of policies and implementation frameworks, and the foundations that support social protection systems in other countries are not currently present in Nigeria (see World Bank, 2019; 2022). For example, unlike a situation where social assistance transfers originate from established Ministries of Social Development (Dafuleya, 2020) or similar lead agency, the federal structure of Nigeria and the multiple layers of authorities and stakeholders in the social protection sector at the federal, state and local government levels, presents a complex and bureaucratic governance system for programmes (Ministry of Budget and National Planning, 2017; World Bank, 2019). Furthermore, significant variations in the profiles of poverty and of shocks between different parts of Nigeria means that states and LGAs have very different needs and have to tailor social protection accordingly (World Bank, 2022).

The foregoing, partly explains why, in the Nigerian context, it is challenging to differentiate between *emergency assistance* and *social assistance*, following Dafuleya's (2020) argument. Above all, in the Nigerian context, 'social assistance' and 'safety net' are used interchangeably and understood to mean non-contributory transfers – whether short-or long-term, that are targeted to poor or vulnerable members of the society (World Bank, 2019:19). Most social assistance programmes, especially at the state level, are short-term and *ad hoc*, often providing one-off benefits thus qualify as emergency assistance (see Holmes et al 2012; World Bank, 2019). Furthermore, funding for most social assistance programmes are based on counterpart funding between the international donors and state governments often with the involvement of benefitting communities – in cash or kind, an example is the World Bank-assisted Community Social Development Project (CSDP). This deviates from the model described by Dafuleya (2020). Thus, social protection institutions that provide social assistance have characteristics of emergency assistance institutions. Moreover, the provision of direct cash transfers – which constitutes emergency assistance, in response to Covid-19 crises, only to citizens by social safety net programmes at the federal, state and local government levels was regarded as a form of social assistance (World Bank, 2022). In fact, the Ministry of Humanitarian Affairs, Disaster Management and Social Development, a federal institution where the National Emergency Management Agency (NEMA) is domiciled, also operates its flagship poverty alleviation schemes – Government Enterprise Empowerment Programme (GEEP) and N-Power, under the National Social Investment Programme (NSIP), performs its emergency assistance and social assistance roles

simultaneously both at the Federal and State levels, respectively (Kaduna State Steering Committee on Social Investment, 2020).

All in all, in the Nigerian context, the nascent nature of social protection has given rise to a situation in which emergency assistance and social assistance are treated as one and the same thing, and inseparably performed by social protection institutions while at the same time, emergency management institutions also perform social assistance functions. However, this thesis aligns with calls to establish a Social Protection Agency to coordinate all social protection interventions domiciled in various government entities (World Bank, 2019; Kaduna State Steering Committee on Social Investment, 2020), with their duties covering emergency assistance and social assistance in clearly legally defined manner. This is considering the dynamics of risks in contemporary times, for example, climate change and increasing adverse weather events as a result and even unanticipated pandemics such as Covid-19, and is in line with global efforts at designing shock-responsive social protection systems (O'Brien et al., 2018), and climate-change responsive social protection in particular (Kuriakose et al., 2013).

2.3 Indigenous social protection systems

Implicit in the various definitions of indigenous or informal social protection (see for example Bhattamishra & Barrett, 2008; Browne, 2013, 2015; Dafuleya, 2013; Mupedziswa & Ntseane, 2013; Carter et al., 2019) is that they are locally developed, self-organised, and self-regulating care arrangements based on cultural beliefs, norms, and values related to reciprocal obligations to one's kin and community. This type of social protection system can also be grouped into two main categories, namely kinship or family-based arrangements and community-based arrangements (Dekker, 2005).

2.3.1 Family-based social protection arrangements

Family-based social protection arrangements typically refer to social protection that is provided by the extended family, which comprises generations of close relatives (Mokomane, 2013). According to Mokomane (2013), family systems have for years been a source of support during times of need and crisis, such as when family members are unemployed, sick, bereaved, or aged. It is also a major source of reciprocal caregiving relations between younger and older family members (Usang, 2015; Leonard et al., 2022; Xhaho et al., 2022). Kinship-based arrangements tend to provide mitigation and coping strategies through various forms of instrumental and emotional support. Studies show that in the context of widespread poverty in sub-Saharan Africa, more affluent relatives often make regular urban-rural and inter-household income transfers to their less privileged relations, especially during life cycle risks involving loss of earning power; for example through ill health or job loss, sudden large expenses like marriage, birth, or death ceremonies; and calamities like floods, droughts or pest infestations that result in crop failure (Mupedziswa & Ntseane, 2013; Arrey, 2018). In turn, those in rural areas often receive a relative in town who becomes unemployed back into the rural homestead or help the person stabilise through food transfers from the rural area (Mupedziswa & Ntseane, 2013). An illustration is Zimbabwean civil servants who were

affected by salary cuts and other financial challenges in the context of economic crises in Zimbabwe who often received remittances of money and other material items from family members in the diaspora (Bakasa, 2016). While remitting money and goods to rural areas, these civil servants also received agricultural produce from relations in rural areas that helped them supplement their diet and reduce expenditure on food (Bakasa, 2016). Furthermore, in cities, rural migrants make extensive use of kinship supports to find housing and employment (Patel et al., 2012). The use of remittances by extended family networks for risk mitigation in other developing countries outside sub-Saharan Africa is also highlighted in social protection literature (see for example, Calder & Tanhchareun, 2014; Mumtaz, 2021).

In addition to providing support to individuals in need, the extended family also plays a major role in mitigating the effects of covariate shocks in many parts of Africa. Indeed, at the peak of the HIV/AIDS epidemic in East and Southern Africa in the 2000s, extended family was a major source of care and support for those infected and affected by the epidemic. For example, across East Africa, over 19 million children either orphaned by HIV/AIDS or vulnerable for other reasons are living in extended family care (Martin & Zulaika, 2016). In many parts of sub-Saharan Africa, it is a prevalent practice for grandparents (mostly grandmothers) to take responsibility for fostering and providing psychosocial support to children defined as orphans and vulnerable children, mostly the ones who have lost both parents (Kuo & Operario, 2010; Tamasane & Head, 2010; Phetlhu & Watson, 2014; Lombe et al., 2019).

It can be argued further that in terms of SRMs, a mitigation strategy provided by the extended family systems is often to facilitate intergenerational solidarity through, for example, intergenerational caregiving relations where older persons play a major role in taking care of grandchildren while younger family members are the main caregivers of older members (Biggs, 2007; Mumtaz, 2021). This arrangement, which is a global practice, often facilitates the provision of childcare support by grandparents and other relatives for infants, orphans, and vulnerable children and can involve foster care. All of which compared with institutional care have been found to improve a child's sense of identity, love, and compassion, create a higher social bond, and means there is less probability of future deviance, among other positive outcomes (Usang, 2015; Hassanin & Kotb, 2021; Leonard et al., 2022). In their study of Albanian migrant parents' strategies for combining work and childcare in Greece, Xhaho et al. (2022) show how cultural values and kinship solidarity play an important role in the exchange of care across borders. For example, migrant parents in Greece were often assisted by their mothers, mothers-in-law, sisters, sister-in-law, friends, and other family and network members to compensate for the mother's absence (see also Wusu & Isiugo-Abanihe, 2006). In another study that highlights the relevance and nuances of extended family systems in contemporary times, Yang et al. (2022) found that in the first year of the Covid-19 pandemic in the United States, approximately 60% of US parents received support with childcare from extended family members. However, there was higher reliance on extended family support among Black parents than white parents and among single-parent households than among two-parent households (Yang et al., 2022). It is also worth noting that reliance by older family members

on caregiving by immediate and extended family members and seeing children as a source of security or protection in old age is particularly the case in Africa, not only as a result of the dominant social norms and values but also because of weak formal social protection systems (Kaseke, 2005).

The benefits in relation to risk mitigation and coping notwithstanding, experts point out that extended family or kinship-based social protection arrangements can be fraught with uncertainty. For example, family members may not be in a position to provide assistance at the time it is required and a shock such as death of a central figure, such as the head of the household, may adversely impact the future of the household (Oduro, 2010). Moreover, contemporary dynamics such as migration and urbanisation are weakening the bonds of kinship networks in communities, especially, physical presence and assistance, despite how technologies now afford transnational families the platform to bond across borders (Adugna, 2018).

2.3.2 Community-based social protection arrangements

Community-based arrangements, which according to Bhattamishra and Barrett (2008) are made of social groupings of individuals linked by ethnicity, occupation, religion, close residence, or historical ties, take on various forms with the common thread being that community members pool resources in order to be in a better position to deal with life's crises like death and economic hardship through mutual support. Various forms of community-based arrangements include mutual aid associations, age grade systems, community-based natural resource management systems, and customary laws and community-based indigenous disaster risk reduction systems (Patel et al., 2012; Ugiagbe & Ugiagbe, 2015; Dafuleya, 2018). These systems are discussed in the following subsections.

2.3.2.1 Mutual aid associations

Mutual aid arrangements are when community members pool resources for protection against various risks using informally coordinated strategies. Although the concept of mutual aid has existed for the entirety of human history in the collective effort for survival, the term 'mutual aid' is attributed to Russian anarchist philosopher Peter Kropotkin's 1902 publication *Mutual Aid: A Factor of Evolution* in which he argues that solidarity through mutual aid is more beneficial than competitive individualism as promoted by social Darwinism (Cutuli, 2021; Fernandes-Jesus et al., 2021). Examples of these arrangements are burial societies, accumulated savings and credit associations (ASCAs), rotating savings and credit associations (ROSCAs) and other associations such as social clubs and indigenous craft guilds (Emeh et al., 2012).

Rotating savings and credit associations

ROSCAs are among the oldest and most prevalent savings institutions that even in contemporary times are found in developed countries with access to formal banking institutions (Gugerty, 2007; Ardener, 2014), but they are more prevalent in contexts of limited or non-existent access to formal savings or credit facilities, as is often the case in

many Global South contexts, foremost of which is Africa, and more so in rural areas (Tostensen, 2004; Radipotsane, 2007; Etang et al., 2011). In fact, in many African societies, ROSCAs are indigenous institutions with a long history that predates colonial times; for example, prior to using British currency, contributions were made using a barter system of goods exchange, cowries, and manila, a metal bracelet used as a medium of exchange in West Africa (Nwabughuogu, 1984, in Ahamefule, 2020; Mokomane et al., 2021). The elements of rotation and regularity of contributions distinguish ROSCAs from other mutual aid associations, especially ASCAs.

In Africa where ROSCAs are predominant, they are known by various local names such as *isusu* in Nigeria, *susu* in Ghana, *tontines* in countries of Francophone West Africa, *njangis* that predates the arrival of European currency and particular to Cameroon, *muzikis* or *likelambas* in the Democratic Republic of the Congo, *ekub* in Ethiopia, *kilimba* in Uganda, ‘merry-go-rounds’ in Kenya, *metshelo* in Botswana, *mukando* in Zimbabwe, and *stokvel* in South Africa (African Response, 2012; Bisrat et al., 2012; Mbizi & Gwangwava, 2013; Ardener, 2014; Hirano-Nomoto, 2014; Mokomane, 2018; Oware, 2020). Similarly, ROSCAs are found in countries across Asia under a wide variety of names such as *kameti* or *chit* funds in India (Besley, 1993, in Bhattamishra & Barrett, 2008; Ardener, 2014), while the *ğama^ciyiyât* is a popular group-based ROSCA system in the Middle-Eastern country of Jordan (Loewe et al., 2001). Furthermore, in the Caribbean, ROSCAs exist under different names: *Susu* in Trinidad and Tobago and Guyana, *partner* in Jamaica, *meeting turn* in Barbados, *asue* (*asu* or *esu*) in the Bahamas, and *sol* in Haiti (Stoffle et al., 2014; Hossein, 2015). In Latin America, local names for ROSCAs include *pasanakus* in Bolivia and *tanda* in Mexico (Raccanello & Anand, 2009).

The structure and mode of operation of ROSCAs vary across time and place, and has its strengths and weaknesses (Bhattamishra & Barrett, 2008; Baland et al., 2019; Mokomane et al., 2021). Most of these associations are dominated by women because they are more vulnerable to socioeconomic risks compared to men, and therefore, more proactive about mitigation measures (Anderson & Baland, 2002; Ardener, 2014; Stoffle et al., 2014; Hossein, 2015).

From a SRM perspective, ROSCAs are employed for risk mitigation and can also facilitate coping with shocks. For example, they are relied upon as sources of savings and investment for capital-intensive indivisible goods; facilitating access to funds to mitigate the risk of unforeseen emergencies, thereby serving as informal insurance schemes and alternatives to bank saving and lending, mostly for marginalised and vulnerable socioeconomic categories such as rural residents and women who often suffer social and economic exclusion from conventional banks; building social capital; smoothing out short-term fluctuations in income for households, including health expenditure financing; and providing other forms of mutual assistance and charity (Loewe et al., 2001; Klonner, 2003; Gugerty, 2007; Raccanello & Anand, 2009; Mbamaonyeukwu, 2013; Storchi, 2018; Baland et al., 2019; Mokomane et al., 2021). Indeed, in recognition of the efficiency of ROSCAs, formal financial institutions have made efforts to secure the various advantages of its market share through initiatives such as Stokvel and Metshelo accounts in Botswana (Mokomane et al., 2021), Partner Plan and

Mama Sol in Haiti (Hossein, 2015), and similar plans by banks and other commercial enterprises in the United Kingdom (Ardener, 2014).

Accumulated savings and credit associations

An ASCA is a voluntary savings and credit association in which members make contributions to a fund with which they engage in business and that is redistributed according to members' discretion at the end of a business cycle, usually a year. An ASCA is distinguished from a ROSCA by the fact that contributions may be disproportionate and irregular; the element of rotation is absent, leadership structure is more elaborate, and the focus is on loans with high interest rates (Bouman, 1995; Ardener, 2014; Mabika, 2018). Thus, ASCAs extend their activities beyond simple savings mobilisation to obtaining interest on contributions through informal lending or the investment of collective capital, and a major incentive for groups of this nature may be to minimise bank charges and maximise interest received where larger deposits are subject to higher interest rates (Irving, 2005). Some scholars also highlight other distinguishing features of ROSCAs and ASCAs, and it is argued that the latter is more flexible because the entire fund is not obtained by one person at any given time and is less transparent as they require greater accounting and fund management skills and incurs storage costs (Bhattamishra & Barret, 2008).

As a mutual aid arrangement, ASCAs mitigate economic risk by facilitating the accumulation of funds in the form of bulk return of members' periodic subscriptions and dividends on their invested funds at an appointed time, which enables them to purchase capital-intensive indivisible goods, and in some cases, income-yielding assets such as land or a taxi, which would have been impossible for them to do on an individual basis (Irving, 2005; Mabika, 2018). Despite the foregoing, in Africa there is a dearth of research on ASCAs. This may be as a result of the dynamic nature of ROSCAs and the nature of risk involved in ASCAs, especially the absence of rotation principle and length of time required to access accumulated funds in a context of widespread poverty in most African countries.

Burial societies

Burial societies are informal insurance schemes made up of friends, relatives, workmates, or community residents who come together to insure themselves and their extended families against death and funeral-related expenses (Mokomane et al., 2021). Historically, concerns over a decent burial have been, and still is, a major concern in most cultures across the globe (Nunez & Wheeler, 2012; Mathe, 2019; Moerman & van der Laan, 2020). In fact, even in developed countries where advanced funeral insurance systems now dominate, social stigma of an indecent funeral had been a social risk, and until recent times in a place like the United Kingdom, the threat of a pauper's funeral and other indignities in this regard gave rise to burial clubs as a form of self-help to ameliorate risks in this regard (Moerman & van der Laan, 2020). Most of these burial clubs were non-formal or unregistered.

A burial society in its 'traditional' form is distinguished from other mutual aid arrangements by the goal of providing social relief and support (material and non-material) to a member or member's family in distress because of a death (Thomson & Posel, 2002:84; Ngwenya, 2003). In contemporary times, burial societies are most common in Southern Africa where

they are known by local names such as *makgotla* in South Africa, *diswaeti* in Botswana and *omazibuthe* in Bulawayo, Zimbabwe (Dafuleya, 2018). The prevalence of these societies in Southern Africa is particularly linked to increase in the mortality rate because of AIDS (Ngwenya, 2003; Nunez & Wheeler, 2012; Semanya, 2013). In South Africa, for example, 19% of the population belongs to a burial society (Semanya, 2013).

Although Thomson and Posel (2002) link the prevalence of burial societies to its insurance function as a response to the high cost associated with customary African funerals, a more nuanced explanation is offered by Ngwenya (2003), who draws attention to the ways in which death, as a sociocultural event and process, demands the massive mobilisation of labour and resources (both monetary and nonmonetary) in the African context. As such, she asserts that “family groups are expected to access and redistribute the resources needed to give the deceased person a socially-defined ‘dignified funeral’. Any failure to do this offends the fundamental ... humanistic ethos and ethic” (Ngwenya, 2003:89). Indeed, in various African societies, funerals are of immense traditional and spiritual importance because they are seen as ‘the bridge from the living into death’, which is why the transition, especially that of an adult, receives much attention and feasting (Egbunu, 2014; Mathe, 2019:1), prompting the living to do their best to honour the dead through a dignifying celebration.

In relation to SRM, burial societies are coping strategies. For example, in the event of death, these societies can assist in the following ways: provision of financial support to members and/or their relatives; provision of food items, household goods, utensils for the funeral, physical labour to cook the food required to feed the guests and relieve the bereaved family of any domestic work; and emotional support through attending the traditional night vigil in honour of the dead person (Thomson & Posel, 2002; Ngwenya, 2003; Storchi, 2018). For many regional and international migrants in particular burial societies are relied upon for purchasing coffins, repatriation of bodies, psychosocial support, and the provision of social networks that enhance coping with death and bereavement in a foreign country (Nunez & Wheeler, 2012). In the final analysis, Ngwenya (2003) asserts that burial societies facilitate the removal of anxiety from where it is most intense (at household level) to a domain that is relatively free from anxiety (the burial society itself).

Overall mutual aid associations such as ROSCAs, ASCAs and burial societies as forms of community-based arrangements are relied on by many Africans to build up financial reserves; for moral support and social capital to draw on during times of unforeseen contingencies; and to meet basic needs and engage in saving and investment strategies (Mokomane et al., 2021). All in all, as Mushuku and Mayisa (2014 cited in Mokomane et al., 2021:83) assert, regular and sustainable access to microfinance through these associations enables members “to attain human capital through educating their children, physical capital through the accumulation of assets and financial capital through starting up businesses or expanding existing ones”. Mokomane et al. (2021) also argues that in addition to financial assistance, burial societies, which are essentially informal insurance schemes made up of friends, relatives, workmates, or community residents who come together to insure themselves and their extended families against death and funeral-related expenses, provide much-needed psychosocial support to their bereaved members.

On the other hand, it is argued that arrangements such as mutual aid associations tend to exclude the poor as participation in them typically requires a monetary contribution (Oduro, 2010). Therefore, according to Oware (2017:17),

When members fail to comply with contributions for instance, it can have serious ramifications on the available pool of resources, thereby affecting the amounts available for withdrawal and consequently the risks protected and social security provided. This limitation renders this system unreliable.

Mutual aid associations are also described as negative social capital (Portes, 1998:15) in which exclusion is also a major downside because of the following:

Strong ties that bring about benefits to individuals belonging to a group also prevent others from accessing those benefits. In other words, an inclusive group is also an exclusive group ... [For example] households that are better off have larger networks and tend to belong to more mutual insurance groups. This is inevitable, given that mutual aid arrangements are predicated on principles of reciprocity. Rationally, less poor households respond to poverty traps by forming mutual aid groups with households that have similar resources ... The inadvertent consequence of these mutual aid arrangements is that in some cases they exclude marginalised and vulnerable groups that are also unable to access formal social protection (Oware, 2017:18).

2.3.2.2 Age grade associations

Another common community-based arrangement in most African societies that is of pre-colonial origin is the age grade system, which represents a social organisation of community members born within at least two years of each other into age cohorts, often by gender (Erim et al., 2011; Ugiagbe & Ugiagbe, 2015; Ujumadu, 2017; Mokomane et al., 2021). Despite variations in age grade structure across different African societies, a defining feature that marks entry into an age grade is members' participation in initiation rites or an inauguration ceremony that marks the climax of a long preparation and during which the association receives its name (Nwaubani, 2006; Morton, 2012; Ugiagbe & Ugiagbe, 2015; Iroh, 2019). It is therefore the fact of being initiated together rather than purely chronological age that makes people age mates in the age grade system.

Although there is evidence of the existence of age grade systems in parts of South America and Asia in the pre-colonial period, Africa offers the most widespread and developed systems of social organisation based on age grades (Nwaubani, 2006). For example, the *gada* age grade system among the Oromo ethnic group of Ethiopia (Watson, 2003; Gemedo-Dalle & Maass, 2006; Abate, 2016) and the age grade systems of the Igbo of Southeastern Nigeria (Nwaubani, 2006; Akpomuvie, 2009; Emeh et al., 2012; Ndukwe, 2015; Ugiagbe & Ugiagbe, 2015) are some of the pre-colonial age grade systems that have been extensively studied, survived, and remain relevant in contemporary times. The structure of the society influences the nature of age grade functions. For example, among the Tswana, which had centralized and powerful chiefdoms, age grades emerged and fulfilled purely military functions in terms of community defence from enemies, and other security-related functions (Modikwa, 2009;

Morton, 2012). In contrast, in acephalous political systems where authority was mostly vested in village councils and titled associations, exemplified by the matrilineal Igbo and Yakö cultures, and the Ibibios in Southern Nigeria, every aspect of life, social, economic, political, and religious, was organised around the age grade system (Nwaubani, 2006; Dike, 2012; Iroh, 2019). In fact, age grades are found in almost the entire Southern Nigeria and many parts of Northern Nigeria (Akpomuvie, 2009; Aluigba, 2009; Dike, 2012; Ndukwe, 2015; Ugiagbe & Ugiagbe, 2015; Adeyemi-Suenu, 2016; Babalola & Adedayo, 2021). The roles of the age grades cut across the three dimensions of the SRM, namely prevention, mitigation, and coping.

In contemporary times, age grade systems are still found in East Africa (Kung'u & Waweru, 2016; Lienard, 2016) and Southern Africa societies (Morton, 2012), but alongside other community self-help associations they are more deeply entrenched in West Africa, largely in response to the colonial legacy of 'indirect rule', which emphasised local leadership, self-help, and voluntary effort (Akpomuvie, 2010; Mkandawire, 2016). Thus, age grades have been found to be involved in crime prevention and control, enforcement of law and order, conflict resolution, and other functions in relation to security of life and property, especially, in rural areas with limited government social services, often as a result of a shortage of both human and financial resources (Modikwa, 2009; Ugiagbe & Ugiagbe, 2015; Ujumadu, 2017; Mokomane et al., 2021). Crime prevention is recognized as an indicator of sustainable development because of its association with stable conditions, safety in localities, good governance, and overall improved quality of life (Du Plessis, 2000; Marzbali et al., 2011).

A unique mitigation function of the age grade system is natural resource management based on indigenous ecological knowledge and best represented by the *gada*, an age grade system of social organisation prominent among the Oromo ethnic group of Ethiopia, mostly among the pastoral Borana but also among the pastoral and agro-pastoral Guji population (Watson, 2003; Gemedo-Dalle & Maass, 2006; Abate, 2016). In the *gada* system, the different age grades are organised in cohorts of eight years age difference (Watson, 2003; Abate, 2016). Through the *gada* system, well-established rules and regulations that rely on indigenous ecological knowledge for the sustainable management and conservation of natural resources, such as pasture and water resources, were developed and have been applied over several centuries to mitigate the risk of droughts and erratic rainfall. This system facilitates access to a scarce resource such as water to everyone and mitigates conflict over natural resources. The indigenous ecological knowledge that constitutes part of the *gada* risk management strategy are shown to be versatile, meet scientific rigour, and facilitate the conservation of biological diversity (Watson, 2003; Gemedo-Dalle & Maass, 2006; Abate, 2016).

2.3.2.3 Indigenous community-based natural resource management

Community-based natural resource management, often referred to as informal community-based natural resource management (Jones & Erdmann, 2013), constitute indigenous social protection systems. Such community-based systems, which are often regulated through various social mechanisms and customary governance structures to ensure equitable access and sustainability of resources, can take several forms, such as labour exchange and common

property management practices (Steiner & Oviedo, 2004; Asia Indigenous Peoples Pact [AIPP], 2010; 2015; Jones & Erdmann, 2013; Magni, 2016).

Labour exchange

From an SRM viewpoint (see for example, Holzmann & Kozel, 2007), informal labour contracts that involve various forms of labour exchange constitute risk mitigation strategies. Labour exchange as a form of indigenous social protection can take various forms.

For example, there is a traditional cooperative labour system called *ob-obbo* among the Pidlisan-Kankanaeys tribe in the Philippines, which mitigates the risk of food insecurity (AIPP, 2012). This labour exchange system often requires the participation of every able-bodied adult, and is employed for the effective functioning of a community-based water distribution system known as the *lampisa*, which involves the maintenance and operation of irrigation and water distribution crucial in the rice production cycle (AIPP, 2012). The *ob-obbo* cooperative labour system involves tapping streams and creeks in the vicinity to irrigate every square metre of arable land, and each community member (or in some cases, selected community members) is required to conduct regular inspections to ensure that water flow along irrigation systems are maintained and all rice fields serviced by the system receive a fair share of the water (AIPP, 2012).

The Kankana-ey Igorot group in the Philippines practice a form of mutual labour exchange called *ug-ugbo* in which group solidarity is called to play to support one another on rotation basis in activities such as seed planting, harvesting, house building, and life cycle risks such as sickness, old age, weddings, and burials (UNPFII, 2010). This community-based system mitigates the financial and psychological burden of dealing with life cycle risks and facilitates investment in social capital through reciprocal labour exchange, mostly in contexts of limited formal social assistance and marginalisation of segments of the population.

In Southern Africa, the *letsema* is similar to the *ug-ugbo* discussed above. The *letsema* allows groups of people within a community to perform voluntary manual labour, such as clearing a field or constructing a house or barn, in a reciprocal manner and in turns among one another based on invitation until all the community members had been assisted (Mokomane, 2018; Seepamore, 2018). The *letsema* is one of the enduring indigenous social protection systems in the African communities of South Africa where communities work in teams in farming and other manual tasks as a way to combine their human power for the maximum benefit of all. In recent times, this has become pertinent in a climate of high unemployment and poverty. Thus, this labour exchange system can be harnessed as a risk mitigation strategy for low-income groups (Seepamore, 2018).

Other systems of labour exchange include the *minga* or *minka* in Ecuador, which requires the participation of the entire community, for example, to mitigate the risk of food insecurity (Magni, 2016); the *yaru* system of the Ivatans of the Philippines in which every household sends at least one able-bodied representative to render service to the community, mostly, in times of disasters such as typhoons (Uy & Shaw, 2008); and the *aaro/aikin gaiya* among the Yoruba in Nigeria that entails reciprocal rotational labour exchange for farm work or building construction (Mustapha & Uyot, 2012; Ahamefule, 2020).

Common property management

Among the Maori people in New Zealand, the practice of *kaitiakitanga*, which refers to a form of common property management to ensure the guardianship of natural environment and resources, and its sustainable use for the survival of the community is a notable indigenous social protection system for food security and ecological balance (Kahui & Richards, 2014). The *kaitiakitanga* has several aspects. For example, *rahui* involves the regulation of access to environmental resources for some time by delineating reserved areas, for example, for animals during their breeding season; *owheo* stipulates the permanent conservation of resources such as rivers to prevent pollution. Of great significance is that *kaitiakitanga* also make provisions for obligatory and reciprocal exchange of surplus essential foods and ensures that these are available to all segments of the population, thereby mitigating the risk of food insecurity for the less privileged (Kahui & Richards, 2014).

Community granaries are forms of common property management for social protection in sub-Saharan Africa. A notable form of this system in Zimbabwe is the *Zunde raMambo* (chief's granary), an indigenous community-based welfare practice designed to address the problem of food insecurity at the community level (Patel et al., 2012; Mushunje & Kaseke, 2018). Under the supervision of the traditional chief, the *Zunde raMambo* provides social protection for the most vulnerable, including older persons, orphans, and persons with disability, against food insecurity or food shortages occasioned by droughts or famine, using community land and voluntary labour, while storing the harvest in the chief's granary. By facilitating the pooling of resources and risk-sharing, this system ameliorates the adverse impact of droughts, a major covariate shock in the country, enabling vulnerable groups to cope more effectively while also strengthening community networks and building social solidarity (Patel et al., 2012; Mushunje & Kaseke, 2018). This system is also vital in the context of the HIV/AIDS pandemic in Zimbabwe. A similar community-based granary arrangement to protect the destitute, elderly, orphans and vulnerable children and people living with disabilities from food insecurity is the *emasimu endlunkhulu* found in Swaziland (Bhattamishra & Barrett, 2008; Mabundza & Dlamini, 2018).

Other aspects of common property management relate to natural resource management practices, such as land use and tenure systems, and water management and conservation. These systems perform preventive and mitigation roles by ensuring that natural resources such as forests and landforms such as caves and water bodies are protected and effectively harnessed for the benefit of communities. An example is that of the Borana pastoralists in Ethiopia, which is based on their knowledge of plant-animal interaction and ecological distribution of the species as well as on the location of water sources and coordinated under the *gada* age grade system discussed in section 2.3.2.2 (Watson, 2003; Gemedo-Dalle & Maass, 2006; Abate, 2016). In this regard, the Borana apply their indigenous ecological knowledge to manage land, water, and livestock resources, ensuring equitable access, law, and order across communities in a context of centuries of drought and erratic rainfalls (Gemedo-Dalle & Maass, 2006).

Another example of common property management in relation to natural resources is that certain forest areas, such as sacred groves, are often prohibited to be allocated to households

due to their spiritual significance for the whole community, and this can provide a refuge for communities during disasters (Eneasoba & Ogbuefi, 2013). In Nigeria, for example, sacred groves, ceremonial and ritual healing sites, and water bodies such as ponds, lakes or segments of rivers that are protected by local communities through social traditions and taboos that incorporate spiritual and ecological values have been instrumental in preventing the extinction of plant and animal species and facilitated climate change adaptations, resilience, and biodiversity (Eneasoba & Ogbuefi, 2013; Borokini, 2016). This is a path to actualizing the SDG 15.5, which is aimed at “urgent and significant action to reduce the degradation of natural habitats, halt the loss of biodiversity and, by 2020, protect and prevent the extinction of threatened species” (UN, 2015:24).

Both for disease prevention and mitigation, some rare flora and fauna species and other natural resources found in sacred groves and sacred water bodies are often used by indigenous healers for medicinal purposes, and are often harnessed in a sustainable way and can facilitate food security during adverse natural or socioeconomic shocks in communities. As a result of these potential benefits, some sacred groves in Southern Nigeria now lie within UNESCO World Heritage sites and currently enjoy government protection (Borokini, 2016).

Drawing examples from parts of Asia such as India, Sri Lanka and Pakistan, Bhattamishra and Barrett (2008) acknowledge that common property management systems in relation to natural resources can help households to smooth consumption over time, thereby reducing risk. Similarly, in the context of rising energy prices globally, community-based land tenure systems in which less privileged persons in the community can gather firewood from the community-owned land, as is the practice in many developing countries (AIPP, 2015), is a poverty risk mitigation pathway for the poor and vulnerable.

2.3.2.4 Customary laws

Customary laws that constitute part of traditional governance systems can represent shared values and practices that are not only used to regulate the behaviour of the community people but also the actions of the state and the market, and thereby promote social protection practices (Piron, 2004; UNPFII, 2010). Customary laws, which are usually under the guardianship of elders, chiefs, and community deities or supernatural entities (Steiner & Oviedo, 2004; AIPP, 2010; 2015), may fulfil risk prevention and mitigation functions. For example, in the Indonesian village of Sungai Utik to ensure the health and wellbeing of every living thing, including humans, plants, and animals in the village, customary laws were made that prohibit the use toxic pesticides or fertilizers, deforestation, entry of oil palm plantations, and throwing wastes into the river (UNPFII, 2010). This is a health risk reduction strategy because the people acknowledge that the health and wellbeing of humans, animals, plants, and forests depend on the adequacy and cleanness of the river water, and emphasises the connectedness of all life.

In another instance, among the Kankana-ey Igorot of Philippines, the saying *gawis ay biag* (good life) is loaded with many rules and taboos that are embedded in the concept of *innayan*, which generally means ‘do not do it’, and is a mandate against violating customary laws on forest or water management and that can attract sanctions against offenders (UNPFII, 2010).

Respect for this customary law has facilitated the thriving of tropical forests in the concerned territories, thereby reducing climate risks and providing improved livelihoods, unlike the vast majority of communities in the dominant populations of the Philippines. Similar systems of customary laws in other developing countries have facilitated access to natural resources and improved livelihoods for the poorer segments of communities, thus reducing their vulnerability to future risks (see for example, AIPP, 2010).

Similarly, as a traditional social protection system, customary laws may provide more accessible dispute resolution mechanisms for poor and vulnerable groups (Piron, 2004). This is particularly of interest in developing countries where a large proportion of the population reside in rural areas with limited access to formal legal systems, which are often complex, laborious, costly, and ineffective because they are incompatible with the prevalent sociocultural norms and values of the people.

2.3.2.5 Community-based indigenous disaster risk reduction systems

Bearing in mind that community-based arrangements can take various forms, the common thread being that community members pool resources to manage risks better through mutual support, indigenous knowledge for disaster risk reduction is a vital community-based resource. With regards to disaster risk reduction, indigenous knowledge that often guides livelihood activities is acknowledged as capable of preventing and mitigating disaster risk and facilitating post-disaster recovery (Rautela & Karki, 2015). In various cultures around the world, depending on the natural hazards to which people are more subjected, different strategies are adopted to either prevent falling victim to such or to mitigate the adverse impact when they eventually occur.

In practical terms, Mercer et al. (2007) grouped the main indigenous knowledge-based disaster risk reduction strategies into five general categories, namely land use planning, building methods, food resilience, social resilience, and environmental resilience (see also Mercer & Kelman, 2008). For example, in relation to environmental resilience, from extended observations of animals' and plants' behaviours as well as water and sea movement and changes in the celestial bodies, many communities across the globe, especially populations in remote locations with little to no access to Western-type early warning systems, have been able to survive and prevent the worst destruction from tsunamis, hurricanes, volcanic eruptions, and other natural covariate shocks (Arunotai, 2008; McAdoo et al., 2008; Meyers & Watson, 2008; Green et al., 2010; Rautela & Karki, 2015; Magni, 2016). These indigenous systems have often proved efficacious in contexts where the Western scientific systems are powerless (Mercer et al., 2007).

2.3.2.6 Religious mandates

Religious mandates emanate from injunctions in sacred texts or oral traditions of religions. Such injunctions often prescribe various forms of social assistance to the poor and vulnerable. Patel et al. (2012) highlight that in most world religions, such as Christianity, charity is not only regarded as a virtue but as a religious duty, and in Islam, the *Zakat*, the compulsory giving of a set proportion of one's wealth to charity, is regarded as a type of worship and self-

purification required of all Muslims. The use of the *Zakat* as a source of social assistance is practiced in most developing countries but is more prevalent in the Middle East and North Africa region where formal state and non-state entities often provide cash and non-cash transfers and services to poor families and vulnerable groups (Loewe et al., 2001; Fonchingong, 2013; Jones et al., 2013). The activities of many religious organisations or charitable faith-based organisations in most developing countries are mostly based on religious mandates (Olarinmoye, 2012; Mumtaz, 2021; Mumtaz & Whiteford, 2021). Often, these mandates target the most vulnerable, such as poor widows, orphans, and persons with physical disabilities.

Despite the foregoing, it is rare to see literature on social protection discuss religious mandates of indigenous religions. This is mostly because unlike faith-based organisations, the teachings and principles of the indigenous religions are often oral in nature, not connected with an organised faith community, and lacks documented religiously-oriented mission statements (Olarinmoye, 2012; Van der Merwe et al. 2009).

2.4 Linking formal and indigenous social protection systems

Several scholars (Olivier & Mpedi, 2003; Dekker, 2008; Bhattamishra & Barrett, 2010; Verpoorten & Verschraegen, 2010; Mupedziswa & Ntseane, 2013; Dafuleya, 2018) called for linkages between formal and indigenous social protection systems as a way of extending social protection. For example, Dafuleya (2018) contends that burial societies may be used in partnership with the state to extend social protection coverage because in addition to material assistance to their members, they provide psychosocial support, which formal social protection systems do not; this is called the state-informal collective model. In fact, scholars identify examples of existing linkages between formal and indigenous social protection systems, such as between banks and *stokvels* or burial societies in Southern Africa (Dafuleya, 2018; Dube & Pretorius, 2020; Mokomane et al., 2021).

Furthermore, some preconditions that need to be considered in efforts to build synergies between formal and indigenous systems based on suggestions from previous studies (Olivier & Mpedi, 2003; Dekker, 2008; Mupedziswa & Ntseane, 2013) can be summed up as follows:

- Proper understanding of indigenous social protection systems: In most cases the types and functions of existing indigenous systems are not well understood as a result of the dominance of formal systems in social protection policy and programmes. Thus, such an understanding is vital before attempting linkages between or integrating the systems.
- Compatibility of systems: This entails finding out particular indigenous arrangements that are amenable to integration with formal systems. For example, Mupedziswa and Ntseane (2013) suggest considering the relationship between burial societies and savings clubs (non-formal) in relation to modern social insurance schemes (formal).
- Retaining underlying principles of indigenous systems: In the course of establishing synergies between formal and indigenous systems, the underlying cultural basis of the latter should not be disrespected, devalued, or destroyed. For example, in contrast to formal environmental management approaches, indigenous systems take a holistic

view of humans and natural systems as living beings, and link these to supernatural entities. Thus, group spiritual practices and solidarity are essential principles in indigenous disaster risk management, whereas these are often seen as pseudo-science or superstition by formal Western systems (Ntuli, 2002; Steiner & Oviedo, 2004).

- Role of formal systems and extent of formal involvement: The role of the state and level of involvement in linkages with indigenous arrangements should be clearly defined before linkages can take place. For example, as administrators of microfinance programmes, the state can engage ROSCAs and other mutual aid associations in trainings, and as financiers, the state can provide them with financial assistance.
- Purpose of linkage: The purpose of linking formal and indigenous social protection systems should be to extend coverage and provide minimum level of protection, especially for informal workers. Yet, this should not diminish the statutory responsibility of the state to provide social protection to citizens.

2.5 Discussion and conclusion

This chapter reviewed the literature on the types and key tenets of formal and indigenous social protection systems as well as the possibilities of linkages between the two systems. The overall finding in terms of the SRM is that formal social protection systems align with the three dimensions of the framework, namely risk reduction, risk mitigation, and risk coping. All in all, it can be concluded that formal social protection largely provides material and in-kind benefits that not only aim to enhance real incomes and capabilities but also have income stabilisation and the promotion and protection of livelihoods as at least as one objective (Sabates-Wheeler & Devereux, 2007). It can be argued, however, that the formal nature of these systems somehow renders them bureaucratic and impersonal. For example, Attah et al. (2016) and Roelen (2018) show that while mechanisms such as cash transfers can have a positive effect on psychosocial wellbeing, on the whole formal social protection systems are generally designed to address the material dimensions of wellbeing. This is an important point against existing calls (Alkire, 2007; Institute of Development Studies, 2009; White, 2009) to prioritise psychosocial wellbeing in social protection programmes. The basic thesis in this regard is that social protection programmes that entail psychosocial and relational aspects can play a great role in improving the social and economic wellbeing of beneficiaries.

Indigenous social protection systems, on the other hand, reflect mostly risk mitigation and risk coping, and their central element is relational or affective. In this regard, indigenous social protection arrangements typically draw on or promote reciprocal relationships and psychosocial support in SRM. For example, in addition to financial and/or in-kind assistance, burial societies provide their members with moral and/or spiritual support in times of bereavement (Ngwenya, 2003; Irving, 2005; Dafuleya, 2013; Mokomane et al., 2021). Psychosocial support is also central to the support given by informal social protection systems such as the extended family and ROSCAs in times of need. For example, at the peak of the HIV/AIDS pandemic in East and Southern Africa, the extended family was widely

noted for providing care and support as well as a sense of belonging for orphans and vulnerable children (Campbell et al., 2013; UNAIDS & Stop AIDS Alliance, 2015). The extended family is also a major source of care and support for family members during times of illness, bereavement, unemployment, and other adversities (Usang, 2015; Leonard et al., 2022). Similarly, in addition to offering companionship, ROSCAs offer bonds of trust between members and are therefore a source of social capital and support for members in times of need (Mbamaonyeukwu, 2013; Ardener, 2014). The focus of other indigenous social protection arrangements such as age grades, town unions, and mutual labour exchange systems is also largely on non-material dimensions of wellbeing, which promotes feelings of inclusion and agency and help build communal solidarity and harmony (UNPFII, 2010; Hirano-Nomoto, 2014).

The chapter further revealed that contrary to arguments that indigenous social protection systems are only effective in managing idiosyncratic risks and unable to withstand pressures from the more virulent covariate shocks (Bhattamishra & Barrett, 2008; Verpoorten & Verschraegen, 2010), some of these systems can actually address covariate shocks. For example, age grade systems are widely documented to mitigate the effects of shocks such as droughts (Gemedo-Dalle & Maass, 2006; Abate, 2016), and community-based mutual labour exchange systems and similar community-wide efforts are shown to mitigate the adverse impacts of typhoons and hurricanes (Uy & Shaw, 2008; Balgah & Buchenrieder, 2010).

A wide body of evidence also shows how community-based organisations played a major role in providing much-needed care and support to those infected and affected by HIV/AIDS during the peak of that epidemic in many East and Southern African countries during much of the 2000s decade. For example, in several East and Southern African countries, community responses, including advocacy, campaigning and participation in accountability, community-based service delivery, participatory community-based research, and community financing, all influenced policies and laws, improved access to HIV prevention, treatment, care, and support, and in turn supported the achievement of better health outcomes and human rights (Campbell et al., 2013; Rodriguez-García et al., 2013; Rachlis et al., 2013; UNAIDS & Stop AIDS Alliance, 2015; World Food Program et al., 2021). Furthermore, a West African study on the role of indigenous social security systems in the context of high HIV/AIDS prevalence and limited public health services in Cameroon concluded the following:

Such responses are particularly valuable in Cameroon where the incidence of HIV/AIDS is high and the frequent high prices have threatened food security for many, including older people caring for PLWHA [people living with HIV/AIDS]. Besides directly offering support to PLWHA these organisations have also improved the assistance they give to families caring for PLWHA. Such interventions have reduced the distress of sale of productive and household assets such as livestock and land. This often occurs as families try to cover expenditures incurred due to either illness or death. (Arrey, 2018:207)

It can be further argued that the community-based nature of indigenous social protection systems makes them better able to reach the most vulnerable populations in conditions that make it difficult to access formal social protection. For example, in both developed and developing countries, community-based organisations played a major role as part of public responses to the Covid-19 pandemic through grocery shopping, collecting prescriptions for the sick and hence ensuring adherence to treatment, running errands for the elderly and other vulnerable populations, and providing emotional support through, for example, telephone and email helplines (Cutuli, 2021; Fernandes-Jesus et al. 2021; World Food Program et al., 2021).

It further emerged that there are calls for linkages between formal and indigenous social protection systems as a way of extending social protection. However, synergy between the two main social protection systems is either non-existent or weak, largely because certain preconditions for its realisation are yet to be fulfilled. This theme of linkages between formal and indigenous social protection systems is explored further in Chapter 7 with suggestions for possible models.

Clearly, the review shows that formal social protection systems in Nigeria are not designed to be climate-responsive as to effectively address natural covariate shocks in general, and the risk and adverse impacts of floods in particular. Yet, as indicted in Chapter 1.3, no study has been conducted in the country to investigate the potentials and limitations of formal social protection in handling the risk and adverse impacts of covariate natural shocks such as floods and the potential of indigenous systems in this regard, with a view to linking both. This is a gap the thesis addressed.

Chapter 3: Methodology

3.1 Introduction

Research methodology highlights the methods used to undertake a research study and the logic behind the methods so that the research results can be evaluated (Kothari, 2004). This chapter discusses this study's methodology and focuses on the research design, the study setting, study participants and their selection, data collection, data analysis, and ethical considerations. I reflect on my fieldwork experience.

3.2 Research design

A research design constitutes the blueprint that specifies the types and sources of data relevant to a clearly stated research problem, and the procedures and techniques to be used to gather, process, and analyse the data (Kothari, 2004). It is a procedural plan adopted by the researcher to answer research questions in a valid, objective, accurate, and economical manner (Kumar, 2011). I adopted a qualitative research method for this study and used an ethnographic design that entailed providing a detailed description of a culture from the viewpoint of an insider in the culture to facilitate an understanding of it (Creswell, 2013; Neuman, 2014; Liamputtong, 2019). The design falls within the interpretive approach or paradigm, which involves the systematic analysis of socially meaningful action in order to reach in-depth understandings and explanations of how people create and maintain their social worlds (Neuman, 2014; Denzin & Lincoln, 2018).

Ethnographic methods and qualitative research in general are well-suited for understanding local points of view, particularly those of minority backgrounds, who may be linguistically diverse, disadvantaged, and whose voices have been undermined in research (Creswell, 2013; Liamputtong, 2019; Pang, 2019). Therefore, this research design was deemed appropriate for this study for the following reasons:

- The study's main focus was to discover, understand, and explain in detail the existence and operations of indigenous social protection systems in Nigeria and people's experiences of these systems, which means it is exploratory;
- The study area comprises linguistically diverse people, most of whom are by the fact of their bilingual status seen as minorities. The people are further disadvantaged by their location in the lowlands of the Niger River, which makes them vulnerable to perennial flood disasters; and
- The voices of these communities have not been heard in research with regards to the central question of the research.

3.3 Study setting

Nigeria is a federation of 36 co-equal states and a federal capital territory. Subject to the provisions of the 1999 Constitution of the Federal Republic of Nigeria (Federal Ministry of Justice, 1999), each state is a semi-autonomous political unit that shares powers with the

Federal Government. However, ultimate sovereignty resides with the Federal Government. Furthermore, each state is sub-divided into LGAs, which are intended to serve as the lowest tier of governance that are the most responsive to the needs of the people. In total there are 774 LGAs in the country (Afrobarometer, 2008).

The study was conducted in the Southeastern Nigerian state of Anambra and specifically in two communities (Umueze-Anam and Nzam) located in the Anambra West LGA (Figure 3.1). In 2021, I spent two months in each community for the fieldwork between February and May.



Figure 3.1: Map of Anambra state showing the study area (Source: Lower Niger Congress, 2022)

The following subsections describe the study sites in more detail.

3.3.1 Anambra state

Comprising of 21 LGAs, Anambra state had an estimated population of 5.5 million in 2016 (National Bureau of Statistics, 2022). The state is described as Nigeria’s “industrial hub and West Africa’s trade centre” (Nevin & Olatunji, 2017:27) as it houses Nnewi and Onitsha, which are notable industrial and commercial cities, respectively, in the country. The predominant religion in the state is Christianity, and residents have rich and diverse cultures as reflected in major tourist attractions such as the *Ofala* and masquerade festivals (Adamu et al., 2011; Iwuamadi, 2012; Echeta, 2020). It is noteworthy that while the state has made

concerted efforts to improve the socioeconomic wellbeing of her citizens, as reflected in the positive indices of development recorded in recent times (National Bureau of Statistics, 2020), natural covariate shocks, the most profound of which is flooding, has been a menace to most communities in the state. For example, during the flood incidence of 2012, 40% of damage or destruction to primary schools in Nigeria was recorded in Anambra state, and 118 299 houses were totally destroyed or partially damaged resulting in a loss of ₦ 484 billion (US\$ 3 million²), making it the third largest damage and losses after Bayelsa (₦ 596 billion/US\$ 3.8 million) and Rivers (₦ 507 billion/US\$ 3.2 million; FGN, 2013). Similarly, severe flood incidences in the state in 2018 and 2020 led to deaths, displacements, destruction of property, and a national disaster being declared in Anambra and three other states (European Commission Joint Research Centre, 2018; World Bank, 2019; State Emergency Management Agency, 2020).

3.3.2 Anambra West local government area

The primarily rural Anambra West LGA is located in a peninsula lying between the Niger River and the Anambra river, one of the longest rivers in Nigeria and the most important feeder of the Niger River. According to estimates by the National Bureau of Statistics (2022), the LGA had a total population of just over 245 000 as at 2016. Farming is the major occupation of people in the area, and major crops grown include rice, yam, cassava, maize, plantain, and Irish potato. The people also engage in trading and the processing and marketing of fish (Nenna, 2012).

For this study, Anambra West was purposively selected from other LGAs for two basic reasons. Firstly, it is extensively surrounded by rivers, and thus, flooding in the area is a major problem that has attracted national attention (FGN, 2013). Indeed, towards the end of the data collection phase of this study in April 2021, the waters of the Niger River had already started flowing into one of the study communities (Nzam community), and almost caused me to be stuck in the community as the only path in and out was flooded. Other researchers also report similar experience in the area. For example, Ikezue and Ezeah (2017:70) share the following after several visits to the area during their research:

Due to the nonexistence of tarred roads in the area, it was practically impossible to get to most communities in the area by road, especially during the rainy season. The researchers further observed that there was no power supply, no functioning health institution and the absence of properly built and equipped schools etc.

It also emerged during the study fieldwork that a number of important services and activities in the area are often disrupted by floods. This includes schooling, where students are sometimes out of school for extended periods as a result of floods and associated destruction to school and teaching facilities. It is partly for this reason that a number of studies (for example, Nenna, 2012) found levels of educational attainment in the LGA to be relatively

² The average exchange rate in 2012 was ₦ 158.8 for US\$ 1.

low. The second reason is that the LGA has a history of marginalisation among other LGAs in the state. For example, in comparison with other LGAs, Anambra West has the worst network of roads. Its only state government-funded road project that was meant to link communities in the LGA was abandoned shortly after commencement in 2015. The roads are now dilapidated and lead to a high prevalence of vehicle accidents and high cost of transportation, and residents resort to using river transportation, mainly wooden canoes that also often result accidents, mishaps, and death (Ekwealor, 2016; Ikezue & Ezeah, 2017).

Politically, other LGAs in Anambra state have as many as 20 registration areas, but the Anambra West LGA has the least at 10, and Nzam is the only community in the LGA without one. Registration areas are vital for election purposes as they provide a platform for political representation (Independent National Electoral Commission, 2014). In the healthcare sector, the LGA does not have a single general hospital and has only one maternity hospital. All in all, as Ikezue and Ezeah (2017:66) point out, “Anambra West LGA could probably be argued as one of the least developed LGAs among its peers in the state ... Access to the area is not only difficult but almost impossible during the rainy season”.

3.3.3 Umueze-Anam community

The semi-urban community of Umueze-Anam is situated below sea level with its entire land vulnerable to flooding since most of the area is covered by floodplain (Nwosu et al., 2013). It is bounded on the east by the Anambra river that runs southwards to its tributary in the Niger River. On the north there is the Ezichi river, and further east are three communities collectively referred to as Otuocha. At the south-eastern-most end is Onitsha, with Iyiora-Anam on the northern border, Mmiata-Anam on the north-western border, and four other communities with smaller rivers on the western border (Nwosu et al., 2013). In addition, Umueze-Anam is an agrarian community, and the major occupation is crop farming, supplemented with fishing and retail fish trading. Social infrastructure in the community is poor, and available facilities have been devastated by past perennial floods.

3.3.4 Nzam community

Consisting of eight villages³, Nzam is technically the headquarters of the Anambra West LGA. However, for some years now, the practical operations of the LGA have been conducted near the river bank in Umueze-Anam because the road that links Nzam to the nearest community Mmiata-Anam is impassable. Discussions with officials during the fieldwork for this study suggested that the road’s bad condition is a result of regular floods in the area. Alternative routes to Nzam are rivers, and paddle canoes and flying boats are used when the water level increases substantially.

Like Umueze-Anam, Nzam can be described as an agrarian community, with the major occupation of the people being crop farming, supplemented with fishing and fish retail trading. The Nzam community has never had public electricity supply. Network

3 Namely: Echa [also called Asa], Enekpa, Etakoro, Urubi, Odobo, Igeja, Okpeliba, and Utaba.

communication facilities are dilapidated, and the impassable road constrains regular maintenance visits by network providers. As a result, all electronic appliances are charged at public centres for a fee, which poses great challenges for households because the centres often do not have power for weeks. The network connectivity is also very weak. It is against this background that Ikezue and Ezeah (2017:66) write, “Nzam community, the headquarters of Anambra West Local Government ... wallows under the throes of underdevelopment and government neglect”.

3.4 Data sources

The qualitative data used in this study was derived from four data sources, namely (i) key informant interviews, (ii) in-depth interviews (IDIs) with community members, (iii) focus group discussions (FGDs) with members of community associations, and (iv) participant and non-participant observations.

3.4.1 Key informant interviews

Key informants are people who have relevant expertise or experience about a specific topic (Manera et al., 2019). Such individuals are articulate and knowledgeable about their community and can provide detailed historical data, a contextual framework in which to observe and interpret behaviour, and a wealth of information about the nuances of everyday life (Fetterman, 2008). In this study, key informants comprised seven officials of relevant state ministries and entities who have the provision of social protection as part of their mandate.

The key informant interviews were conducted using an interview guide (Appendix A) that was designed to solicit the informants’ views and perspectives on the national and state governments’ social protection programming in general and with regards to flooding in particular. The key informants’ views on linking current social protection programmes with indigenous systems of social protection were also sought.

Each interview lasted on average one hour and 30 minutes. The interviews were conducted in English, the official language that all the informants spoke fluently. With the consent of each key informant, all interviews were audio-recorded.

3.4.2 In-depth interviews with vulnerable community members

IDIs are a qualitative research technique that involves conducting intensive individual interviews with a small number of participants to explore their experiences, beliefs, behaviours, and perspectives on a particular idea or situation as well as to discover and explore the range of variation among individuals and to find patterns of similarity and difference (Schensul, 2008). Based on the guiding principles for flood recovery, reconstruction, and resilience in Nigeria, which emphasises that “recovery programming should give priority to the most vulnerable groups, including female-headed households, children and orphans, and the poor, and take into account those with special needs, to avoid their being overlooked” (FGN, 2013:101), IDIs in this study were conducted with community

members who met the following vulnerability criteria and who were not currently receiving any form of formal social protection benefits from government:

- Poor female heads of households: These were conceptualised as women heading households that have a daily household income of less than US\$ 1.9 per day (₦ 767)⁴ as per the Multidimensional Poverty Index measures used by organisations such as the UNDP (2019b). Widows in particular as a result of the prevalent sociocultural norms and practices in Nigeria, which are often rooted in patriarchy, have high social vulnerability to the risk of poverty and adverse impact of shocks (Adamu et al., 2011; Ugochukwu, 2014).
- People with disabilities: These were adult men and women who have a disability that hampers their active participation in any form of economic activity.
- The unemployed: These were residents who had not been taking part in any form of wage work or economic activity for at least one year prior to the study. The one-year criteria meant that these unemployed persons were more likely to have experienced a flood incidence, which would have made their unemployed plight worse.

The aim of the IDIs was to explore community views on the patterns, dimensions, and functions of indigenous social protection systems, the extent of inclusion of different vulnerable groups, and government interventions in communities with regards to social protection generally, and floods in particular (see Appendix B). With the consent of the participants, interviews were audio-recorded using two audio recording devices.

As shown above, in Table 3.1, a significant finding which provides a clear picture of the study area, using the socioeconomic profile of the community members interviewed, is the fact that most of those interviewed were in the older age cohort of 55 years and above. In terms of gender, women comprised the largest proportion, and in terms of education, those with no formal education were the largest category. Perhaps as a reflection of the age profile, most of the participants were widowed. Furthermore, the majority lived in relatively large households of five or more people, and few were in wage employment, and most were either unemployed or derived their livelihoods from farming. Among those who had some form of disability, their disabilities related to mobility. These details will facilitate a better understanding of how residents of the communities mitigate the risks they face, given their high social vulnerability.

⁴ The average exchange rate in 2021 was ₦ 403.50 for US\$ 1.

Table 3.1: Vulnerable community members (number) by selected background characteristics

Characteristic	Community		Total (n)
	Nzam	Umueze-Anam	
Age			
15–24	4	3	7
25–34	5	2	7
35–44	3	3	6
45–54	4	1	5
55 +	8	5	13
Sex			
Men	8	4	12
Women	16	10	26
Education status			
None	17	8	25
Primary school	6	5	11
Secondary school	1	1	2
Marital status			
Single (never married)	5	2	7
Married	3	3	6
Widowed	2	9	21
Separated (married once)	4	0	4
Household size			
1	2	0	2
2	2	1	3
3	3	1	4
4	7	1	8
5+	10	11	21
Employment status/Occupation			
Farming	10	5	15
Informal sector trading/self-employed artisan	3	3	6
Unemployed	11	6	17
Disability			
Mobility impaired	5	3	8
Visually impaired	3	1	4
Impaired hand	1	1	2
Non-disabled	15	9	24
Total (n)	24	14	38

3.4.3 Focus group discussions with members of community associations

FGDs provide a researcher with a platform to explore the perceptions, experiences, and understandings of a group of people who share certain characteristics or have some common experience with regard to a situation or event (Kumar, 2011; Moser & Korstjens, 2018). For this study, the FGDs were held with members of community associations that provide any form of social protection or assistance to their members. These included age grade associations, town unions (also known as community development associations), mutual aid associations in the form of social clubs, ASCAs and ROSCAs, and women’s associations in the form of indigenous married women (*umuada*) and all married women (*inyomdi/ndinwunyedi*). Based on their communal cultural values, these associations can be described as indigenous arrangements.

The aim of the FGDs was to highlight key functions of the main types of indigenous social protection systems, the nature of social protection provided by the most dominant indigenous

social protection systems to members of the community as a whole, their response to floods and other risks, as well as linkages between indigenous and formal social protection systems. A focus group guide meant to solicit this information (see Appendix C) was used to facilitate the discussions.

As often recommended (Moser & Korstjens, 2018), the FGDs lasted on average 60–90 minutes and were conducted largely in Igbo, the vernacular in the two study communities. However, in two FGDs involving town unions, all the participants had attained high levels of formal education and preferred to respond in English. With the consent of the participants, the FGDs were audio-recorded.

3.4.4 Observations

This is a method of data collection in which the researcher participates in everyday or regular activities related to an area of social life in order to study an aspect of individuals' life through observing events in their natural contexts. The aim is to gain a deep understanding of a particular topic or situation through the meanings ascribed to it by the individuals who live and experience it (McKechnie, 2008).

I used two forms of observation in this study, namely (i) non-participatory observations of the meetings, events, and activities of selected community associations, and (ii) participating in some activities of the associations. Both forms were a channel to gather more data in natural settings about indigenous social protection systems since it was not feasible to get a practical understanding of certain group practices through the FGDs. The aim was to identify the patterns of these associations, their functions, including, generally, the extent of inclusion of vulnerable groups, and particularly, in relation to dealing with floods, and then to identify the opportunities these indigenous systems present with regards to handling the problem of floods vis-à-vis formal social protection systems. A total of seven observation sessions involving the following five community-based arrangements were made:

1. Nzam Development Union (NDU): The union pays for sand used to fill eroded spots and waterlogged roads to make roads accessible and to channel water properly through drainages. Observations of flood mitigation efforts of by NDU were carried out on two occasions. The first involved observing the tipping of the sand on a waterlogged area in the community square that served as a motor park, and the second involved observing similar black-spots in the community road that led to Inoma and other neighbouring communities. In all, the observations focused on how communal labour was used by the union in flood control through sand-filling of eroded lands as a result of past floods.
2. Ofuobi Social Club (Nzam): Two observation sessions were involved in this case. In the first case, I accompanied members of the club to rice farms to observe how they help one another on rotation basis. The observation was focused on how all the members of the group worked (mostly) in rice paddy farms of individual members. This was necessary for me to see and understand the nature of the floodplains where the rice paddies are located, which made it a major task of the association to intervene en masse during floods to salvage the crops that would be difficult for an individual

household to accomplish because of the financial and labour costs. The second observation involving this group involved participation alongside other members of the association during the burial ceremony of a member's late mother. This was done to establish the level of inclusion of different vulnerable groups in activities of social clubs.

3. Age grade activities: The activities of two age grade associations were observed. The first involved a participant observation of a burial event by the *Ojimgba* age grade, the most senior age grade in Nzam community. The second was based on complete observation of the construction of a wooden kiosk by members of the *Ifeadigo* age grade for a member of the association who had a mobility impairment and was not economically buoyant enough to pay for the construction of such. Both observation sessions were aimed at establishing the patterns, dimensions, functions, and level of inclusion of vulnerable groups in the activities of the age grades.
4. Fish Peddlers ROSCA: These observation sessions that took place in the Umueze-Anam community entailed observations of the activities of a ROSCA comprising female fresh fish peddlers who bought fish near the waterfront (an off-shoot of the Niger River) and resold them to customers, investing the proceeds in the ROSCA. The observation sessions were aimed at understanding the composition in terms of socioeconomic status of members, consistency of the rotating savings to check for possible defaulters, and key functions or relevance for the community.
5. Non-indigenous Wives' Association (Inyomdi/Ndinwunyedi): This involved non-participant observations in which the activities of this group of women were monitored to understand its risk mitigation and coping potentials. The observations involved going to villages to confirm the nature of businesses these groups engaged in, and later, observing their actions during burial and other events. Only the secular roles could be confirmed as time and logistic limitations did not allow verification of the spiritual aspects of the group's activities.

Generally, each observation lasted between two and 10 hours, often with breaks in-between. No notes were taken at the locations for the participant observation sessions and the complete observer sessions. Firstly, this would have been difficult, for example, during the farm work and burial ceremonies, and secondly, because it may have altered the behaviour of those being observed. Instead, I recorded events observed later in the day at my residence after the leaving the site. A field note for recording of events was used to document field observations, intuitions, clarifications, and so forth.

In addition to the sources of data, it is worth noting, that since there was a theoretical framework that guided the study, against which the findings were assessed, the study could be said to have followed deductive research logic.

3.4.5 Triangulation

Data triangulation applied in this study entailed the synthesis of data from the different data sources (key informant interviews, IDIs with vulnerable community members, FGDs with community-based associations, and observations) to gain multiple perspectives, thereby

enriching the information and test validity through the convergence of information from different sources (Boeije, 2002; Carter et al., 2014). For example, in analysing findings on the dimensions and functions of indigenous social protection systems, data from vulnerable individual members of the community was presented and subsequently synthesized with data from members of community-based associations, and further supported with data from key informants and/or observations. This is how the data were integrated to arrive at the study results (Carter et al., 2014; Flick, 2018). This is further discussed below in section 3.9.1.3.

3.5 Study sampling

The study samples were selected using the sampling techniques discussed below.

3.5.1 Key informants

The key informants were selected from the following state ministries:

- **NEMA:** This statutory agency is mandated to intervene in a wide range of disasters of covariate nature in Nigeria. In disaster situations, the agency liaises with its sister agency SEMA, or for natural risks it liaises with the Nigerian Meteorological Agency, the Nigerian Hydrological Service Agency, the Ministry of Health, and the Ministry of Humanitarian Services, among others.
- **Anambra SEMA:** This is the state counterpart of NEMA and was established in 2005 to provide leadership and coordination for mobilisation of resources, relief materials, and personnel towards effective and efficient disaster prevention, preparedness, mitigation, and response in Anambra. Like NEMA, SEMA is empowered by state laws to intervene in any emergency in Anambra, such as flooding, building disasters, road accidents, and other disasters. The agency also works hand-in-hand with the Nigerian Meteorological Agency, which predicts climate and weather-related events.
- **Anambra State Cash Transfer Unit:** This is the implementation component of the Household Uplifting Programme, a social assistance initiative of the Federal Government. The unit facilitates the payment of cash transfers to beneficiaries of the social assistance programme, helps beneficiaries form savings groups, mentors them on health and finances, engages in grievance redress, and monitors and evaluates the implementation of the programme.
- **Anambra State Community and Social Development Agency:** The agency executes projects or intervenes in social development projects in the areas of environment (including sanitation), health, education, rural electrification, transport (feeder roads), water, sociocultural (civic centres, markets) and social safety nets (waiver fee for school fees and the rest).
- **Anambra State Ministry of Women and Children Affairs:** The Ministry has the mandate to implement at state level policies and programmes on gender formulated by the Federal Ministry of Women Affairs, and also to plan and execute interventions that improve the welfare of women, children, and persons living with disability in the state based on the capacity and discretion of the ministry.

- The SDGs office: As in all the other 36 states, and in Abuja, the federal capital, the mandate of SDGs office is to domesticate the SDGs in Anambra. In line with the Federal Government's focus projects, the projects by the SDGs office in Anambra has been largely focused on the education and health sectors.

The key informants were selected through purposive sampling. This is a non-probability sampling technique where potential participants are selected with a specific purpose in mind (Neuman, 2014), which is mostly to access those who have in-depth knowledge about a particular issue, and are able and willing to provide information on the issue (Moser & Korstjens, 2018). This technique was thus deemed ideal for the selection of staff of relevant government ministries and entities.

3.5.2 Vulnerable community members

The community members were selected using snowball sampling, a multistage technique that begins with one or a few people or cases and spreads out based on links to the initial cases (Neuman, 2014). I identified the first few community members with the help of acquaintances in the community. After being interviewed, these members referred me to others within their network who met the inclusion criteria. A total of 38 vulnerable community members were interviewed in the study areas: 14 in Umueze-Anam and 24 in Nzam. This final number was determined by the point of theoretical saturation (Hennink et al., 2017; 2019), which refers to information redundancy or the point at which no additional issues or insights emerge from data and all relevant conceptual categories have been identified, explored, and exhausted (Hennink et al., 2017; Braun et al. 2019).

3.5.3 Members of community associations

All in all, 11 FGDs were conducted: five in Nzam community and six in Umueze-Anam community. Each focus group consisted of 6–10 participants who were purposively selected because they had been affected by past flood disasters, were currently engaged in farming, and were low-income earners that had lived and/or worked in the community for at least 10 years. The 10-year criterion was meant to capture the experience of individuals based on flood mitigation and coping strategies from the time of the notable flood incidence of 2012 and compare this with subsequent flood experiences.

Individual members of community associations were purposively selected using the snowballing technique described earlier. In addition, the individual members of such associations who formed part of the discussants for the FGDs were selected with the help of the leaders or influential members of such associations, who also served as my guides.

3.6 Data analysis

On completion of the data collection phase of the study, the audio-recordings of all interviews and group discussions were fully transcribed, and where necessary, translated into English. Thereafter, the six-phase reflexive thematic analysis approach of Braun et al. (2019) was applied to all data sources in the following manner:

1. Familiarization: I listened to the recorded audio interviews again and compared them with the transcripts, and I also read through the field notes comprising observation notes and the few notes made on salient issues that caught my attention or could not be resolved during the interview but needed to be addressed.
2. Generating codes: In this phase, meanings to significant statements in the transcripts were systematically identified and the data were organised around similar meanings and collated into smaller sets. I adopted a deductive orientation to coding whereby the data were approached with preconceived ideas of the concepts and theory that guided the study, which were then explored and tagged within the dataset.
3. Constructing themes: Next, themes arising from the dataset and derived from the codes generated in phase two were developed in line with the research questions and theoretical framework.
4. Defining themes: In this phase, I clearly defined each theme through theme names that captured the content and scope of each theme. As an aid, tables and thematic maps were used to facilitate the clarity of themes and to visualize how themes fit.
5. Revising themes: At this stage, I revised the themes defined earlier to avoid confusion and ambiguities that may have arisen from poor identification of themes in the course of the analysis.
6. Producing the report: Here, my focus was on confirming that the link between the research questions, emerging themes, and the supporting data was intact. This involved meticulousness.

The manner of applying the six-phase reflexive thematic analysis approach of Braun et al. (2019) on data sources for the study are elaborated on in the following subsections:

3.6.1 Analysis of data from key informants

The analysis of data from key informants involved the six steps outlined above. I listened to the recorded audio interviews again and compared them with the transcripts, thereby becoming familiar with the data and identifying interesting features in line with the research questions. Next, codes were generated and themes constructed and defined in line with the objectives and theoretical framework of the study. The themes were often revised to guard against confusion or ambiguity as a result of poor identification of the themes. Thereafter, the report writing commenced. During the analysis of data from key informants, verbatim quotations were made in several instances and a few statements were paraphrased. There was no need to triangulate the data source here to validate opinions because the key informants were specialists in their field and as objective as possible, and the data were supported in several instances with formal verifiable document sources.

3.6.2 Analysis of data from in-depth interviews with vulnerable community members

In the analysis of data from IDIs with vulnerable community members, the six phases of reflexive thematic analysis adopted were applied. Considering the number of individuals interviewed (38), there was a higher likelihood of varying responses based on life

circumstances and other idiosyncrasies. Member checks were also applied substantially as explained in section 3.7 on trustworthiness.

3.6.3 Analysis of data from focus group discussions with different community-based arrangements

The six-phase reflexive thematic analysis approach of Braun et al. (2019) was also applied in the analysis of data from the FGDs involving community associations. In fact, more time was spent in the process of familiarization with data from the FGDs because of the sheer number of participants from the 11 FGD sessions and the various opinions expressed. During the familiarization phase, which was done concurrently in the process of data collection, and during thematic data analysis, some salient but ambiguous issues were clarified after re-listening to the recorded audio interviews and comparing them with the transcripts and field notes. The process of data analysis involving FGDs also involved more revision of themes in comparison with the construction and defining of such themes. This was as a result of the nature of the research subject and because the multiple indigenous systems often have divergent features and roles, which meant that care was taken to generate the proper codes and themes and to revise these where necessary. The themes were reported, and I extensively used verbatim quotations from participants.

3.6.4 Analysis of data from observations

Data from observations was limited by the number of observations. Therefore, minimum time was spent applying the reflexive thematic analysis strategy. For example, familiarization only involved reading through the field notes comprising observation notes, and there was minimal ambiguity since I witnessed the events first hand. I generated codes and themes, including defining and refining theme names in line with the research objectives and theoretical framework. Given the smaller volume of data from observations, data analysis was easier than for the analysis of data from the IDIs with vulnerable community members and FGDs with community associations. However, all six steps of the reflexive thematic analysis approach was applied in the analysis of the data from observations.

3.7 Limitations of the study

This study focused largely on rural areas but floods also affect urban areas. As a result, it is possible that there are other informal social protection systems that are peculiar to urban areas and contribute to mitigation of risks and adverse impacts of shocks, especially, floods. Further research can direct attention to informal social protection systems for the management of covariate shocks such as floods or even pandemics such as Covid-19.

Moreover, this study, was a qualitative study and exploratory in nature. It covered a relatively small sample, with focus on the poorest and most vulnerable communities in Anambra state. A study that covers more communities both in rural and areas, using mixed method which can enable the use of quantitative methods to measure poverty indices, complementing these with qualitative data will provide a more comprehensive picture of formal and informal social protection in relation to covariate shocks in Anambra state and other parts of Nigeria.

3.8 Ethical considerations

In the research process, ethical issues are the concerns, dilemmas, and conflicts that arise over the proper way to conduct research (Neuman, 2014). Qualitative researchers produce studies intended to contribute to knowledge, improve practice, and transform the lives of participants; therefore, the integrity of the research activity is a major ethical issue (Preissle, 2008). Specifically, however, ethnographic research takes place in the real world with human beings, and this makes it even more obligatory for the researcher to prioritise attention to ethical concerns before, during, and after the study (Pang, 2019).

As such, ethical clearance for the study was sought and received from the University of Pretoria, Faculty of Humanities Research Ethics Committee (see Appendix D). Approvals were also received from the heads of the government ministries and entities whose staff were interviewed (see Appendix E), and a letter of approval was obtained from the Chairman of the LGA where the two study sites selected for the study were located that granted me access to the communities (Appendix F). Within the communities, verbal approval was received from the community leaders and leaders of mutual aid associations.

3.8.1 Informed consent

In research, informed consent refers to the knowing consent of individuals to participate as an exercise of their choice, free from any element of fraud, deceit, duress, or similar unfair inducement or manipulation (Berg, 2001). For this study, the informed consent of all participants was sought by having them complete a consent form outlining the aim of the research, the basis of their selection, their rights with regards to the research, and the request to audio-tape the interviews or FGDs (See Appendix G). Most of the participants signed the consent forms. Those who cannot write were asked to provide their thumbprints. All the signatures and thumbprints were only sought after I had read and explained the content of the consent forms and ensured that the potential participants fully understood the details of the study and were still willing to participate in it.

3.8.2 Voluntary participation

All the key informants, vulnerable community members, and members of community associations who participated in the study did so voluntarily. Individuals in the two study sites that were unwilling to participate in the study were not coerced.

3.8.3 Confidentiality

Because ethnographic methods that involved observation and face-to-face interviews was used in this study, anonymity was ruled out because it would have meant that the subjects had to remain nameless or secret (Berg, 2001). However, I promised and ensured a high level of confidentiality to the participants. Firstly, before the commencement each interview, FGD, or observation session, the content of the consent form on confidentiality was emphasised. Secondly, all participants were identified only by pseudonyms in the form of numbers, the evidence of which is contained in the audio-recorded interviews. Furthermore, the transcripts

of all interviews and FGDs were securely saved on Google Drive on my laptop, and backup copies were saved on flash drives and alongside the field notes and consent forms in a secure box with key and lock, and guarded until exit from the field sites. All audio or textual data have been handed over for safe-keeping to the Department of Sociology.

3.8.4 Risks/Discomfort

The nature of the research was explained to participants in the consent forms and that no risks were involved. Participants also had the right to withdraw at any point during the interviews, which was reiterated prior to each interview session. Generally, participants were eager to participate in the study as no imminent risk was posed to their safety. However, in one instance, a young widow became uncomfortable after her elder sister came and discouraged her from participating in the study because nothing will come of it. Incidentally, it was towards the end of the session, which made me reiterate the content of the consent form, thank the lady, and leave. Another participant, after expressing some views that he felt were unfavourable to the state, requested to know if I was an agent of government, and I reassured him of the confidentiality of his data. Finally, a participant and person living with disability became quite emotional during the interview, and I had to pause for a while to defuse the situation with discretion, and when it was clear the participant wanted to go on with the interview, it was continued and completed on a positive note. There was no complaint from the study areas about risk posed by researcher.

3.9 Trustworthiness of the study

Just as in quantitative research, qualitative research has criteria that can be used to evaluate the quality of the research (Liamputtong, 2019). Guba and Lincoln (1989) developed criteria to ensure rigour, which they termed trustworthiness, in qualitative inquiry. According to Morse (2015b), the four criteria to ensure the quality of inquiry or trustworthiness as proposed by Guba and Lincoln are credibility, dependability, confirmability, and transferability, and these are respectively equivalent to quantitative criteria of internal validity, reliability, objectivity, and external validity or generalizability (Lincoln & Guba, 1986). As the following subsections show, I adopted Guba and Lincoln's criteria to establish trustworthiness or rigour (for further explanation on this, see Enworo, 2023).

3.9.1 Credibility

Credibility addresses whether the findings and judgements made by the researcher can be trusted and the extent to which they provide comprehensive and sensible interpretations of the data (Lincoln & Guba, 1986). The purpose is to establish confidence that the results, from the perspective of the participants, are true, credible, and believable (Forero et al., 2018). This is achieved through prolonged engagement, persistent observation, triangulation, peer debriefing, negative case analysis, referential adequacy, and member checks (Guba & Lincoln, 1989). Credibility can also be addressed through the researcher's reflexive journal or reflexivity (Guba & Lincoln, 1985 cited in Morse, 2015b; 2018). In the current research, these strategies were applied as discussed in the following subsections.

3.9.1.1 Prolonged engagement

Prolonged engagement at a site is “to test biases and perceptions of both inquirer and participants and to provide time to identify salient characteristics of both the context and the problem” (Guba & Lincoln, 1982; 1986). The assumption behind the application of this strategy is that spending more time on data collection in a particular setting provides time for trust to be established with participants, and with increased trust and intimacy, the researcher gets richer data since the participants reveal more, which makes the data more valid (Morse, 2015b). As stated earlier, I spent two months in each of the two study sites.

3.9.1.2 Persistent observation

This strategy involves the “in-depth pursuit” of the elements identified to be salient through prolonged engagement (Lincoln & Guba, 1986:77). In this way, the qualitative inquirer can gain a high degree of acquaintance with pervasive qualities and salient characteristics and be able to eliminate those that are irrelevant (Guba & Lincoln, 1982). Persistent observation involved me attending meetings, events, or activities of selected community associations in a bid to gather more data in natural settings about indigenous social protection systems to augment data from other sources. Aimed at achieving the first four research objectives, a total of six observation sessions involving four community associations were done (section 3.4.4).

3.9.1.3 Triangulation

As indicated in section **Error! Reference source not found.**, in this study I applied the within-methods triangulation in which two or more approaches are combined in one method (Flick, 2018). Practically, findings from the individual IDIs, key informant interviews, FGDs and observations were synthesized to provide a better understanding of the dimensions and dynamics of indigenous social protection in Nigeria.

3.9.1.4 Debriefing

Debriefing, which is an opportunity to present one’s findings to a research supervisor, and in some cases, academic peers, can increase the credibility of a research inquiry by offering the researcher an opportunity to synthesize and see patterns in their data either by the questions asked by other experts, their peers or through personal reflection. I used debriefing in this study, but I take final responsibility for the results, and its implications and applications (Morse, 2015b).

I benefitted from this strategy through holding a debriefing session with my thesis supervisor following the completion of my data collection. Based on my articulation of the data collection and overall fieldwork experience and drawing on her experience as a researcher, my supervisor provided some guidelines for data management, analysis, and interpretation but strongly emphasised that I, being the researcher and the one who the most familiar with the research agenda, should apply personal judgement during the entire process.

3.9.1.5 Collection of referential adequacy materials

Referential adequacy materials refer to materials collected during the study and archived without analysis but that can later be used by the inquirer or others to test interpretations made from other analysed data (Guba & Lincoln, 1982). During the data collection for this study, I collected additional relevant documents from government agencies and a community leader in one of the communities. The documents contain additional information in relation to the context of the study, and were used later to confirm the accuracy of the interpretations made from the analysed data. These materials were kept for future reference (see Forero et al., 2018:6 for a similar practice in a qualitative study).

3.9.2 Dependability

Dependability is the ability to obtain the same results if the study were to be repeated (Morse, 2015b). To achieve it, the research process should be logical and transparent so that the process and procedures are auditable and can be traced, ensuring coherence across the methods and findings (Hanson et al., 2019). The strategies applied in this study to attain dependability were rich description and member checks.

3.9.2.1 Rich/Thick description

According to Guba and Lincoln (1982), rich description, entails providing enough information about the research context, including the purpose of the project and the type of questions and data that will best meet the research goal (Morse, 2018). Relating this to the current study, each process, starting from the study objectives, rationale, study area, data sources, and other requirements, is clearly described and justified. Therefore, the same results can be obtained if the study were to be repeated.

3.9.2.2 Member checks

As a tool for establishing dependability, member checks answers the following question: “Does the researcher understand/interpret the participant correctly?” otherwise the analysis will be “unstable and the results cannot be repeated” (Morse, 2015b:1219). To avoid this loophole, I conducted constant member checking during the process of data collection to check data between participants in the manner suggested by Morse (2015b), for example, by asking a participant “some people tell me (so and so). Do you see it from that angle?” This strategy determined normative patterns of behaviour and ensured that the findings reflect the full depth and scope of the participants’ experiences and perspectives.

3.9.3 Confirmability

According to Liamputtong (2019), “confirmability attempts to show that the findings and the interpretations of the findings do not derive from the imagination of the researchers but are clearly linked to the data”. The purpose is to extend the confidence that the results of a study would be confirmed or corroborated by other researchers (Forero et al., 2018). The strategies

to achieve this included reflexivity and triangulation. The latter is explained in section 3.9.1.3, and therefore, to avoid repetition, only reflexivity is explained here.

3.9.3.1 Reflexivity

Guba and Lincoln (1982:379) define practicing reflexivity as “attempting to uncover one’s underlying epistemological assumptions, reasons for formulating the study in a particular way, and heretofore implicit assumptions, biases or prejudices about the context or problem”. They suggest keeping a reflexive journal in the field as the most appropriate means for the practice of reflexivity. To this end, I did keep such a journal, and throughout my fieldwork documented some of the prior assumptions I had as well as the efforts I made to avoid biases and prejudices arising from the insider-outsider status dichotomy on my part as the researcher. This was reflected, for instance, in the scheduling of the interviews to suit the participants given the nature of their livelihood, and the way I applied probes during the interviews, as well as participation in the daily activities of the communities during the participant observations. To further show that the findings of the study do not derive from my imagination, relevant quotations that support some of the findings are provided in the findings chapters as suggested by Hanson et al. (2019).

3.9.4 Transferability

The underlying intention behind transferability is to extend the degree to which the results of a qualitative inquiry are sufficiently similar to other contexts or settings (Forero et al., 2018; Liamputtong, 2019). Thick description and reflexivity are good ways to do this, as was done in this study, since the results of non-probability sampling methods can hardly be generalised.

3.10 Saturation

Saturation in social research refers to a point at which the inquirer no longer finds new information that adds to an understanding of the category after finding as many incidents, events, or activities as possible to provide support for the category (Cresswell, 2013). Theoretical saturation was applicable in this research because it was an ethnographic qualitative inquiry with data spread across different conceptual categories as opposed to code or meaning saturation, which would have been the case in health sciences and public health research (Hennink et al., 2017; 2019). Researchers must be clear on the type of saturation they claim to have achieved because saturation is not unidimensional; it can be assessed (or achieved) at different levels, either by individual constructs or by overall study saturation (Hennink et al., 2017).

Theoretical saturation was achieved as follows: After seven IDIs with key informants, 36 IDIs with different categories of vulnerable community members in the two study sites, and 11 FGDs, I observed that there was enough in-depth data showing the patterns, categories, and variety of the phenomena under study based on constant reviewing of the findings made in the field so far (through the content of statements made) during concurrent data collection and analysis with emphasis on the themes that stood out in response to the research questions for the study and how this linked to the theoretical framework for the study and literature

(Morse, 2015a; Moser & Korstjens, 2018). At that point, I considered whether sampling might be ended because of saturation. However, two more interviews were carried out to confirm that saturation has been reached, bringing the total number of IDIs with the vulnerable to 38. As inherent in the design of the study, I also used multiple groups to assess whether the themes that emerged from one group also emerged from other groups in a sort of across-group saturation check (Onwuegbuzie et al., 2009). It became clear that no new analytical information was emanating and the findings provided maximum information on the subject matter of the research. Therefore, sampling was ended and the sample size considered sufficient (Malterud et al., 2016; Moser & Korstjens, 2018). Theoretical saturation was therefore reached.

3.11 Reflections from the field

In this section I reflect on my positionality in the overall research process. Positionality refers to the stance or positioning of a researcher in relation to the social and political context of their study (Rowe, 2014). It requires the researcher to acknowledge and locate their views, values, and beliefs in relation to the research process, and is informed by reflexivity, which is a self-reflection on how a researcher's views and position might have influenced the research design, the research process, and interpretation of research findings (Manohar et al., 2019). I particularly reflect on the extent to which my gender, age, marital status, shared language, and other cultural similarities with the study participants as well as my location, perceived social class, and being able-bodied may have influenced the data collection phase of my study.

There are arguments to suggest that the age of a researcher influences the research process, particularly in establishing relationships and trust since in several cultures across the world older age implies respect (Manohar et al., 2019). In my own case, age had a positive influence because I am middle-aged and most of the participants in the study were between 30 and 50 years of age. As a result, they felt I was not too young, and as such, it was easy to establish cordial relationships and trust. My marital status was also a plus, especially among the key informants who viewed me being married with children as evidence of being responsible, and hence, trustworthy with information. Similarly, older participants in the selected communities complemented my age with my marital status and extended respect to me because they felt we shared the experience of child care responsibilities. By the same token, most of the younger participants shared their stories with me like an elder brother they trust and not like an authoritarian father, which the patriarchal system they lived in had created. This was the case with the younger single mothers (not married or widowed), who would have been expected to withhold personal information. Thus, as a researcher my age did not make the participants perceive me negatively or withhold information.

In both study areas, all the participants were conversant in Igbo language, although some spoke other languages. Igbo is my mother tongue, and the shared language was also a reflection of shared cultural similarities. As a result, study participants took me as one of their own or as a brother, and indeed, in many instances I was referred to as such. For example, one female key informant responded to a question thus: “My brother, I am confused ...”.

Study participants also often shared jokes and used Igbo idioms freely with the knowledge and understanding that we were all insiders, and I understood and related to the idioms. In such instances, I always responded positively as it is seen as a sign of wrong upbringing not to understand an idiom as an adult in Igboland. In line with the arguments by Manohar et al. (2019) that researchers sharing the same cultural characteristics as their participants are in a better position to discover research ideas, arguments, and opinions, my shared language and cultural similarities with my participants not only enhanced the data collection exercise but also enriched the quality of the data collected.

Gender considerations in terms of the position and role of men as researchers have always been a topic of debate in various aspects of research. In feminist research, for example, it is often argued that men cannot experience the world in the same way as women (Manohar et al., 2019). Manohar et al. (2019) assert that depending on the sociocultural context, there exist sexual boundaries and gender domains. In reality, while gender differences between me and the participants did pose some limitations, the role of gender, especially in cross-gender studies, has more to do with situations such as the sensitivity of the issues being explored, and the researcher's creativity and experience, among other strategies (Manohar et al., 2019). Hence, this outsider status can be successfully navigated.

Applying this to my research, the gender-outsider status I took among all-women mutual aids groups and vulnerable women members of the communities did not limit the data collection nor did it dilute the data quality. In the first place, the research was not on a sensitive issue like sexuality on which people are often hesitant to express their views. Secondly, my guides in the two study communities were reputable active women community leaders who shared similar socioeconomic status characteristics with the rest of the participants. As a result, I earned the trust of the initial and subsequent women participants because they considered my referees as credible persons. Moreover, my participation in all public events was overwhelming: I mourned with mourners, went to farm for group labour (women), assisted families with tasks, and attended religious ceremonies by the two major religious groups without discrimination. In short, I became one of them. Thus, the positive perception that women, who formed the greater number of my study participants, had of me gave me access to rich data. Another creative way I navigated the gender-outsider status was by using gender-neutral terms with the women; for instance, by referring to women in my age category as *nwanne*, a gender-neutral word meaning 'relation', which conveyed a sense of closeness, instead of using 'madam', 'ma' or *nwannem nwanyi* (my sister, which is gendered), and so on. For the participants who were men, I was automatically seen as an insider. Although important, an in-depth discussion of the extent to which these references reflect a binary view of gender is beyond the scope of this chapter and thesis.

My location played a positive role with respect to my positionality. People in rural and semi-urban communities often display a preference for foreign things, which they see as superior, authentic and 'special'. Hence, during data collection, I received relatively better treatment as a result of my coming from South Africa, which is regarded as *obodo ndi ocha* (land of the whites). As a result of the remnants of the colonial imprint and mass media Westernization projects, reverence for anything or anyone coming from countries outside Nigeria is high,

particularly ‘white’ Global North countries. The offices I went to did their best to protect and project a positive image to the ‘outside world’ where I was coming from. In all the offices I conducted interviews, I was warmly received and the key informants, including senior officials, treated me respectfully. At community level, most participants were elated to learn that I came all the way from South Africa to conduct the research. While the participants in the communities have a tradition to treat visitors well as guests, there was also clear expressions that they felt something good might come from the study.

My social class (educated, from abroad, etc.) may have also played a positive role in the way I was treated with respect in the government establishments, especially by security personnel. There was no incidence of asking “*Oga, anything for the boys?*” (i.e. requesting a tip or a bribe at the entrance gate to a government office as is common practice in Nigeria). Preference for class-matching between the researcher and participants has often been advocated on the grounds that, for instance, if a middle-class researcher interviews a marginalised groups, the differences in power could potentially harm the marginalised groups and the middle-class researcher may not understand the lives of the marginalised group, but there are also research findings to the contrary (Manohar et al., 2019). In the government establishments, I positioned myself and adopted interviewing methods that matched the behaviour of the interviewee as a way of minimising the gap between me and the participants. Such positioning was also done in the study communities, so that the people did not see me as a lord but as a brother. Most of the participants were accommodated very well by the ways I adjusted my social class to suit the context. With these, there were no hesitation by those I approached to participate in the study, and the data they provided were rich and useful for the study purpose.

Although I was largely seen as an insider, there were instances where I was viewed as an outsider. The latter played out mainly when I interacted with some of the vulnerable study participants, such as people with disabilities, extremely poor widows and widowers, poor unmarried single mothers, and unemployed persons, which are essentially those with whom I did not share a lived experience of their socioeconomic situation. To create a sense of cordiality and avert negative feelings arising from the above, I applied empathy (Leake, 2019). These actions built confidence and trust between us. Therefore, by respecting this category of participants in all ramifications, keeping my interactions friendly but not overwhelmed by emotions, and by securing their data, their confidence in me was boosted. In that way, I was seen as an understanding and trustworthy person who had genuine intentions for all and sundry. Thus, my outsider status among the vulnerable waned and requisite data was collected.

It is noteworthy that the data collection phase of the study took place at the height of the government efforts to curtail the spread of the Covid-19 virus. As a result, workers were directed to work from home, which made it practically impossible to conduct the key informant interviews. With this being a qualitative study designed to collect data using semi-structured interview guides, the mailing of structured questionnaires, which could have been an option in the study, was not feasible because the study population was not highly literate. Poor and expensive internet connectivity in rural Nigeria also meant that the possibility of

using virtual platforms for data collection was almost nil. Furthermore, the fact that the organisations in question were the specialists in possession of the most relevant data on social protection made such organisations indispensable for the study. Reflexivity by me involved regular calls to and rescheduling efforts with the attendant transport and logistics difficulties posed.

I observed extensive evidence of government neglect, reflected in the lack of basic social amenities like tarred roads, hospitals, electricity, and communication infrastructure. On one occasion, I was involved in a road accident and sustained injuries as a result of the poor road network. On other occasions, I had to assist travellers who were stuck on the bad road to get their car out. My argument is that this counts as sharing a lived experience of their socioeconomic situation and that this was capable of stalling the data collection process. Researchers intending to use ethnographic research methods should therefore anticipate these scenarios and make up their minds before proceeding.

In applying participant observation in data collection, I went to a rice farm to witness how the group labour was conducted. After the exercise, the entire community was agog with news of a person from South Africa who assisted the women on the farm. This lent credibility to my research as subsequent participants would draw my attention to that incidence before I even finished introducing myself. The technique and the data generated points to adoption of the appropriate methods in the design of qualitative data collection instruments.

Methodologically, I also observed that the way the research instruments were designed made the interviews flexible. The questions were carefully worded and the participants did not find any question confusing. I was also able to apply probes in a flexible manner to help the participants provide data as needed. Furthermore, I was able to monitor participants' moods and body language to know whether they were fatigued, reluctant, or wanted us to end the session, or whether they were hungry, in which case we paused for a meal break.

It also emerged that there was a clear rural-urban dichotomy, where rural participants were more hospitable than their semi-urban counterparts. For instance, it was an uphill task to get a residence in the semi-urban community. However, in the rural community people were eager to assist even on short notice. The enthusiasm of people in the rural area to participate in the study was unmatched and many were unhappy that they were not given the chance to share their experiences. On the other hand, in the semi-urban area, I managed to get the number of participants for the study but there was a general lack of interest. In fact, a middle-aged woman took time to castigate the study with much vigour because of the wrong notion that it was a government exercise. My explanations fell on deaf ears.

The two research settings also differed in terms of values, norms, and social climate. The rural area was characterised by solidarity and a sense of unity among every segment of the community; the opposite was true in the semi-urban area. In fact, the extent of teenager deviance and emphasis on *ego mbute* (bulk money) was the startling opposite of what I saw in the rural community, where teenagers were ever busy with farm work or domestic work, taking care to maintain order in the community. These issues affected my interaction and ability to reach out to younger persons, especially teenage single mothers. I was also more constrained in my observations as the semi-urban area lacked depth in terms of events

because there was mutual suspicion because of the political crises over the traditional ruler (*Igwe*) and town union president-general.

Education and social status, on the other hand, did not seem to have a notable influence on participants' attitudes. All the participants in both the rural and semi-urban areas were extremely poor and vulnerable persons. There were, however, notable gender differences among participants in rural and semi-urban areas. In the semi-urban community, men were determined not to show themselves as being vulnerable and in need of assistance. Hence, despite sufficient information on the study, the vulnerable men distanced themselves while some women took part. This was contrary to what I observed in the rural community where both men and women did not disguise their situation in any way but were eager to be part of the study sample should they meet the criteria.

The overall lesson learned from this self-reflection is that my views, values, and actions in relation to the research are vital for a holistic understanding of the outcome. The main significance of these observations, however, is that transparency in qualitative research comes with several dividends, including revealing weak spots so they can be addressed and future research can benefit. However, at the end of each qualitative inquiry, the onus is on the researcher to disseminate the findings to the concerned communities, which is the only way the communities can make improvements, especially in marginalised communities that are eager to see social change.

3.12 Summary and conclusion

This chapter engaged in a detailed description of the methodological procedures adopted to execute the study. The chapter explained and justified the adopted research design. Other aspects discussed include the study setting, data sources, data analysis, ethical considerations, trustworthiness of the study, and reflections of my positionality in the research.

The next chapter presents a discussion on the dimensions and key functions of indigenous social protection systems in Southeastern Nigeria.

Chapter 4: Indigenous Social Protection Systems in Southeastern Nigeria: Dimensions and Functions

4.1 Introduction

This chapter draws on data gathered during IDIs with key informants and vulnerable community members, FGDs with members of community-based associations, and observations undertaken to explore the types, dimensions, and functions of indigenous social protection systems in Southeastern Nigeria, with a focus on the study areas. In so doing the chapter fulfils the study's first and second specific objectives: (1) To map the different indigenous social protection systems in Nigeria with a focus on their types and dimensions; and (2) to explore the key functions of the main types of indigenous social protection systems. The chapter begins with a presentation of the study findings on the most common types of indigenous social protection systems in Southeastern Nigeria with a focus on their dimensions. Thereafter, the study findings on the functions of these systems are presented before the concluding section summarises the chapter's empirical findings.

4.2 Types of indigenous social protection systems in Southeastern Nigeria

This study found that as in other parts of sub-Saharan Africa, indigenous social protection systems in Southeastern Nigeria can be categorised into kinship-based systems and community-based systems, but that there are other common types that are not adequately captured in the extant African literature, namely indigenous religious mandates and women's organisations. Indigenous religious mandates have always been a core part of the norms and values of traditional societies in Nigeria and the obligations entail provision of sustainable livelihood for vulnerable groups like older adults and orphans, food security, security of lives and property, provision of free or subsidized healthcare services, and regulation of natural resource exploitation, and in some cases, prohibition of the unbridled exploitation of economically and socially important plant and animal species, thereby preserving biodiversity in communities (Chukwu, 2015; Borokini, 2016; Anudu, 2017; Nwoko, 2020). Similarly, women's organisations have always played vital roles, often classified into secular and spiritual, in indigenous Nigerian societies (Maduagwu, 2012). This section discusses the general dimensions and functions of these common types of indigenous social protection systems in Southeastern Nigeria.

4.2.1 Kinship-based social protection systems

It emerged that the extended family is the main kinship-based social protection system in Nigeria. Consistent with previous studies (Okojie, 2010; Ukpokolo, 2010; Ugochukwu, 2014), this study also found that while kinship systems in some southern Igbo societies like the Ohafia and Edda and other Nigerian societies like the Yakö of Cross-River are matrilineal, which means they trace descent through females from a founding female ancestor, on the whole families in Nigeria are typically patrilineal in nature, which means they trace descent exclusively from a founding male ancestor (Nwaubani, 2006; Izugbara,

2016). Regardless of type, the extended family in Nigeria as elsewhere across the developing world provides its members with a sense of security and belonging, as the following statements by key informants in a government entity in the state capital, Awka illustrate:

The people that constitute the *Umunna* are people that are closely related, that are bound together by blood. Like now, we may be brothers. Your children and my children and the children of our uncle will form an *Umunna*. It's an integral part of the system. (Government key informant, state capital, Awka)

Umunna is beyond the extended family where people share surname. It's a kinship network. It's a very strong social protection system in Anambra state ... They support the vulnerable. It might not be financial support but it can be a kind of emotional support. Or any form of support whatsoever. Like, if someone is physically challenged and doesn't have a house, one of your kinsmen might give you a house to live in. The institution is very strong in Anambra state currently; very [very] strong. (Government key informant, state capital, Awka)

In terms of the SRM framework, the findings suggest that the extended family in Southeastern Nigeria implicitly provides family members with mitigation and coping strategies to enhance their livelihoods. Intergenerational solidarity, which manifests itself when "one generation uses its vantage position of being outside a particular generation to be of assistance to a generation in need" (Biggs, 2007:706), is a major function of the extended family in this regard. As in other African societies, at the core of the extended family system intergenerational caregiving relations are entrenched where older persons play a major role in taking care of grandchildren while younger family members are the main caregivers of older members (Usang, 2015). An illustration of this intergenerational caregiving relationship is reflected in the following statement by a 70-year-old great-grandmother in Nzam community: "The one carrying a baby on her back is my grandchild. The one beside her is my daughter ... They are the ones that assist me in any way they can I don't go anywhere again. I don't have any other source of assistance". Similarly, a 72-year-old widow in Nzam who was taking care of her grandchild stated the following:

If it was not because of this sickness that has afflicted me, I would have been moving around and making a living. But it is the sickness that has made matters worse. My daughter works a manual farm, and I depend on the little that she gets. In the farm I don't have a helper at all ... My daughter is the one that cultivates the farm now. She does the little she can [in addition to her own job].

The provision of affective care and support for sick, infirm, and other vulnerable family members is another important coping role of the extended family in the study area. For example, a young man living with a physical disability, deserted by his mother after his father's incarceration, said, "I am unable to do any physical work like farm work. The person that is currently taking care of my needs is my relation. We belong to the same Umuanek patrilineage". Similarly, a widow in Umueze-Anam shared an experience of how her late husband's kinsmen assisted her during a communal flood relief material sharing in which she

nearly lost out: “At the time of sharing the relief items for flood victims ..., it was my late husband’s kinsmen that intervened, and I got a sachet of spaghetti and a sachet of indomie [noodles]”. This is after the age grade refused to allocate any item to the woman because she had consistently refused to participate in age grade activities, claiming it is against her Christian faith, but came out to benefit from relief items donated to members of age grades.

Kinship systems also play critical roles in relation to ensuring social order and stability through various life cycle celebrations meant to create harmony and promote social solidarity. Foremost among these is to ensure that the deceased are given full and befitting burial rites. The following statement is an example:

My late husband’s paternal male relations, that is, a group of young people of his village patrilineal kinship network called *Umuebendu* ... want to conduct burial rites for my late husband next week Saturday to commemorate one year anniversary [second burial] of the death. (Widow; Umueze-Anam)

The periodic commemoration of the anniversary of a person’s death in Southeastern Nigeria, also called the ‘second burial’, is an important event that indicates a continuous connection between the living and the dead and is therefore a source of emotional support to the relatives of the deceased. An inability of extended relations to participate in this rite is often seen as a sign of broken kinship bonds and is socially negatively perceived.

It emerged from the study that the matrilineal kinship network the *Ikwunne* performs a critical function as a place of refuge in times of danger, hardship, or oppression. This is in line with Igbo customs where no one is ever rejected in the mother’s lineage (Van den Bersselaar, 2005; Ukpokolo, 2010; Ugochukwu, 2014). For example:

I was told that my father went to the Biafran-Nigerian war and was killed in the war ... It was during the war that my mother gave birth to me. My mother intended to take me with her to her new husband’s house, but my late father’s kinsmen insisted and took me to stay with them. Shortly after that, my paternal uncle who took me died ... subsequently, my matrilineal kins took me in as a foster child ... I lived with my maternal uncle ... until I got married. (Man living with disability; Nzam)

In this particular instance, the participant highlighted the affective care provided, first by kin from his patrilineage, and later, his matrilineal kin, known as *Ikwunne*, which reflects child fosterage by the extended family, which is a risk coping strategy. Another participant made the following statement:

My family members are the ones that take care of me ... They come to see me from time to time and they bring something to help me feed when I don’t have food, so I won’t be hungry ... On one occasion, I had to leave this [husband’s] community to my community of birth. In fact, I stayed for three days with my children. While we were there my matrilineal family members took care of us and we were managing and later returned. (Woman living with disability; Nzam)

The excerpt above further shows reliance on matrilineal kin as a coping strategy. In this regard, some women often travel outside their community of marriage to their original birth place, and in this case, to their matrilineal lineage group where they receive care and support during severe economic crises or other shocks.

A key mitigation strategy of the extended family in the study area is the allocation of land, which is a form of physical capital and the foremost natural asset for agriculture, which is the main livelihood activity in rural areas. Under the auspices of the *Diokpala*, the first or eldest son in the patrilineage and with the consent of male elders of the patrilineage, households facing economic hardship can be allotted land, mostly for farming. As a mitigation strategy, granting access to land reduces the potential impact of future risks such as loss of job, illness, old age, or death of the head of household. In other instances, it has enabled vulnerable family members such as widowed female heads of households to inherit lands and engage in farming as a livelihood to sustain their household, thereby mitigating the shock from the loss of their husbands and their income. As is typical in many African societies, men are more likely than women to be in formal wage employment, implying that on death their widows are often left with no income and no social benefits (ILO, 2021a). In this study a widow and beneficiary of familial land allocation shared the following:

He was sick for long. We were living in the city before he fell sick, and after seeking medical attention for a long time there, his relations begged us to come to the community for them to see how they can assist ... They made efforts to save him ... Their *Diokpala* [eldest son in the patrilineage] gave him a piece of land which was acknowledged as his own inheritance ... at death, his remains was buried in the land which culturally makes the land the place for his immediate family to build a house when they are able to, and thereby preserve his lineage ... I planted cassava in the farmland. (Widow; Umueze-Anam)

Similarly, a single mother and victim of gender-based violence from an estranged fiancée reported how her matrilineal kins allotted land for farming to help her cope with economic hardship:

The beating started less than a month after I gave birth ... My daughter was two months old when I left the man's house in the city, returned to this community, and started suffering till today ... I am usually given a piece of land to cultivate by my mother's brothers. The eldest brother (*Diokpala*) is the one in charge. I plant rice and support it with the job I perform for people. (Single mother; Nzam)

4.2.2 Community-based systems

In terms of community-based arrangements, the study found that age grade associations were, as in other parts of Africa, a major and long-established form of indigenous social protection systems. Town unions and various mutual aid associations emerged as other prominent forms of community-based arrangements. The following subsections elaborate on these forms in more detail with data from the field.

4.2.2.1 Age grade associations

As stated in section 2.3.2.2, an age grade is an association of people of equal or similar age, and operates within a given territory with the aim of individual, collective, and societal development (Ndukwe, 2015). Age grades emerged as the most common indigenous social protection system in the study area. In Nzam, for example, there were a total of 20 age grades with the youngest grade comprising young people aged 23–25 (born 1997–1999), and the oldest aged 75 years and above. Fourteen age grades were identified in Umueze-Anam community with the youngest cohort comprising people aged 22–24 (born 1998–2000) and the oldest born between 1950 and 1952, and hence, aged over 70 years.

It emerged from the FGDs that the age grade system in the study areas has been a part of communal life for years. According to an age grade official at Umueze-Anam, “*Nmeghe* age grade arrangement started a long time ago. It has been a part of this community from ancient times ... In previous years, *Nmeghe* has been in charge of leadership in the community” (Member, *Nmeghe* age grade; FGD at Umueze-Anam). Similarly, another participant stated that “*Udoka* age grade was formed to continue the process of age grade as a cultural practice in the community, which has been from time immemorial” (Member, *Udoka* age grade; FGD at Nzam).

The age grade system can be historically traced to the prevalence of inter-communal wars and similar acts of external aggression and the need for communal defence and safety (Ujumadu, 2017; Iroh, 2019). However, from colonial to contemporary times, the emergence of formal state security agencies tasked with the protection of lives and property has resulted in the diminished role of age grades in relation to communal security from external forces. Thus, in contemporary Southeastern Nigerian society and within the SRM framework, the age grade system provides all three strategies, namely reduction, mitigation, and coping. For example, it emerged from the study that age grades perform insurance functions for members through paying stipulated amounts of money as an entitlement to support members’ life cycle events like birth, marriage, and death events. In addition, by being fully responsible for the burials of their members, age grades serve as an informal insurance system for members, and also mitigate the financial burden on the bereaved person’s household. Furthermore, in a few instances, age grades provide loans to their members in need, which is a risk-sharing strategy. Reflecting the state’s dominant role in security matters, a member of an age grade explained it as follows:

The community vigilante inaugurated by the state government that operates here receives a stipend of ₦ 10 000 (US\$ 25) from the government monthly. So, it is the community that now supports government’s effort. (Official, *Nmeghe* age grade; FGD at Umueze-Anam)

Similarly, in an IDI, a farmer and member of the women’s wing of an age grade in Nzam confirmed the receipt of a loan from her age grade: “Yes, the name of our age grade is *Oguebigo*. I have been a member of the age grade for more than 10 years ... They gave me a loan once to solve an urgent need, and I later paid it back with interest (Member, *Oguebigo* age grade; Nzam).

As in the past, age grades continue to play a major role in protecting the lives and property of community members through regular participation in community security patrols, supported and shared security intelligence with formal security agencies, fighting and protecting their community during communal wars with neighbouring communities, promulgating and executing laws against various criminal activities, and engaging in peace talks and conflict resolution efforts within their communities. A FGD participant in Nzam stated the following:

We are also involved in community security. For instance, we recently completed our own participation in the community security programme, which involves four days of patrolling the entire community and providing security intelligence to the community leadership by all the age grades that are below the elders' cadre. (Member, *Udoka* age grade; FGD at Nzam)

Similarly, in Umueze-Anam, the *Nmeghe* age grade monitors the activities of the state government vigilante service team that operates in the community and assists them financially to ensure law and order and prevent crime. A member of the age grade explained it as follows;

The organisation collects a fine of ₦ 10 000 [US\$ 25] from adult males in the community that are involved in a fight. They come to your house and collect the money. As a result of that, others are deterred from engaging in physical fights to avoid paying the fine ... The *Nmeghe* group promulgated a law that anyone caught smoking cannabis along the road will be fined. The fine for the offence is ₦ 10 000 [US\$ 25].

It also emerged that the communities from the two study areas had fought communal wars with neighbouring communities in recent years, and younger age grades were responsible for protecting the community.

The risk reduction functions performed by age grades also include the provision and maintenance of social infrastructure that facilitate access to basic social services, and measures to secure lives and property. It emerged, for example, that the *Nmeghe* age grade in Umueze-Anam facilitated the completion of the community health centre, a police station, and the fencing of the community's secondary school. The following statements by FGD participants further illustrate the role played by this age grade in ensuring the provision of basic social services in their community:

Under the current provision of electricity by private power firms, it is the *Nmeghe* group that oversees the provision of electricity to the community ... In this community, households are not metered individually. Instead, the system of consumption and payment is community billing. As a result, it is the *Nmeghe* age grade that coordinates the collection and remittance of the electricity bills to the electricity providers. (Member, *Nmeghe* age grade; Umueze-Anam)

It the age grade called *Ojongo* that built this primary school. So, it is the *Ojongo* age grade that was used by the community as town union at that time. They also built the community secondary school. They also built a town hall

(Member, Caretaker Committee of Umueze-Anam Development Union [UDU]).

In Nzam community, a member of *Udoka* (which means peace) age grade stated the following:

The age grade is notable for its involvement in peace-making in the community. The name influences their attitude to events in the community ... Thank God that you saw the signpost at the entrance of the community. It is this age grade that constructed it ... In addition, if communal roads are bad, it is members of *Udoka* age grade that rally and repair such roads. Those are the ways we assist the community (Member, *Udoka* age grade; Nzam).

The study also found that age grades in both study areas are actively involved in a number of income-generating activities that are also sources of employment for the members of the associations and serve as a ready source of funding for community projects (social services). For example, through observations, it was noted that in Umueze-Anam, the *Soludo* age grade operated canopy and chair rental services. By the same token, in Nzam the *Awillo* age grade engaged in a shirt production and sale project, while the *Udoka* age grade operated a musical equipment rental service. To this end, it can be concluded that such ventures perform risk reduction and mitigation roles (Agezichukwu, 2014).

In terms of risk mitigation, age grades provide different forms of shared risk or informal insurance arrangements as well as psychosocial support for their members for various life cycle risks. Informal insurance entails an arrangement within a social network in which money, time, labour, or other forms of social capital are aggregated with intent to receive compensation payment contingent on potential losses from risks. This arrangement transfers potential risks from an event experienced by an individual to others in the network and can include community savings, loan schemes and other forms of mutual insurance (Irving, 2005; Baland et al., 2019; Jorgensen & Siegel, 2019).

Age grades typically meet once a month, especially those living within the community, to discuss member's welfare, mostly focusing on sick or bereaved members or members at conflict. However, a mandatory annual meeting for all members living anywhere within the country is held once a year to discuss community development projects and members' welfare. Furthermore, occasionally all members are required to attend funerals of deceased members, and may attend other events when feasible. These associations generate revenue through fines from the public for the violation of communal laws, project levies, monthly dues, and voluntary donations. In some instances, disciplinary measures such as fines, mostly for absenteeism from a meeting of the association without permission or valid reason, are imposed on members as part of the group socialisation process. From these, the group executives pay stipulated cash and buy items like drinks, which are often entitlements to support their members for life cycle risks, while individual members also make voluntary cash and gift donations during events. An FGD participant in Umueze-Anam stated, "If someone is celebrating a marriage or if it is the person's child that is involved, the members of his age grade will provide him with his entitlements as their members ... Every other support is based on individual volition (Member, *Nmeghe* age grade; Umueze-Anam).

In the same vein, another participant explained it as follows:

Once members of the age grade gets information about the death of a member's parent, they pay the member a visit to console him and give monetary donations to assist the member entertain visitors. On the burial day, we attend and make freewill donations to support the member. However, if it is a member of *Udoka* age grade that died, we will be in charge of the burial and on that day. (Member, *Udoka* age grade; Nzam)

Donations are generally not below Five Hundred Naira and multiplied by 150 members of *udoka* age grade, as they stated during an FGD, give about N75, 000 (US\$ 150), which can go a long way in helping bereaved families cope with burial expenses. The voluntary or freewill principle was verified through participant observation during a burial event by *Ojimgba* age grade in Nzam and confirmed by almost all study participants from Nzam. I described the participant observation session as follows:

The burial event involved a member of *Ojimgba* age grade, an all-male age grade of persons aged 75 years and above known as the 'ruling age grade' in Nzam, being the highest indigenous judicial body in the community and custodians of the culture. Thus, there is no female 'wing' of the age grade, and mostly as a result of physical health conditions, there are currently less than 30 active male members of the age grade. Apart from cooked food and drinks provided by the deceased for members of the age grade, other items used for refreshment were through voluntary freewill donation by members and friends of the age grade. The sitting arrangement by the group at the burial venue was circular to indicate the equality principle of age grades, with two officials comprising the most elderly as the head of the group and a secretary directing things. Provision was made for freewill cash donations by friends and members of the age grade and all cash donations were given to the family of the deceased at the end of the event to help offset their burial expenses. Most members of the age grade are adherents of the indigenous religion but the event was conducted in such a way to accommodate people of other religions, mostly, Christians.

Furthermore, both as a mitigation and coping strategy, age grades provide support for their vulnerable members, such as those living with physical disabilities or other forms of illness. Through observations, it was witnessed how members of the *Ifeadigo* age grade in Nzam assisted one of their members who had a mobility impairment to construct a shop and use wood cut from the forest to shield him from the sun while plying his trade. Later, in an IDI with the beneficiary, he explained it as follows;

If a person needs help, the age grade will assist the person. If a member is sick, a friend to the member will go and inform the group, and if the person is a farmer, for instance, the age grade will fix a date to go and assist the member with the farm work for the sick member. The age grade can also give financial support to assist the member in need. (36-year-old man with a physical disability; Nzam).

It also emerged that among some men's age grades, payments such as levies for community development projects were waived for persons whose livelihoods are constrained by a physical disability or permanent invalidity. An IDI participant with a physical disability shared how he benefitted from this arrangement:

Later, when the accident impeded my movement, the age grade agreed that I will no more be required to make monetary contributions. So, any time there is a communal levy, I am exempted. That is the much they did ... By exempting me from communal levies, they relieved me of financial burden, such that I only have to focus on food to eat. (Member, *Agunakwa* age grade; Umueze-Anam)

Age grade members also often provided farm and non-farm labour for the vulnerable as one focus group participant in Nzam reported;

We were involved in assisting vulnerable people like the elderly whose house may have collapsed or needed repairs as a result of floods, working collectively to ensure that such a fellow has a roof over his or her head. However, apart from increased responsibilities, since 2012 when the problem of floods intensified, no one has power again to assist another person.

Other major ways that age grades help their members cope with different household shocks include freewill financial or material donations and emotional support to members that experience such shocks. An age grade official in Umueze-Anam explained it as follows;

As an individual member of *Nmeghe*, if I have a need and request assistance, the other members will assist me through freewill donations ... What we do is voluntary assistance among ourselves as age mates. No member of our organisation who has a serious challenge is left to bear it alone. We will assist you voluntarily. (Member, *Nmeghe* age grade; Umueze-Anam)

Where they exist, women age grades are extensively involved in assisting their members in times of bereavement, essentially serving as burial societies. This was more so in Nzam where most of the population are adherents of the indigenous religion, which make them pay greater attention to indigenous practices such as burial rites. The widespread poverty may also have made them focus on psychosocial support as opposed to other development activities. A member of the female wing of an age grade explained it as follows:

As an age grade, if we attend an event, we make merry and make donations to execute needs. We attend burials mostly. At such event, we make donations which we give to the member involved to assist the person. Donations are voluntary and people make monetary donations based on their financial ability at the particular point in time ... When my husband died, they bought drinks and gave me money. They gave me ₦ 2 000 [US\$ 13] at that time⁵.

⁵ That was in the year 2009, and the exchange rate for naira per dollar was ₦ 150

They stayed with me and offered emotional support. (Member, *Udoka* age grade; Nzam)

4.2.2.2 Town unions

Town unions, also known in parts of West Africa as home town associations (Hirano-Nomoto, 2014), are self-help associations formed by people of the same community or town for the welfare of members and the development of the community at large (Emeh et al., 2012). These associations focus more on infrastructure and micro-projects that facilitate access to social services for improved livelihoods. Such projects include the construction, equipping, and renovation of secondary school buildings, construction of community halls, provision of solar street lights, and construction of bridges. In addition, town unions serve as a link between communities and the state, which increases the inclusion of communities in government's processes. A member of one such union, the NDU, explained the membership procedure as follows:

A person becomes a member of the Union automatically the person has become a member of an age grade. As a member of an age grade, the person will attend the general meeting of the Union under the umbrella of the age grade, and there is no monetary payment for registration to become a member. Usually as member of an age grade, your name would have been captured in the Union's register of members by the Secretary of the Union. (Official, NDU; Nzam)

A common theme in the FGDs was that the primary reason for instituting these unions is development, with a particular focus on infrastructure and micro-projects that facilitate access to social services. This aligns with the SRM's risk reduction, mitigation, and coping strategies. For example, a risk reduction social protection intervention by the NDU designed to reduce the risk of unemployment and low wages due to inappropriate skills was in the education sector. An official of the town union described the intervention as follows:

The association also helped in the renovation of the community's secondary school ... Again, the community through the NDU built a lodge for graduates posted to the community for the National Youth Service Corps programme and regularly procures mattress and other household items for the corps members who serve as teachers in the secondary school. (Member, NDU; Nzam)

It also emerged that the town union in Nzam built a community hall for hosting events and donated solar street lights for safety purposes. At the time of this research, Nzam community lacked access to electricity and had to resort to self-help. Similarly, with the leadership challenge of the men's wing of UDU in the Umueze-Anam community, the ruling *Nmeghe* age grade executed projects on their behalf. A participant in a group discussion with the Caretaker Committee of UDU reported thus:

So, the first 20 million Naira [US\$ 49 500]⁶ from the state government was received by the ruling age grade and was used for the fencing of the secondary school in the community. Then, the second 20 million Naira was equally received by *Nmeghe* age grade and they used it to build the police station. Also, part of the first and second subventions was used to complete the health centre in the round-about there. So, this current Caretaker Committee came in barely nine months ago. (Member, UDU Caretaker Committee; Umueze-Anam)

Similarly, the women's wing of UDU embarked on an infrastructural project described as follows by an official during an FGD with the group;

Our activities focus on community development. For instance, we aim to erect a building in the name of the women's wing of UDU. We have currently moulded the blocks for the building project but we are limited by funds. It is an ongoing project by the women's wing of UDU. (Official of women's wing, UDU; Umueze-Anam)

Community halls often serve as make-shift schools to prevent complete interruption of learning when floods damage or destroy school buildings (Nwoye, 2020). Such halls also serve as emergency shelters for flood displaced persons that have nowhere else to go. These findings are consistent with previous studies that highlight the prevalence of town union self-help rural transformation projects in Southeastern Nigeria (Ezeibe, 2011; Obiajulu & Biereenu-Nnabugwu, 2015).

The emergence of town unions created a link between communities and the state where none existed in the past. According to an FGD participant, "When it was not so, we were unaware of government's programmes and activities to the extent that councillors for our electoral ward were usually from other communities" (Official, NDU; Nzam). This linkage is partly responsible for the inclusion of the two communities in government programmes, including support for community projects.

In a bid to mitigate the risk of excluding poor and vulnerable members of the community from participation and benefiting from the town unions, some strategies were identified. One such strategy is explained below.

Those who are poor and we see that they are unable to pay levies or other financial requirements, we place them on what we call non-financial member. As a non-financial member, you don't pay dues or other payments but you have to be attending meetings and contribute to what we are doing. If we are to host a party for instance, individuals that are well-to-do members of the association pay on behalf of the poor ones or non-financial member. (Government key informant; state capital, Awka)

⁶ The average exchange rate in 2021 was ₦ 403.50 for US\$ 1.

Next, in terms of functions, as a coping strategy town unions groups engage in acts of charity, often in the form of emergency assistance to extremely poor households to alleviate shock impact. For example:

For instance, this year, we bore the cost of registering 10 students from poor households for the Senior School Certificate Examination. Then, the leadership also set up a committee to look into the affairs of the primary and secondary schools in the community. (Official, NDU; Nzam)

4.2.2.3 Mutual aid associations

This study found that there are three main types of mutual aid associations in contemporary Southeastern Nigeria, namely ASCAs, ROSCAs, and social clubs. These are discussed in the following subsections.

Accumulated savings and credit associations

Although ASCAs are common in other parts of Nigeria (Bouman, 1995), only one such association was identified in the study areas in Nzam. The ASCA is known as Obioma Welfare Group and was established in 2019. It is administratively led by a chairperson who is assisted by a secretary and a treasurer. At the time of the study, the membership stood at 10, and most of them (5) were poor widows engaged in farming. Although insights from the FGDs suggested that membership is open to adults of any socioeconomic status, the group is dominated by women; only one man was a member at the time of the study. A member described the ASCA as follows:

We started this savings group as a way of assisting ourselves. Our objective was to contribute a particular amount of money, maybe ₦ 500 [US\$ 1.2] on a weekly basis. After contributing the money, we can lend to anyone that is in need and wants to borrow from us. Then the person will pay back twice the original amount borrowed. Afterwards, we can use the profit from the transaction for anything we decide. (Member of an ASCA; Nzam)

The loans are reportedly given at 100% interest for non-members and 50% for members. One member explained how she borrowed from the group: “There was a time I had financial difficulties and needed money for my farm work. So, I took a loan from our group and was able to perform the farm works” (Member of an ASCA, Nzam). Although these loans are a source of risk mitigation, members are discouraged from taking loans from the association, as explained below:

The loans are meant for non-members because we are the ones that contribute the money. It is outsiders that take loans from our savings group, and we get higher interest from them. The interest rate is twice the original amount collected as loan ... Although our main recipients for the loans are non-members, if a member is in dire need and requests for a loan, the person can be given a loan to take care of the need. (Member of an ASCA; Nzam)

The association's financial year is typically January to October, and the dividends, paid out in December, are used by members for a variety of activities that has the potential to enhance members' physical and financial capital; for example:

The money we contribute is used to buy household property of our choice for all our members at the end of the year. The items we decide on are purchased in December. If someone contributed more money, such person will use what is left from the savings to solve other needs. However, majority of members must agree on what to purchase with the group savings and the items will be purchased for every individual member. (Member of an ASCA; Nzam)

The fact that ASCAs have a more complex management structure and require longer time (usually 12 months) to access benefits in a context of widespread poverty, often resulting in higher default rates, make them less preferred than ROSCAs.

Rotating savings and credit associations

The prominence of ROSCAs in Southeastern Nigeria can be gleaned from the fact that one of the earliest studies on ROSCAs in Africa is that on the Mba-Ise of Southeastern Nigeria by Ardener in the 1950s (Ardener, 1953 cited in Ardener, 2014). Similar to ASCAs, only one functional women-dominated ROSCA was identified in the study area in Umueze-Anam. Although it was reported that two other ROSCAs operated by commercial motorcycle operators were in existence, their members could not be interviewed for this study because of the transitory nature of their duties. Thus, a FGD was held with the women-dominated ROSCA, known as Chisom Finance Group. Members of this group are fish peddlers: they buy live fish near the waterfront in Umueze-Anam and resell to travellers across their community. The association started around the year 2000 and currently has 20 members. According to one member,

Why we started is because most of us did not have sufficient personal funds to start a business on our own. Incidentally, most of us have children and most are poor widows. So, we decided to come together to be assisting one another. (Member of a ROSCA; Umueze-Anam)

Although it was explained by the coordinator of the group that membership to the Chisom Finance Group is open to anyone who earns a regular income and is willing to save, it emerged that people viewed as vulnerable, particularly women heads of households, are preferred, largely because of their higher likelihood of precarious existence:

We are actually looking for those women that can be described as beginners that are struggling with their finances. It is women that do not have anything that we want to partner with, to help them find their footing. (Widow and member of a ROSCA; Umueze-Anam)

Each member contributes ₦ 2 000 (US\$ 5) every four days, and the total of ₦ 40 000 (US\$ 100) collected from all 20 members is given to the assigned recipient for that day. The contribution schedule is designed in such a way that by the end of every two month cycle, each member would have received their portion. Provisions are also made for positions of

receipt to be exchanged in cases of emergency, so that “if someone else in the schedule, say, number 15 has an emergency, there could be a swap” (Member of a ROSCA; Umueze-Anam). It was further explained as follows:

If on the day the payment is to be made, which as explained is four days intervals, I do not have the money to pay, what I do is to approach another member and explain my situation. Usually, the arrangement is that when it will be my own turn to collect the contribution, I will now repay the debt to the person concerned. So far, we have not had a situation where someone reneged on paying back a favour in this regard. (Member of a ROSCA; Umueze-Anam)

As a mitigation strategy, the ROSCA is a platform to save money and ensure, among other things, that members’ children acquire quality education, thus improving human capital. A member expressed her feeling thus:

The association is very beneficial to me. I use the proceeds to take care of my children because they are all infants. I use the money I get here to train them in school. They attend private schools, so when I collect the money, I go to their school and pay all their fees and walk around with confidence. (Widow and member of ROSCA; Umueze-Anam)

Some members of the association use their share of the pooled fund to operate individual loan schemes at 100% interest rate, as described below:

If an external person comes to borrow money from us, what we often do is to refer the person to the person whose turn it is to collect the contribution ... what some of our members do is to keep the money in the bank while others use theirs to operate individual loan scheme for non-members in need of money ... when they collect the ₦ 40 000 [US\$ 100] which rightfully belongs to them and someone outside the group is in need of a loan then they use their money for such business on personal grounds. It is now the business of the member and the outsider involved. (Member of a ROSCA; Umueze-Anam)

Yet another mitigation function of ROSCAs is insurance for emergencies. In this respect, the provision for exchange of positions taking personal emergencies into account made the association an ideal source of insurance for members, most of whom are women heads of households with limited access to other sources of finance during emergencies. This insurance function has been pointed out earlier as strength for random-allocation ROSCAs (Baland et al., 2019). A member of the group reiterated the benefits of her membership thus;

The benefit of this association to me is too much. It has led to a situation whereby I no longer lack money the way I used to prior to joining the group. My children also feed well. My husband has died, and I am the one taking care of my children. So, sometimes I will be looking for whom to help me financially without success until I joined this group. Each time I collect my share of the money here, it helps with me with my needs. (Widow and member of ROSCA; Umueze-Anam)

Another important function of the ROSCA is skills training in the form of on-the-job training of new entrants in the fish trade, which is a risk reduction strategy. This finding was made through an observation that took place in Umueze-Anam. I described it as follows:

The observation took place in the morning hours between 7am and 11am. Since people often came from distant places, and restaurant owners were major customers, the trade was mostly conducted in the morning hours. Fifteen of the twenty-member ROSCA were present and engaged in their buying of fish from wholesalers most of whom were women who had bought directly from fishermen. The older and more experienced members usually sold all their products before noon, and the group assigned three of them to the two less experienced members, who were widows below 30 years with infants, having joined the ROSCA as a coping strategy. The more experienced women often prevented the latter from selling their product at a particular price to avoid incurring losses, while in some cases they prompted the newbie to make a sale if it was vital to complete the sum for their ROSCA contribution for the day. The more experienced members were also involved in convincing customers to buy from the newly admitted members since some of the customers were not familiar with them and often guided the latter on how to manage difficult customers and restaurant owners to supply products to. Sales were mostly completed by noon, after which the women proceeded to meet and make the day's ROSCA contribution with the bulk sum given to the beneficiary in four-day intervals.

Social clubs

Social clubs are associations formed by people of the same socioeconomic status who want to improve the social welfare of their members, and they serve as a form of social security. Membership typically comprises people of specific occupations, age-ranges, shared vulnerability, or aspects of social life, and they are often gender-based or mixed (see for example, Emeh et al., 2012). Although it was reported that about three functional men-only social clubs existed in Nzam community, their members could not participate in the FGDs because most of them resided in urban areas and only came to the study sites for special events. Thus, FGDs were held with three women-only social clubs, the Ofuobi Women's Social Club and the Ofuobi Committee of Friends in Nzam and the Obinwanne Welfare Group in Umueze-Anam. Two participant observation sessions involving activities of the Ofuobi Women's Social Club was also done. This provided greater insight into the functions of social clubs and the extent of inclusion of vulnerable groups.

With a current membership of about 180, the Ofuobi Women's Social Club was established in 2018 for mutual support to guarantee food security for members' households in the context of perennial floods. The Ofuobi Committee of Friends, which has a membership of about 50, was established in 2006 with a focus on burial support, and the Obinwanne Welfare Group, with current membership of about 15, was formed in 2019. The women-only social clubs in the study area are led by a coordinator who is referred to as *Ochiora* (group leader), usually appointed based firstly on her age, usually not below 40 years, her leadership skills, and her

perceived good moral standing in the community. Other leadership positions are held mostly by volunteers, by appointment, and in a few cases, by election. What is more, social clubs get their funding from levies, freewill donations, and fines, but members of one club at Nzam also did thrift savings, in which some members deposited any amount of money at their disposal in the club treasury at irregular intervals as a form of saving or 'banking' and collected the entire amount at the end of the club's activities for the year. This kind of savings does not attract charges or interest. The associations' focus is on any type of psychosocial support to members. These associational goals are captured in the following statements:

You know that 'all fingers are not equal' [idiom]. So, we started this club to help one another. A member that is weak, we support the person ... For instance, in relation to farming, a member could have a plot of land but lack the money to do the necessary farm work in the land. As a result of floods, most persons do not have the resources to engage fully in farm work. As a result, we made an arrangement in which we go and work for our members in their farm free of charge to ensure that every one of us is able to produce rice for the year. (Member, women's social club; Nzam)

Why we started the group is because non-indigenes and indigenes living in Nzam saw the need to support one another. For instance, if the person is performing the burial rites of a loved one, we support her. The group was formed as a way of helping one another. (Member, women's social club; Nzam)

As a risk reduction strategy, members of all the social clubs engage in group rotational labour in farms as a way to guarantee food security. This activity was confirmed through participant observation in rice farms, and I described part of the operations as follows:

The farm work is scheduled in such a way that within the first quarter of each year, every member must have benefitted. A minimum of three farms are cultivated each day from 7am to 5pm. Members that are sick, injured, pregnant or nursing mothers, bereaved of a close family member or living with a physical disability that hinders farming, are all usually exonerated from the rotational labour but will still benefit from the labour of others. Such persons can assist with lighter forms of labour like getting water for the workers as was the case during the participant observation. Members attend such group labour with food from their house to reduce the burden for the beneficiary.

In this regard, a member that benefitted from this group labour testified as follows:

Last year I could not cultivate the farm that the club helped me cultivate this year because I was the only one involved in the farm work at that time. If I were to use personal funds, the sum of ₦ 50 000 [approx. US\$ 125] will be too small to do even a little when compared to the work the members of my club put into cultivating my farm this year. It is as a result of lack of funds that I was unable to cultivate that particular farm last year. But this year, the

club members came and worked in the farm at no cost. (Member, women's social club; Nzam)

Another mitigation strategy adopted by social clubs are loans for emergency needs. Only Ofuobi Women's Social Club in Nzam gave interest-free loans to members in need and in the event that the accumulated fund is insufficient to grant a loan, voluntary donations are called for immediately to complete the required amount. This system therefore has insurance potential. The other clubs charged 50% interest for loans to members. A member of Ofuobi Women's Social Club explained the system as follows;

For instance, if you are sick and need to go to the hospital or you have a need but lack money, instead of going to places where you will be disappointed, members of the club will organise and raise the money internally and assist you without the public being aware of your challenge. The amount given to you is a loan but does not attract interest. (Member, women's social club; Nzam)

Explaining their interest loan service, an official of a women's club in Nzam said the following:

We contribute money and loan it out on interest. That is how we assist one another. Then, at the end of the year, whatever comes in we share it. The loan is meant to be repaid at the end of the year [i.e. farming season]. What we give is yearly loan. We give the loans now that they have begun farm work, and at the end of the [farming] year, mostly in December, you repay the loan. ... Our members are given loans at 50% interest while non-members pay twice what was given to them, which is 100%. (Member, women's social club; Nzam)

In addition to data from FGDs and IDIs, participant observation was used to gain practical experience of psychosocial support by clubs. At a burial ceremony attended by members of a women's club in Nzam, the psychosocial support took the following form:

Other members of the club assisted the bereaved member with domestic tasks like fetching water and fuelwood, food preparation, and other tasks. Later, members held a traditional dance parade all clad in their club uniform. About 50 members were part of the parade but community members also joined the troupe. A traditional music troupe of five adolescent boys assisted the choral leaders of the club with the beats while the entire team danced along the streets through all the villages in Nzam and back to the venue of the burial. During the burial, members of the club entertained onlookers with a music album produced by the club. The bereaved member entertained her club members and before they dispersed at the end of the burial events, members took turns to make voluntary cash donations to support the bereaved. There is usually no distinction on the basis of class or status within the club in all activities, and every effort is made to reduce friction among club members.

A member of a women's club in Umueze-Anam reported club support during the bereavement of her late mother, which support the findings above, as follows:

When I held the burial event for my late mother, members of this group came and supported me. They did a lot of things for me; some bought wrappers, while others supported with cash and other household utensils. They gave the support on individual basis. In the course of the burial, members assisted me with cooking and other activities. (Member, women's social club; Umueze-Anam)

4.2.3 Women's organisations

At a fundamental level women in Nigeria play a significant role in the economic welfare of their households (Falola et al., 2020), and these roles relate to some aspects of SRM (Maduagwu, 2012). Two typical indigenous women's group in Southeastern Nigeria with social protection capabilities that were identified in this study are *Umuada* and *Ndinwunyedi/Inyomdi*, also known as *Ndinwanyi alualu* (non-indigenous wives).

The term *Umuada* is a combination of *umu* (children) and *Ada* (daughter), and thus literally translates to 'daughters'. The term is however used to refer to all married women belonging to a particular homeland. It is therefore best understood as a guild of women from particular homeland and married within or outside the community of birth. The head or leader of the group is usually the oldest female indigenous daughter, known in Umueze-Anam as *Isiada* (literally, head of daughters). Participation in *Umuada* activities was described as being for women in their 50s and 60s with good interaction and public speaking skills, and knowledge of community laws and history in the event that there is an invitation by the community leaders for *Umuada*'s input on an issue. This explains a statement during an FGD with *Umuada* when a member rhetorically asked the following: "How can a 40-year-old woman talk when an *Ada* is talking? She is not up to that level. Look at the ages of those women [points to the discussants above 50 years]. There is no matter in the community that they cannot comment on" (An *Ada*; FGD with *Umuada* at Umueze-Anam).

During the FGDs, women emphasised that *Umuada* is an old system in the community. It has been part of the communal governance structure since pre-colonial times, and according to Maduagwu's (2012) classification, it has two major roles, namely the secular and the spiritual. However, the study found that the roles played by *Umuada* were mostly secular in nature, as elaborated on under the SRM framework.

Major roles of *Umuada* include the use of laws as a risk reduction strategy and security services. The *Umuada* promulgate customary laws as risk reduction measures, and these laws are adhered to by the entire community. Customary law can represent shared values and practices that promote social protection practices (AIPP, 2010; UNPFII, 2010), just as policies, laws, and standards represent formal risk prevention strategies (Holzmann & Kozel, 2007). Empirical data was generated from *Umuada* through an FGD with members of the association in Umueze-Anam. One of the laws made by *Umuada* is a law against fighting and injuring a community member. In the words of an *Ada* during a FGD, "Any conflict that involves injury on a male or female indigene resident in this community attracts a fine of

₦40 000 [US\$ 100]. Whether you are a stranger or an indigene and you are involved in such a conflict, you will pay the fine to the *Umuada*” (An *Ada*, FGD with *Umuada*; Umueze-Anam).

The operation of this law is said to have led to a drastic decline in violent conflicts among individuals, and increased social order and harmony. Money paid as fines by previous violators of the law was used for the construction of two big gates for security in the community.

Another law bans motorcycle operators from plying their services within the intra-communal roads during burials because of the narrow roads and the increased number of people during such events. The law was explained as follows:

As a group, *Umuada* made a law banning motorcycles from plying their services within the intra-communal roads during burial events. We are the group that made that law. This is to prevent people from being hit by these mostly commercial motorcycle operators. From 5pm it is expected that such burial event must have been over and then the motorcycle operators can proceed with their work. (An *Ada*, FGD with *Umuada*; Umueze-Anam)

As a result of the law, commercial motorcycle-related accidents, which were high in the community, have been curbed, reducing economic loss, disability, and death.

Unlike in most other communities in Anambra state and Southeastern Nigeria where age grades or formal security agencies perform communal security services, in Umueze-Anam, the *Umuada* are involved in security services as part of their secular roles. It was explained as follows during an FGD:

As for the community security, only members of *Umuada* are involved. We start the session from 8pm in the night and close at 10pm which is when we lock the gates and go home for the night. By 5am the next day, we open the gate. There are two age sets of women younger than some of us here involved in the security duties and all of them belong to the *Umuada* group. (*Ada*, FGD with *Umuada*; Umueze-Anam)

Another reported case of women being in charge of community security was among the *Nri* people of Anambra state (Maduagwu, 2012). Thus, this finding is significant in relation to risk prevention.

As a way to maintain social order and mitigate risks, another function of *Umuada* is mediation in disputes within households, whether among siblings, married couples, or parents and their children. For example, “Partners having marital conflict often call us to intervene. Married couples come willingly to us to assist them to resolve their misunderstanding” (*Ada*, FGD with *Umuada*; Umueze-Anam).

Against the foregoing, gender-based violence (both male and female-perpetrated) is said to be rare in the community. For example, in a case of elder abuse by a woman, *Umuada* acted as follows:

We handled the matter effectively after getting the facts and after a failed effort by the men to resolve the matter. We called her as one of us and cautioned her for disrespecting the elders and becoming a threat to her father. Our verdict was that she will be relocated to another residence far away from her father's house and that *Umuada* will be in charge of her wellbeing. We made monetary donations in that regard, and today she has relocated from her father's residence to a room which *Umuada* paid for and secured. We also equipped the room with household property based on donations from our members. Today, she is living in the new place and the lingering quarrel with her family members has been put to a halt. (*Ada*, FGD with *Umuada*; Umueze-Anam)

Similarly, *Umuada* defend vulnerable groups like widows from oppression, as one key informant acknowledged: "There are cases where *Umuada* intervenes in ... cases where a widow is being victimized. You see sometimes *Umuada* will rise and say enough is enough. So, that type of arrangement still exists" (Government key informant, state capital, Awka).

It also emerged during discussions with members of *Umuada* that as a risk coping strategy they also engage in acts of charity. For example, it was disclosed that if an *Ada* of the community requests help from *Umuada* over financial difficulties, members can help through voluntary donations. The group also performs burial rites for their members' burial. They also offer each other emotional support as the needs arise. It was described as follows:

Should anything happen or be going on in your father's place, either celebration or shock you are still part and parcel of it [i.e. the *Ada* can receive help and support from *Umuada*]. They offer assistance to themselves, like if they have shock in their husband's place it's expected ... the *Umuada* will rally round you as your sisters. So, the *Umuada* is strong ... They also offer help to their brothers. If anything is happening in your father's house, for instance, if there is celebration in my father's house, the *Umuada* can come and celebrate with me. (Government key informant, state capital, Awka)

Ndinwanyi alualu or *Ndinwunyedi/Inyomdi* (non-indigenous wives) refers to women married into a community from an outside community by indigenes of the community (Maduagwu, 2012; Nwafor, 2014), and their roles cover the three dimensions of SRM, namely reduction, mitigation, and coping. The study found that in the Umueze-Anam community, elderly non-indigenous wives (*Inyomdi*) have played a significant role in relation to rituals related to the death and burial of women in the community through a society called *Otu*. An *Inyomdi* in her mid-50s who is a member of *Otu* explained it as follows:

It is a cultural practice in this community ... We govern for four years and another set will take over. The group is called *Otu*. It is called governing the communal *Otu* such that once a person dies, we are the first group to announce it and perform the rituals involved. It is only done for women; we don't do it for men. We don't perform it for men. We are fairly large in number with our different features but all age mates. (Member of *Inyomdi*; Umueze-Anam)

An observation of women's involvement in an income-generating business by the researcher and how proceeds from this was used to assist women in Odobo village in Nzam community was described as follows:

The observation took place in the morning hours on the day of a coronation event involving the family of a member of the group. The total number of members could not be verified but they are all married women and about 15 of the women were present at the time of the observation. The group operates rental services which involve renting of items such as canopy, plastic chairs, among others, for events at a set price per item. The women, most of who had donated money for the purchase of the items, including the beneficiary for that day's event, are allowed to use the rental items for free when they have events, whereas all others have to pay for these. In the course of their interaction, a member of the group whose child was ill had approached the group leader, a woman in her 60s for a loan to buy drugs for the child and the loan was granted. It was explained by another member that proceeds from the business are often given out as interest-free loans to assist members with emergencies. The group operations are informal and there are no set rules about loan period but beneficiaries were expected to return it as soon as possible. Similar women's group enterprises are said to exist in other villages in the community.

4.2.4 Religious mandates

Religious mandates entail risk reduction and mitigation roles mandated in the indigenous religion, usually by deities and oracles, and the specific ones that emerged from this study include security of lives and natural capital assets, crime prevention, conflict resolution, subsidized access to healthcare services, and social justice for those at risk of marginalisation and exclusion. The security-related aspects of these functions are often tied to and executed through community-based associations such as age grades and women organisations, and the healthcare-related services were delivered by indigenous priest-healers and medical practitioners.

To complement the activities of community support networks, the indigenous religion implement certain obligatory duties. Such mandatory risk reduction and mitigation roles include securing lives and natural capital assets from criminals or invading external entities, intervening in serious crimes, resolving complex conflicts, providing psychosocial support to those in distress, and facilitating access to justice for those at risk of miscarriage of justice.

The indigenous religion operates in a holistic manner in liaison with women's organisations, age grades, town unions, and elder's councils, among others. This inseparability of religious norms, values, and practices from indigenous social institutional arrangements is often a source of misunderstanding between Christians and the rest of the community. To mitigate this, some communities prefer to syncretise religious practices. In Unoma, a neighbouring community to Nzam, the following was reported by mostly Christian indigenes:

Unoma people are believed to have been under the mighty hands of God of heaven and protecting hands of their native deities ... During the Nigerian/Biafran War, Nigerian federal troops advanced towards Unoma but God of heaven and our gods protected us and made the Nigerian Army retreat back ... During Mmiata-Anam/Unoma battle, all fightings and shootings were on the borderline territories and never in and around Unoma villages. (Alaoboja & Okwute, 2018:5).

The indigenous religion operates through deities, generally known as *Alusi*, who occupy the top hierarchy in the indigenous leadership structure in Igbo land. A typical example is *Ani/Ala*, the foremost female deity in Igboland who represents land and fertility and who often uses the services of women, such as members of *Umuada* (Maduagwu, 2012). Given the remote location and agricultural livelihoods in the study sites, and with limited formal security services, the foremost mandate of the indigenous religion is security of lives and property. This is often done in conjunction with age grades, *Umuada*, and other security-related entities. Individuals and groups access the services of deities to protect themselves and their property, including farms and ponds, from thieves and land grabbers from neighbouring communities, to control crime, and resolve conflicts beyond the elder's council. For example, the study findings show that customary legal processes derived from the mandates of the indigenous religion provide a more accessible dispute resolution mechanism for poor and vulnerable groups in the study area given their limited access to formal legal systems. A poor widow in Umueze-Anam recounted how she was exonerated from an accusation of embezzling group funds as follows: "They feared I may have embezzled money belonging to [the group] and used it for my ... business ... So, they said we should go and consult an oracle ... I was proved innocent by the deity". This case proved the fact that customary law can represent shared values and practices that promote social protection practices by providing more accessible dispute resolution mechanisms (Piron, 2004). However, contrary to fears that such laws may render certain groups even more vulnerable, for example, through widow rituals, the law works to protect those most at risk. The simple, low-cost, culturally compatible nature of this system makes it ideal for the people.

Deities, mostly through indigenous priest-healers (*Dibia*) but also through other indigenous medical practitioners, also provide holistic, bio-medical, and religio-psychological healthcare services and support for people. For example, the services of most indigenous medical practitioners are connected to indigenous religious practices and serve as a platform for people to access healthcare services with ease and at a low cost. Such practitioners often provide treatments for ailments beyond Western or orthodox medicine. A visually impaired man, who linked his sight-loss to spiritual attack, was optimistic about indigenous healing, stating the following:

I attend ... Church which is in this community ... As long as it is someone that caused your sickness it is only a diviner that knows the herbs to use until you recover. They will continue to manage the sickness until the person recovers. There is no way someone will afflict you with something without

there being an antidote. (60-year-old man with visual impairment, Umueze-Anam)

The study found that there is often a fusion of indigenous religious practices by persons who identify as Christians in Southeastern Nigeria, mostly men. It further emerged that some study participants indicated benefiting from social assistance from faith-based organisations. These faith-based organisations were mostly Christian organisations. An example of such an initiative is a community medical scheme by the Anglican Church of Nigeria. The medical scheme was open to everyone within Nzam community. Information on this was provided by a participant who stated the following:

This year, the same Anglican Church brought some doctors, and when I went there, I was given drugs. That is what the Anglican Church did for me. I like to acknowledge any act of goodness done for me. This year the church paid the community town crier and he created awareness, asking interested persons to come to their church for free medical care and all of us went there. The church did not discriminate in terms of the beneficiaries of the free medical care. They examined us then gave us drugs. (Man living with disability; Nzam)

The beneficiary above is a non-Christian and a member of an indigenous club, which most Christians are averse to, further explained as follows:

However, if you people want me to start attending church, I will do so ... Although I am not yet a member ... After all, someone that attends church can also attend club. Someone that attends church can also be a member of a club ... The ways things are now ... I will know whether to join the church so that they will be assisting me since I do not have a helper. (Man living with disability; Nzam)

There was also a case of a young poor farmer in Nzam whose children benefitted from a Catholic Church education scheme. She stated that,

As for my children's school, they attend Madonna, that private school at the waterside. Bishop gave them three years scholarship. The scholarship is for every child that attends a Catholic school. Nobody should pay for three years. It is from this year that they will start paying fees again. I only have to buy books and their footwear.

Some of the social assistance interventions by faith-based organisations motivate people to join churches, but the prevalent extremist and dogmatic form of Christianity (even in orthodox groups such as the Catholic or Anglican churches) in Southeastern Nigeria dissuaded members from membership or participation in whatever was deemed 'un-Christian', most of which are indigenous religious practices embedded in community associations such as age grades and certain women's organisations such as the *Umuada* and *Otu* societies (discussed in section 4.2.3).

4.3 Discussion and conclusion

In fulfilment of the study's first and second specific objectives, this chapter presented findings on the common types of indigenous social protection systems in Southeastern Nigeria and discussed their main dimensions and functions in relation to social protection. The overall findings indicate that in addition to kinship-based systems and religious mandates, the six most common indigenous social protection systems in Southeastern Nigeria are age grades, women's organisations, town unions, ROSCAs, ASCAs, and social clubs. Age grades are the most widespread in terms of number of component groups within communities and number of individual members, which is consistent with previous research that shows the prevalence of age grades in Nigeria (Mokomane et al., 2021). The least prevalent are ASCAs, which is also consistent with previous findings about the lower prevalence of ASCAs in Africa (Irving, 2005; Bhattamishra & Barret, 2008).

In terms of functions, it emerged that indigenous social protection systems in Southeastern Nigeria are largely complementary, as they often encompass the three dimensions of SRM, namely reduction, mitigation, and coping. This is significant because it contrasts with findings from previous studies that suggest that from an SRM framework viewpoint, indigenous social protection systems are to some extent risk mitigation but largely risk coping strategies (Bhattamishra & Barrett, 2008; Jorgensen & Siegel, 2019). In this regard, the study findings affirm previous research findings that show that the central elements of indigenous social protection systems are relational or affective dimensions of risks by drawing on and promoting reciprocal relationships and psychosocial support in SRM. For example, in addition to financial and in-kind assistance, the various indigenous social protection systems in the study area addressed non-material dimensions of wellbeing, including intergenerational caregiving relations, the provision of affective care and support for the sick and infirm, participation in life cycle celebrations that promote a sense of belonging and hope, and psychosocial support in times of bereavement. The widespread and diverse nature of these arrangements means that in addition to the extended family, nearly everyone is covered by at least one community-based arrangement that reduces exclusion; this is consistent with Browne's (2013) argument that informal social protection systems rely heavily on social networks which means that they may be better able to reach a wider swathe of the population, as it is dispersed through networks. Thus, the various indigenous social protection systems capture the material, subjective, and relational wellbeing dimensions of development, which justifies their usefulness for policy purposes (Institute of Development Studies, 2009; Alkire, 2007; White, 2009).

Based on the foregoing, it is clear that what formal and indigenous social protection systems in Nigeria have in common is that both encompass the three dimensions of the SRM. However, in contrast to the latter, formal systems are bureaucratic, impersonal, and unable to address the subjective and relational dimensions of wellbeing, which are two essential components and measures of the success of social development programmes (White, 2009; Attah et al., 2016). A major implication of this finding is that it will be difficult to achieve sustainable development if aspects of wellbeing are not addressed, as is the case with current

social protection programmes in Nigeria, and this justifies calls to harness the potentials of indigenous social protection systems (Ugiagbe & Ugiagbe, 2015; Mokomane et al., 2021).

It further emerged that while indigenous social protection systems in other parts of Africa have been categorised into two main groups (kinship- and community-based), Southeastern Nigeria has additional categories, namely indigenous religious mandates, and women's organisations. Indigenous religions perform risk reduction and mitigation functions, mandated on adherents and accomplished through community-based institutions and methods. This expands the knowledge of religious mandates, especially the forms implemented by major world religions such as Christianity and Islam, acknowledged by previous researchers (Van der Merwe et al., 2009; Patel et al., 2012; Calder & Tanhchareun, 2014; Mumtaz, 2021; Mumtaz & Whiteford, 2021), as constituting social protection. Although social protection based on religious mandates are generally aimed at risk reduction, mitigation, and/or coping, and often focusses on the poorest and most vulnerable, the difference between faith-based organisations previously explored in the literature and indigenous religious mandates identified by this study are that the teachings and practices of indigenous religions are often oral, localised, and lack documented religiously-oriented mission statements, leadership structures, and similar arrangements, which is why they are largely unexplored as social protection systems. Similarly, women organisations, specifically, the guild of indigenous daughters (*Umuada*), perform two preventive social protection functions not yet presented in previous research: Firstly, the association is among the few indigenous women's groups known to perform the protective function of securing lives and property in the community, including manning community security posts, instead of men, and; secondly, the association is among the few known cases where women are empowered to make customary laws applicable community-wide and sanction offenders, thereby complementing and stabilising laws made by male community leaders and mitigating adverse patriarchal tendencies.

Chapter 5: Indigenous Social Protection Systems and Covariate Shocks in Southeastern Nigeria

5.1 Introduction

This chapter fulfils the study's third specific objective by exploring the extent to which the most common indigenous social protection systems in Southeastern Nigeria, as identified in Chapter 4, have helped community members and households in the study area deal with flooding, which is a recurring covariate shock in the area. The chapter begins with insights from IDIs with community members and FGDs with community-based associations to illuminate the major consequences of floods for communities and households. Subsequently, data from IDIs and FGDs are used to illustrate how the two broad social protection systems, formal and indigenous, in the region helped alleviate and/or mitigate the consequences of these floods on communities and households in the study areas. In the last section, the chapter's empirical findings are summarised.

5.2 Major consequences of floods in Anambra state

Section 1.5 discusses the three major flooding incidents that affected the study area in the decade prior to the study. The following statements illustrate the complications that these floods brought to the lives of community members:

The biggest problem about this flooding is that if, for instance, it caused devastation in September of the past year, then as a farmer you decide to plant early and harvest before September of the next year; then that year, it will occur in August. You understand? So, in 2018, we were trying to plan ourselves, thinking that the flood will come at the same time it came the previous year. Then, it came earlier than that and washed away all the crops. (Member, NDU: Nzam)

The flood of 2020 was fatal. The flood incidence of 2012 was just slightly more fatal than that of 2020. That of 2020 covered everything. That one was even worse because the rate of its movement was extremely fast and fatal such that it caught many people unaware when they thought it was still far. It covered the whole of this place that we are now. (Member, *Udoka* age grade; Nzam)

All in all, it emerged that the floods had a notable negative impact on food security, income security, housing, transportation, human capital development, and morbidity and mortality.

5.2.1 Food security

Food security “exists when all of the people, at all times, have physical, social and economic access to sufficient, safe and nutritious food, in order to meet their dietary needs and food preferences for an active and healthy life” (FAO, 2001, cited in Pacetti et al., 2017:494). The four pillars of food security identified by the FAO are availability, access, utilisation, and

stability (FAO, 2009). Of the four pillars, availability relates to physical availability of food from the production, distribution, and exchange stages through domestic production or import; access relates to a households' ability to either grow food on their own or afford to buy from others; utilisation relates to how food satisfies the biological and psychosocial wellbeing of an individual based on its safety, nutritional value, and cultural acceptability; and stability refers to the ability to obtain food over time, despite shocks (FAO, 2009; Battersby, 2011; Gibson, 2012). This study revealed that floods in Anambra state tend to affect availability and access to food more because of the destruction of farm crops and soil erosion. It emerged that all three flooding incidents under study led to the loss of important staple crops, including rice, yam, cassava, potatoes, as well as common vegetables. The following excerpts illustrate this:

Now, the community is lacking cassava as a result of the destruction of cassava by the flood of last year [2020]. The cassavas growing now in some farms were planted in December, and no one is even sure that the crops will mature before the floods come. (Member, *Udoka* age grade; Nzam)

We planted yam [in 2020], and the flood started early. It destroyed yams extensively as well as cassava. It also destroyed rice. Currently the entire community does not have cassava. If you go to our market, cassava is so costly; the same thing with yam. (53-year-old man during an IDI; Nzam)

Crops in the soil hardly stay more than six months before the flood comes and carries everything away. (Member, *Udoka* age grade; Nzam)

Due to the limited availability of food, there was hunger in many parts of the state; for example:

During the flood of last year, there was so much hunger in the land ... The cassava in the farm was submerged by the flood ... Hunger dealt with the entire community. No one could touch the ground because the water was too high and any attempt to go down into the water was almost a suicide attempt. (40-year-old woman during an IDI; Umueze-Anam)

In addition to negatively affecting the availability of major crops, as suggested by the foregoing excerpts, on annual basis, the study found that floods also limit access to food as many of the rural farmers in the study areas are unable to buy or rent canoes in which to put crops they may have harvested from their farms to transport to their homes for storage. In some cases, this is aggravated when floods overrun or damage their mud houses (see section 5.2.3), which are home to many, meaning that even if the farmers could transfer their crops home, storage is an issue.

5.2.2 Income security

Many business owners in the study areas explained how the recent floods affected them by destroying the tools of their economic activities and livelihoods; for example:

I am a businessman, and I sell diesel ... As the 2012 flood approached, I escaped ... At the time the flood abated, I went back to check on the storeroom only to find out that the flood had led to the collapse of a side of the house, pulled away the house roof and cut the ropes with which I tied the diesel drums, carting away the drums of diesel. The values of which was above 500 000 Naira at that time. I lost all of them. (Member, UDU Caretaker Committee; Umueze-Anam)

I went to the market, returned, and packed the goods I bought in my store. The following day by the time I got to the store, the flood has submerged everything inside. (Member, UDU Caretaker Committee; Umueze-Anam)

The locations of the study sites along the banks of the Niger River mean that at the peak of the floods, only concrete buildings can minimise damage to belongings. Incidentally, few such buildings exist in the study sites, especially in Nzam. Thus, the few people that engage in informal business activities do so in buildings built with sticks and mud or other poor construction materials that have minimum resilience against floodwater and are easily damaged. In addition, most of the businesses are provision stores with mostly perishable goods. Therefore, when floods set-in, these businesspeople are often forced to rent canoes in which to pack their goods to enable the goods to float as their shops and homes are immersed in water. This requires extra payment for the time the canoes are rented; it is difficult for most heads of households to afford a personal canoe. The following extract explains this:

During the flood also, if you do not have canoe, you can only hire one after paying a deposit, which is not an easy task. So, if you are able to hire a canoe, the yams you have harvested can be kept inside the canoe until you find an elevated platform on which to keep them. (Member, *Udoka* age grade; Nzam)

The loss of income caused by the perennial floods often worsens the situation of previously low-income households and throws some middle-class households into the poor category. A member of the *Nmeghe* age grade in Umueze-Anam pointed out the following:

Floods have become a set-back to so many people. Someone who was eating thrice in a day is now eating once because your yams and cassava which you may have kept in an elevated platform while trying to secure your life and that of your family all end up being engulfed by the flood within a twinkle of an eye.

Based on his personal experience, an aged and sick widower who had relied only on farming and currently has no surviving child reported as follows how his financial downfall began:

The 2012 flood destroyed my farm crops like rice and yam. That was even when I started begging before I could eat ... I borrowed money from people but from that time till date, I have not even completed repaying it. Those I owe money still come to request for their money till date, and each time I will plead with them that I do not have anything. (75-year man during an IDI; Nzam)

Beyond the impact on individual income, perennial floods also affect the ability of community members to contribute effectively to community development programmes and projects. Comments from participants in the FGDs for the town union at Nzam indicated this as follows:

Their inability to pay higher dues is linked to their financial precarious situation as a result of perennial flood menace. Some community members absent themselves from NDU general meetings also as a result of their financial handicap, and as a result, the amount of money realised at the meeting will not be substantial to implement projects. (Official, NDU; Nzam)

This results in poor performance by community associations, especially with regards to assisting the extreme poor, as explained by a participant: “Given the covariate nature of floods, the idea of assisting individuals from the association’s fund has for a while been ruled out because of the limited fund available” (Official, NDU; Nzam).

5.2.3 Housing

As a result of the intensity and recurrence of flooding in the study sites, some households have constructed their residential building with cement blocks, iron-rods, and other construction materials that have maximum resilience against floodwaters. This is more prevalent in Umueze-Anam community, which is less rural and reflects higher wealth indicators than Nzam community. However, many households in both communities live in less safe houses constructed with bamboo or wood laced with mud, in a few cases, with cement, and covered with thatch or iron roofing sheet. In the 2012 flood incidence, close to 23 000 houses were damaged or completely destroyed in Anambra state (FGN, 2013).

During the fieldwork it was observed that many cement block houses in the two sites were uncompleted, often with windows covered with sack-bags and other waterproof materials vulnerable to floodwaters. I also identified buildings that had collapsed from the flood incidence of 2020 and others that were partly damaged and patched with mud and water-resistant nylon bags, some of which are from the 2018 flood. Incidences of building collapse were also reported by participants during the individual and group interviews. A male FGD participant at Umueze-Anam spoke of his loss and confirmed human casualties, especially in the 2012 flood, as follows:

Almost every mud house was destroyed and most cement houses were also not spared. I had bought building materials and gathered sand for a building project but the flood carried the entire thing away. Also, many people lost their lives; so many people died.

An 18-year-old mother of three in Umueze-Anam who is also living with a disability narrated her ordeal during the flood of 2020 as follows;

The flood was much and it led to the collapse of the house and carried all our household properties, while my two children escaped. So, we left the place, without anything at all. We now had to come over to this place. The flood

incidence occurred in 2020 and it was very severe. Although that of 2012 was terrible, that of last year was also quite destructive.

By the same token, a FGD participant in Umueze-Anam shared her experience of losing a home as follows: “Every year I have to work on rebuilding the house after the flood would have swallowed the entire building from floor to roof. Every time we approach August, I fall sick [get stressed]. I am telling you ...” (Member, ROSCA; Umueze-Anam).

The extent of flood damage on extremely poor and vulnerable households can best be understood with the realisation that 14 of the 24 vulnerable community members in Nzam lived in mud houses, meaning they experience complete building collapse or extensive damage annually. By the same token, some participants living in cement buildings in Umueze-Anam complained that the foundation of their buildings had started sinking as a result of the yearly flood impact and houses remain waterlogged for months.

5.2.4 Transportation

Loss of transportation or disruptions to the main modes of transport as a result of floods was another key finding of the study. There were also reports that many of the popular modes of transport in the area were lost. For example, an elderly man explained how he lost his car in the 2012 flood and the impact this had on his health: “My car had been submerged, and there was no way to retrieve it. It damaged the entire components of the car, and since then I have never recovered from the mental shock of the loss. I have been sick ever since” (Member, UDU Caretaker Committee; Umueze-Anam). Similarly, a 42-year-old widow at Umueze-Anam recounted the loss of a motorcycle at a time when her husband was still alive as follows: “A motorbike we had was completely immersed under the water and damaged to the point that my husband had to sell it after the flood as scrap ... It took me a years’ trading to raise the funds with which I bought the motorcycle”. Another participant said, “The flood current was too strong last year that it carried away my canoe. Currently I do not have a canoe” (Member, *Nmeghe* age grade; Umueze-Anam).

The latter statement is important because canoes are the most popular form of transportation, and are used on rivers to convey farm produce, business wares, and people within and across neighbouring communities. Canoes are highly valued modes of transport in the area. A loss of one is therefore a big blow and a disadvantage for the owner as it is very difficult to purchase one from professional canoe makers because of the limited number of canoe makers in the communities. Overall, at the height of the rainy seasons, canoes are the best transport to travel to farms or anywhere within the communities. They are also the most feasible method for harvesting crops at the onset of floods and/or before the floods become severe and for loading crops and conveying them back home or to storage facilities. Thus, non-ownership or the inability to hire a canoe for these tasks prior to intense floods increases the likelihood of vast farmlands of unharvested staple crops being washed away, as happened in most states in Nigeria during the 2018 and 2020 floods (ACAPS, 2018; IFRC, 2021). In addition, the lack of a canoe impedes movement generally and canoes produced by non-professionals to save costs expose the user to mishaps, as recounted as follows by an FGD participant in Nzam who tried that: “Even when we were leaving, we were driving a roughly-

hewn canoe known in our community as *Keke-Napep* or *Ugbojo*. A day came when we nearly capsized near the bridge and even my friend's phone fell in the water (Member, NDU; FGD at Nzam).

5.2.5 Human capital development

At the time of the study, the adverse impact of the previous years' flood was still visible in several schools in Umueze-Anam, which are mostly located in lowlands or floodplains and easily waterlogged. In Nzam, the local primary and secondary schools were located on higher ground to minimise the impact of floods. There was an ongoing building project in the public primary school in Igeja village at the time of this study. However, during the construction, some pupils had to study under trees within the school premises. Participants described the effects of the floods on schools as follows:

Annually, it destroys all the stationeries in my office. Based on the magnitude of destruction, the most fatal of the floods have been those of 2012, 2018, and 2020. For these three years, the floods have been very outrageous that it destroys everything. (Member, UDU Caretaker Committee; Umueze-Anam)

At that period, there is nothing like school activities in the entire riverine area not only in Anambra West. Schools are on floodplains; churches are on floodplains. If you look at that fence [points], you will see the broken wall. It is last year's flood that led to the collapse of that portion of the fence. (IDI participant; Umuaze-Anam)

The leadership also set up a committee to look into the affairs of the primary and secondary schools in the community ... The association also helped in the renovation of the community's secondary school building which has been adversely affected by floods. (FGD participant; Nzam)

5.2.6 Morbidity and mortality

Congestion and disease outbreaks in displaced persons camps were highlighted by participants as a huge challenge during floods. One participant explained it as follows:

The flood reached even that remote area, and I was nursing my newborn that was less than a month old at that period. Water was pouring inside the house, but I was defiant given my *Anam* ancestry, hoping I can manage the situation until the following morning. By the next day, however, my baby had contracted pneumonia and I had to go and look for a way to treat him first. (42-year woman during an IDI; Umueze-Anam)

A particular cause of flood-related illnesses was traced to individual actions, as explained in the following extract:

During the 2012 flood incidence, I and my female friend alongside her husband escaped and found an uncompleted building where we stayed. My husband vowed not to go anywhere and insisted that he will stay in the water.

He insisted that he will stay in the water. He stayed inside the water under the cold and his body was absorbing the cold until the day a water creature nearly injured him, and then he left the house and went to camp at the toll gate in Asaba. He was usually headstrong until he meets with disaster ... He was sick for long. (Woman during an IDI; Umueze-Anam)

Risk of drowning is also a perpetual fear, which a man with a physical disability expressed as follows:

In this my case, for instance, once the water reaches a particular level, I cannot go out because I am not well. I cannot go into a water level that can drown someone. Anytime I enter inside water, I am careful. Even in a canoe, I am careful because if it capsizes, it is trouble for me. You see? (43 year man with a physical disability during an IDI; Nzam)

In another case a witness described as follows how a child nearly drowned: “My neighbour’s child was nearly drowned until we found a large bowl and put the child inside while I was in the water. That was how we survived on that day, while my own children were swimming like sea creatures” (Member of a ROSCA; Umueze-Anam).

On the issue of congestion and outbreaks, a participant in one of the FDGs commented as follows:

Check a situation in which a quarter of the members of this community will come and take refuge on this town hall during each flood incidence. Consider the number of flood victims and the size of this hall. Do you think it is a good condition? Both for the survivors that stay in this hall and others that run to camps in Anambra East suffer severe congestion. Some people take refuge in hospitals in Umueri. People that become refugees under such condition, do you think their condition is a good one? (Member, *Nmeghe* age grade; Umueze-Anam)

In addition, the events that occur during floods are often unnerving and often lead to mental health problems and even depression. One participant explained how the exhumation of corpses caused trauma:

Yes. You know several persons are buried on this ground floor, and during the 2012 flood incidence, the floor was still sand and was not plastered with cement. The water dug big holes throughout this ground floor. You know that several dead people are buried throughout this place [points at four different spots]. In fact, many persons are buried here. So, the water dug deep holes on the ground and exhumed the remains of the dead bodies buried here. (21-year man with mobility impairment during an IDI; Nzam)

In addition to foregoing health risks, floods constitute a perpetual risk to life. Victims are often persons living with physical disability, especially those with severe visual or mobility impairment without relations around to assist. A participant with a disability recounted how they almost lost their live during a flood during their IDI:

Once, at midnight while I was sleeping alone in the mud house, the room was flooded with water, and all I was hearing was the sound of falling walls and I became afraid and started shouting. So, there was a group of fishermen who heard me shouting and they now paddled my hut, and that point, the walls had sunk and part of the roofing sheet had been submerged. So, one of the fishermen came and held the roofing sheet while the rest carried me into their wooden canoe and paddled to safety. (18-year man with mobility impairment during an IDI; Nzam)

The following experience during the 2020 flood of a visually impaired woman who lives in a mud house with no toilet, without access to a canoe, and with only her child as guide is compelling:

At the height of last year's flood when everywhere was covered with water, it is the son of mine, I told you earlier about his studies, that was assisting me. If I want to go and urinate, we follow together. If I want to go and defecate, we follow the same process. He will hold me and I will be walking. After urinating or defecating, we go inside the house. That is how we managed until the water dried. We stayed here and managed. Our house was filled with water. (55 year single mother with visual impairment during an IDI at Nzam)

Among FGD participants in Umueze-Anam the problem of death by drowning was emphasised. However, most of these mishaps are not captured in state records on flood disasters; for example, "those who were drowned are also numerous; those that died flat. Those that died flat are numerous and those carried away by the raging water current" (Member, Nmeghe age grade; Umueze-Anam). Another participant stated, "Last time, some people were trying to cross yams and cassava in a canoe to upland areas and their canoe capsized and threw all of them in the water resulting to deaths" (Member, *Nmeghe* age grade; Umueze-Anam).

In Nzam, a widower who is currently single relayed his experience of the loss of his son, a university graduate, on whom he spent his resources to send him to university. He stated the following:

After he graduated, he had just completed his National Youth Service in 2012, and came to see me following the 2012 flood disaster ... and on his way back, their boat capsized and he was drowned. He was not sick of headache. He was not sick with headache which led to his death. (73 year widower during an IDI at Nzam)

5.3 The role of formal and informal social protection systems in mitigating the impact of floods

This section discusses the extent to which the two broad social protection systems helped mitigate the foregoing consequences of flooding in Anambra.

5.3.1 Formal social protection systems

The study found that through the various formal entities operating in the state (see section 1.5.2) services provided in times of flooding in the study areas can broadly be categorised into three groups, namely early flood warning and sensitization; emergency evacuation to holding centres, which is the term used to describe government designated centres with accommodations for assistance to flood victims; and general care for flood victims in communities. These are discussed in the following subsections.

5.3.1.1 Early flood warning

Early warning is defined as “the provision of timely and effective information, through identified institutions, that allows individuals exposed to a hazard to take action to avoid or reduce their risk and prepare for effective response” (UN, 2006:2). In line with this, early flood warning in the context of this study entails dissemination and communication of flood-risk information by the statutory flood management agencies. Thus, the two statutory entities NEMA and SEMA essentially create awareness in flood-prone communities to sensitize people to the impending floods and their intensity and to provide advice on safety precautions. According to key informants, this exercise is usually undertaken in the form of predictions of flood threats by the Nigerian Hydrological Service Agency and the Nigerian Meteorological Agency. For example, one participant described it as follows:

Just like maybe if there is flooding, very soon now we will start because predictions have been forecasted that flooding will soon start. The prediction is usually given by NiMET [Nigerian Meteorological Agency]. They are actually two ... What they do is that when they give the prediction, NEMA which is our senior agency will inform us about what is happening or is going to happen, so we can get prepared. The first thing we do is we go for sensitization to all the communities that will be affected. We go to sensitization. We tell people about the approaching of floods, so they get prepared. (Government key informant, state capital, Awka)

Sensitization entails the use of various media and physical visits to flood-prone communities to create awareness about impending floods several months before the occurrence, and in the process, the likely victims are guided on preparedness, mitigation, response, and recovery strategies to adopt. In addition to physical visits to communities, other channels are used for early warning and sensitization as follows:

We go to communities for sensitization about the emergency call centre number, 112. Radio stations are also used as channels to create public awareness on that. The person in charge of internal security in Anambra state ensures that the public is aware of the emergency call centre number, 112. (Government key informant, state capital, Awka)

The early warning and sensitization can be seen as an ex-ante mitigation measure as it can enable members of the concerned communities to take safety measures in time. This also mitigates the extent of damage caused by severe flood disasters. This formal flood-risk

information service also complements the information available to the locals based on indigenous knowledge of natural events held by people like fishermen and other indigenous experts, as explained by an FGD participant:

As it stands, the sign of impending flood is there; the ocean is changing colour already: it is turning very brownish. As we are here now, the ocean current has changed and its level is increasing, and before you know it, it will overflow the river banks and start causing destruction. (Member, *Udoka* age grade; Nzam)

5.3.1.2 Emergency evacuation to holding centres

Once floods have occurred, formal efforts are channelled to minimise the loss of lives through emergency evacuation and enabling victims cope with the shock in camps, referred to as holding centres or holding camps. The elevated water levels typically result in most houses being submerged by the floodwaters, forcing most residents to evacuate. Holding centres are buildings designated by government as places of refuge from shocks, which in most cases are natural shocks (e.g. floods) but could be social shocks (e.g. communal war) that result in damage to or destruction of residential houses and posing threat to life. There are 28 such centres to accommodate victims of flooding from flood-prone communities in Anambra state (Nwoye, 2020:39), and new ones are created when necessary. Holding centres can also be public buildings like large cathedrals that the government considers as having the capacity to contain a large number of internally displaced persons. An example is the Holy Trinity Catholic Church in Onitsha: “There are flood victims that camp in churches. Churches were used as holding centres” (Government key informant state capital, Awka).

The findings indicate that the holding centres are actually the ‘go-to’ places when the flood level and intensity become life threatening for members of the community. Government informants explained it as follows:

When floods start, you find out that even their houses are not safe. The houses are submerged. What we do is that we take the people out from their houses and take them to holding centres. That is where we now come in. The holding centres have been provided by the government. We have such centres basically in all the local government areas, but for flood, more in flood-prone areas like Aguleri, Anambra West, Anambra East, and Ogbaru. They all have holding centres. So, that is where we come in. We take these people to holding centres. We start by clearing the bushes for them because you know after the flood the previous year everybody will go back to their houses. We provide them with mosquito nets, buckets, children clothing, and food. (Government key informant state capital, Awka)

We have camps for victims of floods. During the 2012 flood incidence, we had camps for the displaced persons. A lot of camps are in Anambra here. We have St. Joseph camp. We have other camps where people affected by such floods can run to. (Government key informant state capital, Awka)

When the floods are too severe, you find out that staff of NEMA and SEMA do not stay in the office. They stay with the flood victims in the camps. Such staff will be making arrangements for drinkable water. They cook as well ... The one we went for, last year [2020], when we got to the camp in Onitsha, we found out that other victims of flooding from nearby communities outside Anambra state. They were residents of Asaba but Anambra is their holding camp. You understand? ... Anambra state government is trying in terms of taking care of flood victims in the holding centres. (Government key informant state capital, Awka)

The existence of holding centres during severe floods was acknowledged by most members of the communities in the study areas but few said that they use it as a strategy. The interviews revealed that in a few cases victims escape to the camps of their own volition, but more often, state government officials embark on emergency evacuations and often have to resort to force. One participant described their experience as follows:

At that point I left everything about my crops and escaped to Onitsha. The place we stayed is called Holy Trinity Catholic Church, Onitsha. It is an internally displaced people's camp where the government provided services for victims of the 2012 flood incidence ... We stayed there for good three months because of the flood. (Member, *Udoka* age grade; Nzam)

It emerged that for various sociocultural reasons some residents view holding camps as a last resort, preferring to remain in their homes despite the floods and their potential impact. One participant described their experience as follows:

The water entered my house and destroyed my bed, but I did not go anywhere. I was inside the water like that, although the water was very high and filled the entire rooms in my house. I just found foam [mattress] and was sleeping close to the waters ... All I did was to be drying the wet household items in the sun daily. I was just suffering. (75 year widower during an IDI; Nzam)

A key informant, who is an official of one of the emergency management agencies, confirmed this practice during an IDI at Awka and said the following:

There are some you will approach in their community and they tell you 'we cannot leave this community; this is our home'. They don't mind building beds on top of the flood waters ... Some of them live on top of the water. They stay there. They do. They don't come down from there. I think we have seen cases like that. We are trying to change that narrative whereby the elderly tell us that 'this is our ancestral home and we are not going to leave it for anything' ... when you go and meet the governor, reporting that some people refused to come out, he will insist that you should bring them out. Force is used in some cases, after extensive persuasion because if you leave them there, they will be drowned. Even the one going to give such insistent person food every time is not safe.

The key informant reported that in severe or extremely high-risk cases, some element of force can be applied as a last resort in line with the states' role to save the lives of citizens:

In relation to those elderly persons that prefer to die in the flood than leave the community. After embarking on assessment tours, you will see that when you go and meet the governor, reporting that some people refused to come out, he will insist that you should bring them out. Force is used in some cases, after extensive persuasion because if you leave them there, they will be drowned. Even the one going to give such insistent person food every time is not safe. (Government key informant, state capital, Awka).

5.3.1.3 General care for flood victims in communities

In addition to the care provided to flood victims in camps, formal agencies provide various types of assistance to flood survivors in affected communities. A key informant described it as follows:

Take note that at the time we are making our own assessment tour, the Ministry of Health is also conducting their assessment tour as well. We are not the only agency involved. Ministry of Health is involved because there are epidemics like cholera and other diseases ... Also the Red Cross Society goes with us. You understand? So, when we reach the place, we will be addressing issues covered by the scope of our duties while the Ministry of Health will focus on their own aspect and so on. So, the first thing that is done ... is that the governor will bring the available resources within the ability of the state to begin emergency assistance to victims. (Government key informant, state capital, Awka)

With regards to assistance to flood victims, all agencies involved appear to pay greater attention to women, children, persons with disability, and the elderly. A key informant explained:

When we go to give the relief items, we first attend to the vulnerable. In fact, we give them more consideration, more preference than any other group. We give the physically challenged preference. We give children preference. We give lactating mothers preference. We give pregnant women preference. We give women preference ... If we come to a place we focus on elderly persons, women and children, and then the disabled or the physically challenged. (Government key informant, state capital, Awka)

Key informants from SEMA and NEMA agreed that cash is not given to flood victims but that after the initial assessment of damage and losses, relief materials are provided. Key informants said the following:

We provide various items to such victims, namely rice, soap, beans, beverages, and other food items. The items are given to the representatives of the communities. There are also some flood victims that are in remote farmsteads. We use canoes to convey relief items to them. We enter engine

boats ... In terms of the type of benefit and size, for instance, for the flood victims. We don't give them cash. (Government key informant, state capital, Awka)

Most times in the same incidence we give both food and non-food items. But when we give cooked food is probably when they are displaced and they are in camps-IDP [internally displaced persons] camps. So, we bring those items down, send staff that will stay in the camp and be taking care of them. Therefore, we will be providing them with food items and even non-food items there ... even 2018 flood, we went there 2019 ... We went there; the flood really damaged a lot of their farm crops and other items. That was the 2018 flood ... We gave them all those things in hundred folds. Even with other things added to help them. Like if it's crops, we gave them the crops. We gave them pesticides, fertilizers, and all those things ... In 2012, for food items, we gave them rice, we gave them beans, we gave them garri [processed cassava tubers used as meal], we gave them tomatoes, we gave them all the food items, we gave them. Then, non-food items, we gave them beddings; we gave them mosquito nets, soaps, detergents, all those things, and wrapper. Then, in some other cases, recently, we equally gave them building materials ... We don't give cash. It's more of food and other items (Government key informant, state capital, Awka).

Furthermore, a key informant from the Ministry of Women and Children Affairs described how the Ministry was involved in flood mitigation as follows:

However, last year and previous years, the Ministry through the Office of Her Excellency has always gone to see these flood victims with food items. What we do more is giving them material assistance...the ministry often visits them with the commissioner and Her Excellency-the wife of the state governor. The target beneficiaries are mostly women, children and the elderly; they are the vulnerable... So, the women, children and elderly are the target. The interventions have always been food items like rice, beans, yam and sometimes clothing, mattress, bed covers, and sometimes [mosquito] nets are added to it.

Responses from study participants corroborated these claims by key informants in government establishments on the nature of social assistance from government agencies:

Since 2012 when they came to assist us, they have never come again. The government brought rice and beans. They gave age grades bags of rice which was shared among members of the age grades, and my father and mother got one painter [5kg] each, as well as 10 cups [5kg] of garri each and five cups [about 3kg] of beans each ... Each of my parents was also given about

₦ 3 000 [US\$ 18.75]⁷ as part of assistance for the 2012 flood disaster. (36 year man with physical disability during an IDI; Nzam)

Another man with a physical disability also confirmed the preceding statement and elaborated on the aid received in other years:

In 2012, I received ₦ 3 000 [US\$ 18.75] only, and that was the last time such thing was done. No food items were given to me then. However, last year they brought rice but before it could be shared, it had spoiled where it was packed ... Also, last year they brought indomie [noodles], spaghetti, and other items. What did it amount to? They will give you one indomie ... All I know is that when it was shared, we did not get anything. About three or four years ago they brought mattress and blankets and shared among old persons. It did not get to me. (53-year man with physical disability during an IDI; Nzam)

In Umueze-Anam, an elderly man with physical disability confirmed receiving flood assistance during the 2012 flood disaster but not in subsequent years: “Yes, they gave me mattress once, and that is what I sleep on now. It was during the 2012 flood incidence. They gave me only the mattress, and I was not given any money; only mattress and blanket” (63-year man with physical disability during an IDI; Umueze-Anam). A widow in Umueze-Anam also indicated that she benefitted from the 2012 flood assistance: “I benefitted in the 2012 flood relief because the flood was one of its kind in terms of its intensity and damage, and there was much relief materials donated by different organisations to communities. Since then I have not received any such assistance” (40-year widow during an IDI; Umueze-Anam).

In all, 11 vulnerable community members (five from Nzam and six from Umueze-Anam) acknowledged receiving flood relief items, which were mostly food items during the 2012 flood. Four vulnerable community members acknowledged receiving flood relief in the form of edibles in the two study sites between 2018 and 2020 (one person from Nzam and three from Umueze-Anam). This finding indicates a decline in flood assistance to vulnerable segments of the two communities compared to the 2012 data. A comment by a key informant gave the following hint of low government flood assistance: “We are not going to give them all. We are not even going to give them what they lost. But we are going to give them what we have that can make them cool down” (Government key informant, state capital, Awka).

5.3.2 Informal social protection systems

The study found that during the three floods under study, indigenous social protection systems in Anambra were predominantly mitigation-focused, meaning that they tended to address the risk before it occurred, and to this end it can be argued that they reduced the impact of the floods by enhancing transportation, improving food security, providing shelter, and predicting the floods using traditional meteorological flood prediction. This is illustrated in the actions and interventions undertaken by community arrangements, specifically by age

⁷ The exchange rate used for 2012 is US\$ 1 = ₦ 160.

grades, town unions, mutual aid associations, kinship systems, and religious mandates. The following subsections illustrate this.

5.3.2.1 Enhanced transportation

The FGDs in Nzam revealed that the *Udoka* male age grade, which is among the most active men age grades in the community, bought three speedboats prior to the 2012 flood in a bid to minimise the otherwise common loss of lives in wooden canoe mishaps, and save the entire community the inconvenience of relying on canoe operators from other places. Members of the age grade reached an arrangement in which three different sub-groups were created, each mandated to raise funds and buy a speedboat. The three speedboats that were eventually bought were used to convey passengers across the river to destinations within Anambra state and the neighbouring Delta state. This project, which was the first of its kind among the age grade system in Nzam, was deemed a more effective and safe means of transportation in the context of floods compared with traditional wooden canoes. In essence, the speedboat service mitigates problems related to floods in terms of the risk of canoes capsizing and the number of passengers that can be conveyed in cases of emergencies. A participant in a FGD with members of the *Udoka* age grade said the following about the project:

In the past, as a result of the menace of flood in this community, members of the age grade met and bought three speedboats which operated from the waterfront. It was the first time a group was purchasing such equipment in Nzam. The arrangement was such that three different sub-groups within the age grade bought a speedboat. It was used in conveying members of the community and other people to Onitsha and Illah [Delta state], among other places. (Member, *Udoka* age grade; Nzam)

In addition to providing safe water transportation for the community, the speedboats also generate income for the age grade because apart from using the speedboats to convey flood victims during emergencies at no cost, at other times the speedboats are used to convey farm produce for sale outside the community and business goods and individuals to and from the community at a subsidized price. The revenue from this is used to maintain the speedboats and facilitate other programmes of the age grade.

The remote location of Nzam community means that few businesspersons actually establish or operate business ventures like speedboat services. Thus, the few previous speedboat operators charged exorbitant prizes, yet they were not always available, which inconvenienced the people of Nzam. However, the speedboats bought by the age grade were kept within the confines of the community at the waterfront and they are always accessible at a subsidized cost.

Akin to public works, age grades in the study areas also enhanced transportation by fixing roads damaged and made impassable by floods in the study areas. In particular, the study found that the *Nmeghe* age grade (a merger of two age sets, *Oganiru* and *Akwuluotu*) in Umueze-Anam made it their duty to ensure that the feeder roads into the community are fixed. This involves buying truckloads of sand and calling for other equipment where required, and recruiting younger age grades as direct labour to fix all intra-community roads

damaged by floods. A member of *Nmeghe* age grade shared the following insights on the practice:

It could be agreed that an age grade will provide 10 tipper-truck loads of sand and this will be used to fill the selected spots within the community. The exercise is usually coordinated by the *Nmeghe* group. For example, after the flood incidence of 2020, the entire community was waterlogged and most soil eroded making it difficult for cars to pass through the community. The flood wrought a lot of havoc on the land. It is the *Nmeghe* age grades as a single entity, without assistance from members of the community, that raised funds within their members, bought sand and filled-up all the holes, crevices and waterlogged areas in the community. By so doing, the group recovered the land areas involved. (Member, *Nmeghe* age grade; Umueze-Anam)

This intervention by the *Nmeghe* age grade makes more sense when one understands the number of years it could take the state to intervene in capital-intensive projects like roads, especially with recurrent floods. Although these are feeder roads, the roads mitigate the damage on roads by floods, thereby facilitating coping through enhancing economic activities and life, generally. In addition to age grades, town unions such as the NDU also engage in efforts to mitigate the impact of floods by rehabilitating feeder roads and fixing and/or building bridges and drainages. For example, a discussant in an FGD at Nzam shared the following comment:

The Union can attract government to bring development but they are also involved in self-help projects. For instance, the bridge you see there was done by the development union. Without the bridge, there is no way cars can pass to the other communities on this other side, and there will not be an avenue to link us to the neighbouring community of Inoma. (Official, NDU; Nzam)

Before the town union built the bridge, wooden poles were laid across the water channel to enable people pass across some parts within the community and to neighbouring communities. This was a risky alternative, especially for children who cross to attend school, and for other pedestrians like market women who travel to neighbouring communities across the bridge. At that time, there were incidences of people falling into the water as a result of broken wooden beams used as platforms. Thus, the bridge is an effective safety measure to minimise risks associated with crossing the drainage channel. Other aspects of the flood-risk mitigation efforts by the NDU were presented as follows:

Also, the road that leads to waterside was done by the Union. Once the rainy season sets in, the road will no longer be passable; it will not be drivable. The only way will be through the water and before you get to the waterside, you must pass through this road. So, the Union procured materials and constructed a feeder road that links Nzam and Nmiata, among other communities. There is also series of flood control efforts, for instance, through sand-filling of flood devastated sites within the community. (Official, NDU; FGD at Nzam)

From the foregoing, it can be argued that some projects embarked upon by town unions and age grades performed preventive and mitigation functions. For example, as floods are natural shocks that cannot be prevented, access roads, bridges, and safe water transportation mitigated the impact of flood-induced shocks. The provision of these social infrastructures facilitated access to basic education and to outside markets, and other measures reduced risks of unemployment, under-employment, or low wages due to inappropriate skills or malfunctioning labour markets.

5.3.2.2 Income security

Given the income insecurity that comes with flooding, ROSCAs not only mitigate the income insecurity risk through resource pooling but also play a major preventive role by, for example, reducing the variability of households' income flow, mainly for the unemployed and widows who had previously depended on their late husbands' income. For example, a member of a women-only ROSCA who is a widow and lives in a mud house that is perpetually ravaged by floods stated the following: "The only way I have been able to get a roof over my head is through this savings group. When the flood must have subsided tremendously around November, we start again. It is the money contributed for me at that time that I use for the repair of my house" (Member, ROSCA; Umueze-Anam).

As explained in section 4.2.2.3, the ROSCA the woman is a member of is made up of 20 women who each contribute ₦ 2 000 (US\$ 5) to raise ₦ 40 000 (US\$ 100) every four days from their fish peddling near the waterfront. They ensure that the contributions go around the 20 members in at least two months. All in all, the experiences of the ROSCA participants show that they receive their share of the contribution four times in the period between December and August. Multiplying ₦ 40 000 by four gives ₦ 160 000 (US\$ 400) per annum for each member. When one takes into consideration the women's income from their core economic activities (fish peddling), their income is even higher. The women's income is further enhanced by ROSCAs' engagement in loan services where they often serve as private moneylenders using their share of the pot. One of the women explained the business as follows:

Depending individual needs, what some of our members do is to keep the money in the bank while others use theirs to operate individual loan scheme for non-members in need of money. It depends on the problems each person is contending with in the household. In terms of interest on the money we contribute, what members do is that when they collect the ₦ 40 000 which rightfully belongs to them and someone outside the group needs a loan then they use their money for such business on personal grounds. It is now the business of the member and the outsider involved. (Member, ROSCA; Umueze-Anam)

In the course of interacting with members of the community, I gathered that the activities of these lenders is a major source of borrowing to cope with economic losses from floods because the government does not give cash support and the assistance from NEMA can take years (Nwoye, 2020). Some participants gave the following explanations:

There are people in this community that are professional money lenders. As a result, if you collect money from such people, you will pay back with interest ... For me, I had to borrow under such arrangement because after my husband's death, my child was seriously sick and we had to move outside this community to where he received medical attention. (40-year widow; Nzam)

You know that in this village, there are individual money lenders, so the person I borrowed money from last year was an individual money lender. Whenever things are difficult as such, I collect from such individuals. During the wet season, if I collected ₦20 000 [US\$ 50], I will pay back ₦40 000 [US\$ 100]. You pay double the amount you collected, and if it exceeds the period of repayment which is usually around October, you will pay even more. (Widow, Umueze-Anam)

Social clubs are another source of income security, through their interest or low-interest loan to members, most of who engage in farming and face the risk of floods.

If I am in need of financial assistance or I encounter other forms of misfortune, especially, floods, and I am lost in thought about what to do, I can approach the leaders of the club... instead of going to places where you will be disappointed, members of the club will organize and raise the money internally and assist you without the public being aware of your challenge. The amount given to you is a loan but does not attract interest. (Member, social club, Nzam)

The fact that the main government emergency management entities NEMA and SEMA do not give cash as part of flood relief interventions was confirmed by most participants in the study sites. The only instance of a cash payment was ₦3 000 received after the 2012 flood disaster. However, this payment appears to have been from other actors involved in the flood relief efforts in the 2012 flood disaster as representatives of NEMA and SEMA clearly stated that their agencies do not give cash as part of flood relief intervention.

5.3.2.3 Food security

Another mitigation role played by indigenous social protection systems, specifically social clubs, is alleviating food insecurity caused by floods. As discussed in section 4.2.2.3, most members of social clubs are vulnerable groups such as poor widows, single mothers who in the rural areas may be discriminated against, and persons living with disability. For example, a women's club at Nzam which has more than 100 members, took the following steps after the 2020 flood:

For those that could not harvest anything, the club gave them rice seeds to use for this farming season. We even extended this magnanimity to other vulnerable women that are not members of the club... the club used these donations to assist members and non-members for this farming season as a way of ensuring food security in households. ... Another thing we did was to assist vulnerable women like widows in our midst that do not have grown up

children or money to call manual labourers to harvest the little we could from their farm at the time the flood was ravaging farms to make sure that they will have food to eat while the flood lasted. (Member, women's club Nzam)

Donation of farm inputs as an ex-post strategy to mitigate the adverse impacts of floods for members was an entitlement and an act of charity for non-members. The last intervention – emergency harvesting of crops through group assistance is significant, because as explained, most extremely poor households lack a canoe and the financial resources to salvage their crops once floods occur suddenly as has become the case as a result of climate change, which has led to unpredictable rainfall. However, the social clubs pull resources together that serve as insurance against floods to mitigate their possible damage. A beneficiary of this intervention who is an extremely poor widow acknowledged this assistance as follows:

I am a beneficiary of flood assistance by members of the club because I am a widow. The members of the club notified one another about my plight and they trooped to my farm, and while some were retrieving the yams, others were harvesting rice under the flood ... and assisted as they could. It was like a scene in a movie. (Member, women's club; Nzam)

5.3.2.4 Shelter and support

The most notable role of kinship-based systems in mitigating shocks caused by flooding in the study sites is the provision of temporary accommodation to flood victims. Members of extended family networks regard and address one another as 'brothers' or 'sisters'. The importance of social infrastructure built by age grades and town unions were also prominent. A participant explained as follows how her family provided shelter during the 2012 flood:

The 2012 flood incidence carried away my yams, led to the collapse of my house, destroying my household property in the process and led to my being rendered homeless. I was lucky that my brother's house was built on an elevated land, and I had to join him until the flood receded. I stayed for one month in my brother's place waiting for the flood to recede. (Member, NDU; Nzam)

Similarly, a man with a mobility impairment reported how his family helped him:

I have also been adversely affected in other years, but that of last year [2020] and 2018 also adversely affected me ... During the 2012 flood incidence, we had to move away from this our house to the house of our relation, which was a storey building (Man with disability; Nzam).

Yet, kinship-based systems also assist in other material ways as the following explanation shows:

As the flood was receding, a brother of mine that assists me often called me on phone to know how we were faring, and after sharing my experience, he later came and gave me ₦ 10 000 [US\$ 25], urging me to get in touch with him in the event that I need further assistance. So, I used the money to start

fufu business in a market at Asaba where I constructed a market stall and had so many customers and supplied the *fufu* to hotels and other eateries in the area. The business was a success story. (42 year widow during an IDI; Umueze-Anam)

Infrastructure built by various community groups provided shelter as explained below by FGD participants:

Usually, there is a committee within Nmeghe group called the Project Committee, and it is the group that will execute the school project...That is how the schools in this community were built; both primary and secondary schools, respectively, even this town hall where we are seated... For instance, at the peak of floods, this hall becomes residence to most of the members of the community. At the peak of the floods engine boats and canoe become the only means to reach people in this building Talking of assistance during floods, check a situation in which a quarter of the members of this community will come and take refuge on this town hall during each flood incidence...(Member, *Nmeghe* age grade; Umueze-Anam)

The community hall was also built by NDU [Nzam Development Union]; the organization built it. (Member, NDU, Nzam)

Community buildings, popularly known as town halls, also served as make-shift accommodation for school students in an effort to mitigate damage or loss of school buildings and enhance human capital development. A community member at Nzam confirmed how community-provided infrastructure such as school buildings served as places of refuge for flood victims. In his words, "most persons were sleeping at the primary school at Igeja". These statements align with official documents which show how community infrastructure provided refuge for flood victims in Anambra State (ACAPS, 2018; Nwoye, 2020).

5.3.2.5 Indigenous meteorological flood prediction

A finding that emerged during an FGD with an age grade in Nzam is that adherents of the indigenous religion performed certain traditional water rites and are able to identify certain signs and signals that enable them to predict the occurrence and enormity of floods. This was part of the indigenous knowledge systems that was dormant as a result of its negative perception as a result of ideas of modernization, especially with more people turning from the indigenous religion. However, the study found that this knowledge of meteorology was a source of flood-risk mitigation as it enabled those that apply it to prepare. An FGD participant in Nzam explained this technology as follows:

As it stands, the sign of impending flood is there: The ocean is changing colour already; it is turning very brownish. As we are here now, the ocean current has changed and its level is increasing and, before you know it, it will overflow the river banks and start causing destruction. (Member, *Udoka* age grade; Nzam)

This knowledge contributed to taking steps to mitigate losses when flooding eventually occurred. Unfortunately, it appears that many people do not pay attention to this indigenous system of knowledge as it is connected to the indigenous religion, which is often seen as ‘uncivilized’. As a result of his knowledge of ocean dynamics and flooding, the man further described the nature of the 2020 floods as follows:

That one was even worse because the rate of its movement was extremely fast and fatal such that it caught many people unawares when they thought it was still far. It covered the whole of this place that we are now. (Member, *Udoka* age grade; Nzam)

5.4 Discussion and conclusion

This chapter aimed to fulfil the study’s third specific objective by examining how the most dominant indigenous social protection systems mitigate the risk and impact of floods relative to formal systems. To contextualise the responses of the two systems, the chapter began by highlighting the major consequences of floods in the study area. These consequences can be categorised into livelihood impacts, specifically, impact on physical capital, for example, roads and various modes of transportation, such as cars, motorbikes, and canoes, as well as buildings and tools for economic activities and livelihoods; natural capital, for example, crops and soil; human capital, which is mostly heightened morbidity and mortality and poor education outcomes from disruptions in educational activities; and financial capital, which is mostly as a result of loss of earnings and indebtedness occasioned by loss of physical and natural assets. It emerged that on the whole these consequences require mainly mitigation and coping strategies.

Generally, the study revealed that while both formal and informal systems have early warning systems, they cannot prevent floods because it is a natural covariate shock that, to a large extent, cannot be prevented from happening because it often emanates from torrential rainfall that is climate change-induced (Paul & Routray, 2010; Braun & Aßheuer, 2011; Pradhan & Mukherjee, 2018; Olanrewaju et al., 2019). Therefore, rather than prevention, formal systems provide ex-ante mitigation through early flood warning and ex-post coping through, for example, emergency evacuation of flood victims to holding centres where they receive assistance. Formal systems also provide general material assistance to flood victims in their communities when the floods recede. Consistent with the nature of formal social protection highlighted in section 5.3.1, assistance provided by formal social protection systems are based on bureaucratic and impersonal arrangements that address only the material needs of flood victims.

Clearly, in relation to mitigating the risk and adverse impacts of floods, agencies mandated with addressing emergencies – NEMA and SEMA, within a wider Ministry of Humanitarian Affairs, Disaster Management and Social Development, whose role cover social and emergency assistance dominated, while an institution such as the Ministry of Women Affairs which is a social protection institution tasked with the provision of social assistance also played a role in flood emergencies. Thus, emergency management institutions and social protection institutions are not clearly separated in terms of their role regarding covariate risk

such as floods. The peripheral role of institutions tasked specifically with social assistance in this regard as opposed to other idiosyncratic social and economic risks reflects the absence of provision for covariate shocks, especially, climate change impacts such as recurrent disastrous floods, in the social protection policy and programmes all of which are guided by ILO's provisions (ILO, 2012; Ministry of Budget and National Planning, 2017). However, it can be argued that since emergency management agencies acknowledged inter-agency cooperation social protection institutions such as the Ministry of Women and Children Affairs, the feasibility of linkages between these institutions under one umbrella social protection agency should be explored. This gives credence to a similar call, for shock-responsive social protection, for example, programme designs that integrate risk-based insurance to hedge against rainfall or weather shocks instead of continuously resorting to emergency assistance into existing social protection systems, as advocated by the World Bank (2019).

It emerged that indigenous social protection systems also involve ex-ante mitigation measures to minimise the potential impacts. This is provided through, for example, the maintenance of roads and the construction of bridges and provision of water transport infrastructure like speed boats. The ex-post coping measures provided by indigenous systems include credit and loan services to poor and vulnerable residents such as persons with disability, women heads of households and others in financial need. Community infrastructure such as town hall where flood victims receive shelter and care after floods also constitute ex-post mitigation strategy by indigenous social protection systems. These findings affirm previous research findings that informal arrangements such as social networks are vital for coping with covariate shocks (Wei Li et al., 2008; Balgah & Buchenrieder, 2010; Braun & Abheuer, 2011). As also highlighted in section 4.3, the most dominant indigenous social protection systems encompass the material and relational dimensions of flood victims' wellbeing.

Based on the foregoing, it is clear that both indigenous and formal social protection systems in Nigeria have the potential to mitigate the risk and adverse impacts of floods as covariate shocks and help victims cope with the after effects. The strength of indigenous systems, however, lies in the provision of material and psychosocial assistance through diverse arrangements that are easily accessible to community members. The strength of formal systems, on the other hand, is that they are relatively predictable or certain, unlike indigenous systems, as a result of guiding policies and laws with standardised institutional arrangements. The strengths and weaknesses of the two major social protection systems are explored further in Chapter 6.

Chapter 6: Addressing Covariate Shocks: Opportunities for Indigenous Social Protection Systems

6.1 Introduction

Chapter 5 showed the extent to which the most common indigenous social protection systems in Southeastern Nigeria have helped community members and households deal with floods as a covariate shock. The overall finding from the chapter was that contrary to widely held opinions that indigenous social protection systems are unable to handle covariate natural shocks vis-à-vis formal systems, these systems can mitigate the risk and the adverse impacts of these shocks through various arrangements. Drawing largely on the findings from Chapter 5 and other chapters of the thesis, and to some extent, from the literature, this chapter reflects on the strengths of indigenous systems vis-à-vis their formal systems. In doing this, the chapter achieves the study's fourth specific objective, which is to illuminate the opportunities that indigenous social protection systems present with regard to handling covariate shocks. Such a comparative approach is important because "complementary linkages between formal and informal systems is essential to designing effective and sustainable social protection programmes based on local capacity and social values" (Calder & Tanhchareun, 2014:5). Thus the findings of this chapter plays a major role in achieving the study's objective of recommending plausible models for establishing linkages between formal and indigenous social protection systems in Nigeria and other similar contexts.

6.2 Formal social protection systems

6.2.1 Strengths of formal social protection systems

Grounded in the right to social security and enshrined in the Universal Declaration of Human Rights (1948), social protection is a human right that all UN Member States have an obligation to guarantee their citizens. To this end, in many countries the right to social protection is provided for in the Constitution and/or national legislation. In Nigeria, Article 17(3) of the Constitution of the Federal Republic of Nigeria (1999) provides as follows:

The state shall direct its policy towards ensuring that-

- a. all citizens, without discrimination on any group whatsoever, have the opportunity for securing adequate means of livelihood as well as adequate opportunity to secure suitable employment;
- b. conditions of work are just and humane, and that there are adequate facilities for leisure and for social, religious and cultural life;
- c. the health, safety and welfare of all persons in employment are safeguarded and not endangered or abused;
- d. there are adequate medical and health facilities for all persons;
- e. there is equal pay for equal work without discrimination on account of sex, or on any other ground whatsoever;

- f. children, young persons and the aged are protected against any exploitation whatsoever, and against moral and material neglect;
- g. provision is made for public assistance in deserving cases or other conditions of need; and
- h. the evolution and promotion of family life is encouraged.

To “show the commitment of the Government of Nigeria to the effective mobilisation and efficient utilisation of national resources to improve the quality of life of its citizens”, (Ministry of Budget and National Planning, 2017:20), the country also developed the National Social Protection Policy in 2017, which draws inspiration from international and regional agreements and conventions that have direct bearing on social protection and to which Nigeria is a signatory. These include, among others, the Universal Declaration of Human Rights that enshrines right to social security (1948); The African Charter on Human and People’s Rights (1981); the African Charter on the Rights and Welfare of the Child (1990); the UN Convention on the Rights of the Child (1989); the UN Convention on the Elimination of All forms of Discrimination Against Women (1995); the 2030 Agenda for Sustainable Development (UN, 2015); the African Union Livingstone Transformative Agenda (2006); the ILO Conference on Social Protection Floor Recommendation, 2012 (No. 202); and the ILO Convention 102 which sets minimum standard on social security (although Nigeria has not yet ratified this instrument).

A rights-based approach that underscores social protection not only in Nigeria but across the world reaffirms social protection as a “human right, not a matter of charity, needs, kindness or compassion” (Economic and Social Commission for Asia and the Pacific, 2018:2). To this end, it can be argued that one of the key strengths of formal social protection systems is that by design, these systems distribute resources and benefits according to needs, rights, and clearly outlined eligibility criteria without requiring reciprocation as is the case with indigenous social protection systems. In this study, standardised institutional arrangements, relative availability of material and human resources, and wider geographic scope of flood intervention coverage emerged as the main strengths of formal social protection systems in the face of floods in Southeastern Nigeria.

6.2.1.1 Standardised institutional arrangements

The enabling social protection legislative and policy environment in Southeastern Nigeria provides a bureaucratic framework that makes assistance from formal social protection systems predictable and certain as services are based on clear legal provisions, designated offices, and personnel. Furthermore, agencies involved in flood management receive technical assistance and financial support for flood disasters from international organisations like the International Rescue Committee and have inter-agency synergy with various formal entities (NEMA, 2012); as one key informant said:

We have inter-agency synergy ... With regards to floods we have been able to liaise with the relevant agencies we work with ... the collaboration with United Nations-UNHCR, the collaboration with some NGOs, the collaboration with gender-based violence groups, the collaboration between

NEMA and SEMA and the collaboration with the Ministry of Women affairs, even the collaboration with the current Ministry of Humanitarian Affairs and Social Development have really helped to minimise the risk and also the challenges and enhanced the work. (Government key informant, state capital, Awka)

This inter-agency synergy was further explained by another key informant from an emergency management agency as follows:

After floods have occurred we go on tours. We go for an assessment tour first. What SEMA does is that they will report on the outcome of their tour to the governor. Take note that as the time we are making our own assessment tour, the Ministry of Health is also conducting their assessment tour as well. We are not the only agency involved. Ministry of Health is involved because there are epidemics like cholera and other diseases. It is compulsory that the Ministry of Health will go for assessment tour. When we are going, the Ministry of Health also goes. Also, the Red Cross Society goes with us. You understand? So, when we reach the place, we will be addressing issues covered by the scope of our duties while the Ministry of Health will focus on their own aspect and so on. So, the first thing that is done before the intervention from NEMA comes is that the governor will bring the available resources within the ability of the state to begin emergency assistance to victims. (Government key informant, state capital, Awka)

Therefore, formal flood management entities not only work with initial data collated by relevant agencies like the Nigerian Hydrological Service Agency and the Nigerian Meteorological Agency but also work alongside lead agencies, such as the Ministry of Health to curtail epidemics and the Ministry of Women and Children Affairs to protect and assist vulnerable groups during flood disasters. This creates a platform where professionalism and technical competence based on theoretical and practical knowledge play an important role as provided for in the enabling legal instruments like the NEMA Act (FGN, 1999).

As a matter of fact, in line with the Constitutional provision and the mandates of the National Social Protection Policy (Ministry of Budget and National Planning, 2017) to Ministries, Departments and Agencies (MDAs) at the State level, the Anambra State Ministry of Women and Children Affairs (formerly Ministry of Women Affairs and Social Development), in liaison with Her Excellency-the wife of the state governor, provides emergency assistance to flood victims, especially, children and women. Moreover, the current Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development, which is extensively involved in managing flood emergencies was carved out of the Federal Ministry of Women Affairs and Social Development. Holmes et al. (2012) had pointed out that many ministries of social welfare in Nigeria play a coordinating role in social protection. Thus, although emergency assistance is assumed to be the domain of emergency management institutions, while social assistance should be that of social assistance institutions, in the Nigerian context, this line is often blurred, as reflected in actual practice. However, this thesis aligns with a

shock-responsive social protection approach that addresses emergency assistance in event of natural shocks, while providing social assistance.

6.2.1.2 Relative availability of material and human resources

Unlike in informal systems where funding is based on often unpredictable membership subscription or individual voluntary donations, entities involved in providing formal flood management and mitigations services and benefits enjoy ring-fenced funding based on statutory annual budgetary provisions and financial support from international agencies. For example, in 2017, the Federal Government set-aside ₦ 500 billion (US\$ 1.640 million) for various social assistance and labour market programmes (Ministry of Budget and National Planning, 2017). Similarly, in the 2022 Appropriation Bill, the sum of 80, 141, 015, 453 (US\$ 189.5 million) was appropriated for the Ministry of Humanitarian Affairs, Disaster Mangament and Social Development, which is responsible for NEMA (emergency management) and two poverty alleviation schemes – Government Enterprise Empowerment Programme (GEEP) and N-Power (National Assembly of the Federal Republic of Nigerian, 2022). Yet, in the same Appropriation Bill, 350, 000, 000, 000 (US\$ 827 million) was also appropriated as recurrent expenditure for the National Social Investment Programme (NSIP), a portfolio of programmes such as National Cash Transfer Programme (NCTP), Youth Employment and Social Support Operation (YESSO) and Community Social Development Project (CSDP), among others (see National Assembly of the Federal Republic of Nigerian, 2022). These appropriations also reflect the complexity of the social protection sector as earlier discussed in Chapters 1.3 and 2.2.5. International agreements and frameworks, such as the Sendai Framework on Disaster Risk Reduction 2015–2030, to which Nigeria is a signatory, binds the country, with assistance from international bodies like the UN, to commit resources to disaster risk reduction, thereby ensuring a relatively high probability of available funding for the management of risks generally, and flooding in particular by formal emergency management arrangements in Nigeria (UN International Strategy for Disaster Reduction, 2005; 2015). Overall, the constitutional obligation to protect lives and property of all citizens empowers the state government through formal emergency management agencies to procure the material resources and personnel for emergency intervention whenever a severe flood incidence occurs. In addition, the wide variety of material items usually provided to flood victims by agencies concerned can also be argued to be strength of formal systems of flood management. According to a key informant, a wide variety of flood relief materials are provided:

That was the 2018 flood ... We gave them all those things in hundred folds. Even with other things added to help them. Like, if it was crops, we gave them the crops. We gave them pesticides, fertilizers, and all those things ... In 2012, for food items, we gave them rice, we gave them beans, we gave them garri [processed cassava tubers used as meal], we gave them tomatoes, we gave them all the food items, we gave them. Then, non-food items, we gave them beddings; we gave them mosquito nets, soaps, detergents, all those things, and wrapper. Then, in some other cases, recently, we equally gave them building materials. (Government key informant, state capital, Awka)

6.2.1.3 Wider geographic scope of flood intervention coverage

Formal agencies involved in flood management can assist flood victims in several LGAs and communities because of the resources and personnel at their disposal. For example, as pointed out in section 5.3.1, about nine flood-prone LGAs are covered within the geographical scope of the state in terms of its social protection functions, which include early flood warning, emergency evacuation to camps for flood victims, and general care of flood victims in communities. In addition, food and non-food items are included as flood relief items, and the most vulnerable members of the communities are the target beneficiaries.

Despite the foregoing, formal social protection systems are often criticised for low funding for social protection, which is often the result of a lack of budgetary means because sub-Saharan Africa has the lowest expenditure (2.1% of GDP) on social protection, which also results in the lowest social protection coverage (13.7% of the relevant population groups; Verpoorten & Verschraegen, 2010; ILO, 2021a). Moreover, there is evidence that the extensive use of means tests for targeting and selecting social assistance programme beneficiaries results in the exclusion of the poorest and most vulnerable people and damage social networks by creating jealousy and stigma, thus, exacerbating social conflict (Adésinà, 2011; Calder & Tanhchareun, 2014; ILO, 2021b). There are also problems of absence of policy and institutional coordination and administrative deficiencies (Verpoorten & Verschraegen, 2010; ILO, 2021b).

This study found that adequate social protection in Southeastern Nigeria is further hampered by a number of factors that include widespread misconceptions in relation to eligibility, low coverage, perceived low value of social assistance benefits, bureaucratic bottlenecks, and neglect of psychological needs.

6.2.2 Limitations of formal social protection systems

6.2.2.1 Misconceptions in relation to eligibility

It emerged that there is a widespread misconception among both officials and community members that social protection is a favour and not a right, or that flood assistance is an act of benevolence by the state as opposed to what citizens are entitled to. For example, one key informant said the following:

What we have done in Nigeria is that we provide welfare to vulnerable groups...We should know that these things are entitlements. They should be rights. We must begin to see welfare packages as rights as against seeing them as magnanimity of government. (Government key informant, state capital, Awka)

However, a 63 years old man with physical disability said during an IDI in Umueze-Anam that “if government gives you money, it is good and you can use it for the purpose they gave it to you. It is not your own; it is a favour they extended to you”. An unmarried single mother shared similar sentiments during an IDI at Nzam: “Monetary assistance is fine ... Anything from ₦ 10 000 [US\$ 24] each month is okay for me ... [If you receive] money that you did

not work for, that someone is giving you then you demand a big sum?” In the same vein, a widow in Nzam shared her thoughts as follows:

That [the right to receive social assistance] is left for government to decide. If someone wants to assist you, are you the one to dictate what they should do for you? If you are given cash, there is nothing wrong with that. If you are given an income-yielding tool, it is the same thing ... If you are seeking for formal employment do you dictate to your employer what you should be paid?

6.2.2.2 Low coverage

Of the 38 vulnerable community members interviewed, only 15 reported having received flood relief materials at least once between 2012 and 2020. This means that most (23) have never benefitted from flood relief intervention by the statutory agencies. This, in a way, is in line with available evidence showing that only 11% of the entire Nigerian population is covered by at least one social protection benefit (i.e. social insurance and social assistance), and only 1.8% is covered by social assistance (ILO, 2021). Non-beneficiaries of flood assistance blamed their plight on luck, favouritism on the part of community leaders, and/or corruption on the part of government officials. For example, a widow at Nzam who attributed lack of support to luck said, “Government no did not give me anything ... I had no luck for that one ... the demands for bribes is too much”. Another widow in Nzam said the following:

I have never been assisted by the government in any way. I don't have that kind of luck ... Widows should be regular recipients of assistance from government, but some people are collecting their benefits and eating, hence it never gets to them. I have taken pictures twice and written my name. I don't have the luck for government assistance. (Widow; IDI; Nzam).

The foregoing points to the fact that although flood assistance has been acknowledged by residents of communities in Anambra state, most of the poor and vulnerable have been left out.

6.2.2.3 Perceived low value of social assistance benefits

Although key informants were generally of the opinion that government is doing its best to assist flood victims in communities, there is also a wide perception among both FGD and IDI participants that the value of benefits given as assistance for flood losses is low, as the following statements show:

Sometimes, government will say they brought relief materials. In actual fact, 100 people are often given a bag of garri [processed cassava tubers used as meal]. It is even small bag of garri oh. The one bag is given to an age grade that has more than 100 members! When this is shared, you can imagine the quantity to be allocated to each member? (Member, *Udoka* age grade; FGD at Nzam)

In fact, it is like we are left to suffer our fate. That is how we are treated by government, especially, this recent flood. Government doesn't even care. The worst aspect of it is that if you are even fortunate to see them, they will give an entire community three bags of rice; a whole community! They will give you three bags of rice. The three bags of rice, how many people will share and how many will remain? Will it be enough to cover for the loss? (Member, NDU; Umueze-Anam)

During one of the FGD sessions at Umueze-Anam, a woman, responded to the extent of government assistance, exclaiming, "The government agencies will bring a small quantity of rice or beans and the whole world will gather! Considering the extent of damage usually recorded, is it the five cups of beans [2kg] that will offset it?" These statements from the FGDs were also confirmed by vulnerable community members. For example, a 53 years old man with physical disability stated the following during an IDI in Nzam:

After the flood destroyed our crops last year, we were told that the government brought rice and garri and other items; we did not get anything; we did not get anything. We only heard about it. The day things were distributed, and we received very little quantity of garri; very little garri. The rice that was given to our age grade was so small; it had to be sold because if we were to share it, it would have led to a fight because most persons would not get anything. Maybe each person would have received one cup. What would you do with that? So, we asked them to sell it and we used the money to buy drinks for ourselves.

Similarly, in Umueze-Anam, a widow said, "Last year, I received about two cups of beans and few cups of rice too as flood relief from the government through my age grade ... It was not effective. I will not even go and line up for the two cups of beans again" (Widow; IDI at Umueze-Anam). Another widow in Umueze-Anam confirmed the previous statements as follows:

Every time NEMA will be asking us to submit passport photographs and submit at Awka [state capital]. One wonders what they are doing with those photographs because at the community level, nothing in the form of intervention is being felt. In 2018, after the flood we were called at the community square and a bag of beans and one and half bag of rice were presented and these items were meant to be shared among members of two age grades. I could not withstand the spectacle and I left the place because I was very sure I can afford more than the minute quantity that I would have received as my share and the entire process even result in quarrel. So, I turned back and went home. I may not be wealthy, but I detest insults.

Overall, these findings suggest that the value of the benefits as flood assistance is viewed by most study participants as being low, and therefore, ineffective to mitigate the shock caused by floods in the study area.

6.2.2.4 Bureaucratic bottlenecks

In most case, the bureaucratic processes involved in the assessment of flood damage and losses in communities, enumeration, and notifying the state and subsequently the Federal Government often take years to be completed. Therefore, assistance from NEMA takes a long time to arrive and the capacity of the state government is limited in the event of covariate shocks like floods. As a result, flood victims often have a hard time managing the little resources SEMA can provide to mitigate the shock and enable communities recover. A community member who has stayed in a holding camp, which is the term used to describe government designated centres with accommodations for assistance to flood victims shared his experience: “Also, at the camps, because of the fact that the flood has carried away their food, those in the camps are in hunger ... The situations in which the food item get to the people but is too small to go around, we even hail the officials involved” (Member, *Nmeghe* age grade; FGD at Umueze-Anam). As a result, most men are forced to go and perform jobs to earn money and take refuge in the night in the camps, as a key informant in a government entity explained: “The men would go to work from there. Some of them had jobs they do. I am not sure about the exact type of job but they had jobs they usually went out to perform ... They usually went out in the morning and returned in the evening”.

As a result of limited care in government designated camps, in subsequent years most of the flood displaced victims preferred to stay within the community in public buildings or relations’ houses, while those who could afford it, paid for apartments in neighbouring communities:

Most persons were sleeping at the primary school at Igeja ... Those that ran to primary schools were being catered for by their relations. This has been how people cope even in other years after the 2012 flood incidence. Some people are invited by their friends outside the community to go and stay with them until they recover from the shock before they return. (Man with physical disability; IDI at Nzam)

On the part of residents, the general quality of assistance from the state in terms of low coverage resulting in exclusion of many people, bureaucratic bottlenecks, and perceived low value of benefits created a sense of being treated unfairly by the state. This also raises issues of people’s psychosocial needs, as discussed next.

6.2.2.5 Neglect of psychosocial needs

By design, flood assistance from formal entities comprises ‘one-size-fits all’ in-kind or material benefits. This is line with the laws that established them, which often emphasises relief materials to disaster victims. For example, the NEMA Act (FGN, 1999:5) provides in section 6.1 (j), that the agency will “distribute emergency relief materials to victims of natural or other disasters and assist in the rehabilitation of the victims where necessary” in response to natural or other disasters. In addition to basic food parcels, benefits also include household utensils such as buckets, pillows, mattress, and wrappers (pieces of unsown garment), as well as fertilizers (often years after a flood incidence) as a flood mitigation solution. There is no

indication of the provision of any kind of psychological support by any of the entities involved in flood management and mitigation. Yet, flood victims, are usually in a poor psychological state as a result of the floods. For example, a sick 75-year-old widower shared his condition thus:

My two children are dead ... My wife died after being sick, but that has been a very long time ... Nobody cares about my welfare ... I am suffering ... The 2012 flood destroyed my farm crops like rice and yam. That was even when I started begging.

The flood victims' sentiment of government's lack of interest in their psychosocial wellbeing was shared by a large segment of the study participants.

6.3 Indigenous social protection systems

6.3.1 Limitations of indigenous social protection systems

The limitations of formal social protection outlined above suggest the following

Before formal social protection initiatives are designed and launched, there should ideally be serious anthropological research into social relations (including networks, structures and systems of support), social norms and value systems, as well as serious consideration of the implications of introducing new forms of social protection into different local contexts. (Calder & Tanhchareun, 2014:37)

According to Calder and Tanhchareun (p. 6), a deep understanding of indigenous social protection is critical for the following reasons:

- To the extent that these systems do not protect everyone, nor everyone equally, it is critical to understand how social relations work to exclude some, include others on adverse terms, and protect others.
- If formal social protection systems are to reinforce, not undermine, the functioning of local systems of support and fill gaps in informal safety nets, it is important to understanding the nature of social relations, social networks and social structures in different contexts and to establish when informal social protection is able to support those with few resources and when is it unable to provide a safety net.
- Understanding the values and norms underpinning indigenous social protection systems such as the concepts of mutuality and generosity that underpin reciprocal resource sharing is critical in designing and implementing social protection systems that are locally acceptable and that will not negatively affect social relations.
- Trends such as widespread poverty and growing inequality, an increasing number of covariate shocks, monetisation, urbanisation and migration as well as shifting values and norms mean that indigenous

social protection are increasingly unable to protect the most vulnerable and those requiring support.

The findings of this study, on the other hand, suggest that the limitations of indigenous social protection are also worthy of understanding before efforts are made to link them with formal systems for more holistic and comprehensive coverage. Insights from the study participants are that the major limitations are the adverse impact of multiple recurrent shocks, limited resources, emphasis on age as the main criteria for benefits, and cultural-embeddedness and a culture of secrecy.

6.3.1.1 Adverse impact of multiple shocks

Members of some indigenous associations complained of their associations' activities being weakened by the repeated flood disasters in their community. The worst hit were members of the ASCA in Nzam because the nature of the association's activities, as explained in section 4.2.2.3, means they have a more complex management structure and require longer time to access benefits in a context of widespread poverty, often resulting in higher default rates. As Calder and Tanhchareun (2014) assert, the fact that all or most indigenous social protection systems are homogenous networks means that their members often find themselves affected by the same event or shock, and when this happens, they are typically less able to help each other. For example, a member of the group summed up the feeling of others when she stated the following:

We have operated for some time now and are now becoming exhausted ... We have run the organisation for two years ... You see that we are farmers. We engage in farming. After cultivating our crops, floods come and carry all away. As a result, we lose money and food. That is why we lack money to execute our activities. (Member of ASCA; FGD at Nzam)

The impact of repeated shocks from flooding has also adversely affected town union activities, as a member explained:

As a community, most of us are not wealthy as such, and our major occupation is farming. But flooding that occurs every year adversely affects our people. ... So, when it comes to the payment of the yearly dues, it is a challenge to majority. (Member, NDU; FGD at Nzam)

6.3.1.2 Limited resources

All the indigenous social protection systems, whether kinship-based or community-based, are limited by finances and other material resources in their flood mitigation efforts. This is a theme that emerged repeatedly in the FGDs and during observation. Compared to formal flood management arrangements, the indigenous arrangement in communities have no external funding and possess less material assets for flood mitigation. The following comment made at an FGD in Nzam supports this:

Their inability to pay higher dues is linked to their financial precarious situation as a result of perennial flood menace. Some community members

absent themselves from Nzam Development Union general meetings also as a result of their financial handicap, and as a result, the amount of money realised at the meeting will not be substantial to implement projects. (Member, NDU; FGD at Nzam)

The problem is also related to the fact that participation in some indigenous associations has increasingly become voluntary. For example, in previous years, membership to age grades was mandatory for everyone, but currently it is largely voluntary to reflect contemporary democratic values. As a result, the decision not to be part of age grade activities implies non-participation in town union activities as the associations operate simultaneously. In addition, as seen in one of the study sites, even though membership of indigenous associations is open to women and men, many people, mostly Christian women, have withdrawn their membership and participation in indigenous associations on the grounds that the indigenous associations' practices are against their Christian beliefs. This self-exclusion from indigenous organisations has led to the shrinking of these associations, which affects the revenue base and limits their operations. In other instances, urban dwellers engage in self-exclusion on the grounds of being 'modern' and not associating with 'local practices'. That is why a member of *Umuada* in Umueze-Anam made the following complaint:

One problem we are also trying to curb is that some women, mostly those with extreme religious orientation, do not participate with others in the security duties we engage in, as well as other community-based activities. However, when the government brings materials for members of the community everyone will come out to get a share. (An *Ada* during an FGD with *Umuada*; Umueze-Anam)

6.3.1.3 Emphasis on age as the main criteria for benefits

With the exception of mutual aid associations, most indigenous social protection systems relied on age as the main criteria for access to benefits. This is linked to the age-based social organisation in most Southeastern communities, which is why age grade systems are common. For example, the study found that while distributing flood relief items donated by the government to communities, community leaders tend to pay more attention to elderly persons. During an IDI at Umueze-Anam, a female head of household stated, "The last time they brought wrappers was when I gave birth newly, and I went but they focused on the elderly until the items were exhausted, and I did not get any". This was confirmed by another female head of household at Nzam: "Sometimes, government will send items for vulnerable people, and they will say it will be based on age. So, they start with old people and before it gets to us, it would have finished".

Some persons living with a physical disability also corroborated the prioritisation of the elderly during communal distribution of flood relief items by community leaders: "About three or four years ago they brought mattress and blankets and shared among old persons. It did not get to me" (53-year-old man with a physical disability; Nzam). Yet another woman with mobility impairment reiterated this focus on the aged:

Sometimes, if the government brings items, those in charge will divert it. Sometimes, they will say that our age bracket will not be part of the beneficiaries, that we are still young. Such items will be shared amongst older men and women. (18-year woman with physical disability; IDI at Umueze-Anam)

Although not common, a non-indigene residing in Umueze-Anam community complained of the risk of exclusion as follows:

As for bringing relief materials, it is a regular practice. Relief materials are given based on communities and some communities engage in discriminatory practices, so that while sharing such items from the government, non-indigenes may be excluded because only names of indigenes are compiled. That is why I ask God to help me recover my sight. (Man with physical disability; IDI; Umueze-Anam)

6.3.1.4 Cultural-embeddedness and culture of secrecy

Some of the knowledge and practices of some indigenous social protection systems, especially those related to the indigenous knowledge like indigenous health systems provided by priest-healers are often shrouded in secrecy, and only initiates or selected persons are provided with the knowledge. It is often argued that this secrecy is to preserve the quality of the practice, but it limits the use of such knowledge. This also created the problem of distrust of such systems, especially by younger generations who have formal education and who, in most cases, have less reverence for traditional values and practices. Similarly, such knowledge is embedded in particular cultures with almost no universal application outside the cultural context. For example, the two study sites have different indigenous religious deities and religious practices regarding provision of health services, welfare and shocks such as flooding.

6.3.2 Strengths of indigenous social protection systems

Notwithstanding the foregoing, the study found a number of strengths of indigenous social protection arrangements in the study areas. These include self-reliance, rapid response and flexibility, wide scope in terms of institutions and dimensions of wellbeing, relevance in terms of felt needs, relative sustainability of programmes, proximity and accessibility of institutional assistance to beneficiaries, and empowerment of those at risk of exclusion.

6.3.2.1 Self-reliance

Perhaps the foremost strength of indigenous social protection systems involved in the management of floods in the study sites is the use of indigenous knowledge and skills. This entails using locally sourced resources to mitigate flood risks and impacts. An example is the use of sand from nearby rivers, bamboo poles from forests, and free communal labour by younger age grades for the maintenance of roads and drainage channels and the construction of culverts. During an FGD in Nzam, a discussant stated the following:

In addition, if communal roads are bad, it is members of ... age grade that rally and repair such roads ... we were involved in assisting vulnerable people like the elderly whose house may have collapsed or needed repairs as a result of floods, working collectively to ensure that such a fellow has a roof over his or her head. (Member, *Udoka* age grade; Nzam)

Because most of the community projects executed by indigenous systems like age grades and town unions are based on direct labour using local skills, it offers a medium for participatory learning and skills development that are vital forms of empowerment, self-reliance, and inclusion, thereby facilitating project sustainability. The inclusion of communities and ensuring the use of local knowledge in the flood recovery process are major success factors advocated for in the guiding principles for recovery, reconstruction, and resilience in Nigeria (FGN, 2013).

6.3.2.2 Rapid response and flexibility

The study found that in comparison to formal flood management systems, indigenous systems in the study areas respond quicker to flood incidences. The data for this was derived from FGDs and observation. For example, in the study areas, the 2020 floods were said to have ended around November of that year; however, by February 2021, during data collection for this study, the town union leadership in Nzam, and age grade leadership in Umueze-Anamhad had already executed the flood mitigation efforts described earlier (see section 5.3.2).

In addition, ROSCAs in the study area a flexible arrangement with an insurance role because a change of position is allowed during the cycle to accommodate persons that may have suffered the heaviest income shock from floods. A member of a ROSCA in Umueze-Anam community shared her experience as follows:

This is the list of names. As my sister [a member from the same kinship group] was saying, it could be the turn of the first person in the list to collect the day's contribution, but then another person who may be the twentieth in the list could have an emergency, and then the former will release the money for the later. (Member of ROSCA; FGD; Umueze-Anam)

Similarly, donations of rice seedlings by a women's club to victims of 2020 flood was made between February and March in 2021 to be used for the farming season that peaked around March 2021. In addition, the early planting of rice, the major crop in Nzam community, over large expanses of land by households to increase the possibility of early harvests before the floods intensify was made possible through rotational group labour by social clubs. These responses were quick and flexible to accommodate different individual and group needs.

In contrast to the rapid and flexible nature of interventions by indigenous social protection systems, state agencies involved in handling floods are subjected to bureaucratic bottlenecks caused by agency regulations and policy provisions. This often leads to time being wasted when responding to the needs of flood victims. In several cases, communities involved have

carried on with their lives by the time government authorities come with their flood relief materials. A key informant stated the following:

Then even 2018 flood, we went there in 2019 ... Then we started with enumeration, and after enumeration we now did verification for all the places we enumerated, found out what they lost, found out the sizes of the things they lost, wrote to Abuja and they provided those things. (Government key informant, state capital, Awka)

Likewise, although not expressed in a direct statement, some women FGD participants complained of the late arrival of farm inputs such as cassava stems several months after the floods when the stems have dried up and are unfit for planting. However, available documentary evidence indicates that the state government through SEMA responds faster to flood victims, whereas NEMA, which is a federal body, intervenes later to complement the efforts of the state (SEMA, 2020). Generally, apart from immediate attention given to flood victims in emergency shelters, flood relief materials, with the exception of fertilizers, are distributed to representatives of affected communities by SEMA within six months of flood disasters after assessment surveys. The distribution of fertilizer, and often other food items, is usually a joint operation led by NEMA with representatives of communities affected by floods but can take more than a year to be executed and are often at the mercy of federal government contractors (Nwoye, 2020:47).

6.3.2.3 Wide scope in terms of institutions and dimensions of wellbeing

With regards to flood recovery assistance, indigenous social protection systems tend to have a wider scope of intervention than formal systems. The first aspect of this is that compared to formal social protection systems, more types of indigenous systems are involved, namely kinship-based networks, age grades, town unions, ROSCAs, social clubs, and religious practices. The design of these systems represent a rich diversity of institutions that often have different philosophies, membership compositions, and dynamic systems of organisation that evolve over time, which is implemented by relying on locally appropriate initiatives, resources, and capacities. Multiple community-based associations in addition to the *Umunna* kinship networks were prevalent in the study area, which often opened a wider scope for assistance for risks, which may be why most study participants did not indicate any significant impact from the two emergency management agencies involved in flood mitigation.

The second aspect is that indigenous social protection systems provide two forms of assistance, namely material and psychosocial. For example, town unions and age grades were involved in road projects to mitigate flood impact, but these indigenous systems also provide psychosocial support to their members who were worst hit by the floods. In addition, a town union also delved into the education sector by giving school fee waivers to indigent senior secondary school students because of the flood-induced poverty in the community (section 5.2.2). In a similar fashion, mutual aid associations, mostly ROSCAs and social clubs, also mitigate the shock from floods through financial (loans) and material assistance (farm seedlings and group farm labour) to households. Beyond that, however, these associations

provide emotional support through visits and other forms of solidarity with members as part of the flood recovery process, often focusing on the most vulnerable groups. This latter form of assistance had been advocated for on the part of the state during the 2018 flood (ACAPS, 2018), but for whatever reasons, the use of social workers and psychologists as part of interventions for the emotional needs of flood victims rarely reflect in studies. Some statements from IDI excerpts with individuals living with physical disability are provided to support these arguments:

Yesterday, some members of my age grade, who are also members of a club I belong to, went and assisted my wife in the farm since I do not have money. They assisted in making mounds/heaps for planting of crops ... All of us are members of *Udoka* age grade ... For instance, if a member is bereaved of his father, there is a benefit; a member who is bereaved of his father or mother is given a benefit. If you marry a wife, you will be given a benefit. (Man with disability; Nzam)

Sometimes, they used to visit me, and I am happy about it because it's not often that somebody visits me. ... So, we socialise and they offer me social support. Sometimes when I lack money, I go to the group and request for money. They usually grant such a request, but I have to return the money with interest. (Man with mobility impairment; Nzam)

6.3.2.4 Relevance in terms of felt needs

Another major strength of indigenous social protection systems is that all their assistance addresses the felt needs of their people based on their vulnerabilities. For example, understanding the communities' remoteness, the recurrent flood problem, and the government's lack of attention to their plight, the main indigenous social protection systems involved in the management of floods, especially age grades and town unions, tailor their activities towards flood mitigation programmes and projects that include the construction and maintenance of feeder roads and the creation of proper drainage channels, which are the felt needs of the people. This has the added advantage of boosting economic activities and supporting livelihood activities.

Furthermore, observing how their agrarian economy has been threatened by floods and the losses incurred annually by the large population of subsistence farmers, mutual aid associations have been proliferating in communities and focus on pooling money and labour power towards mitigating losses from floods. This is why, for example, more social clubs have added rotational farm labour as a core part of their functions in a bid to increase food security while also ensuring income security for their members, focusing on the most vulnerable, such as persons with disability, women heads of households, and non-indigenes. This also accounts for the proliferation of ROSCAs instead of ASCAs, which reflects the needs of the most vulnerable groups, like women-headed households, for easy access to regular funds, especially during emergencies, in the absence of formal arrangements.

6.3.2.5 Relative sustainability of programmes

Based on the study findings, several indigenous social protection systems have lasted for decades and consolidated their gains over the years in relation to flood mitigation for their community. For example, major community arrangements like the age grade system, which has been around from time immemorial, and the town unions system, which has existed in the study areas for a minimum of three decades, are notable for their involvement in flood mitigation (section 5.3.2). In addition, some social clubs in Nzam have been in operation for over a decade, and several ROSCAs in Umueze-Anam have been operating for slightly more than two decades. The ability of these community arrangements to survive for so long indicates their capacity for being sustainable despite repeated shocks.

For further clarification, attention is drawn to the fact that town unions in each community have branches in different cities in Nigeria. In some cases, there are between 10 and 20 such branches. In addition, there are 20 and 14 recognized age grade bodies in the Nzam and Umueze-Anam communities. Some prominent members of these community-based associations, like politicians and businessmen in urban areas, and in some cases, in the diaspora, make regular remittances to support community development programmes and projects, including flood mitigation efforts. It must also be emphasised that these efforts recognize and value local resources and social networks, participation, and democratic governance, and contribute to the sustainability of such associations. A member of *Nmeghe* age grade and participant in one of the FGDs in Umueze-Anam explained as follows:

We request for money from members of the community because there are prominent individuals from the community. We may call a well-to-do indigene of the community and complain ... The person can donate any amount they can afford. These include people resident within the country and those outside the country. They all assist to ensure that community projects are executed.

6.3.2.6 Proximity and accessibility of institutional assistance to beneficiaries

The indigenous flood mitigation systems in the study areas can be described as literally close to the people and accessible. Processes of accessing services are relatively straightforward and non-bureaucratic compared with flood interventions by formal entities. For example, community leaders often have to travel to the local government headquarters or ‘more central’ areas to collect their share of the flood relief items. After such collections, other processes follow, and a participant from Nzam described it as follows: “However, last year they brought rice but before it could be shared, it had spoiled where it was packed. Sometimes, those guarding the items will steal the entire rice” (Man with physical disability; IDI at Nzam).

The fact that during the IDIs and FGDs almost none of the participants regarded the two emergency management agencies NEMA and SEMA as significant actors in relation to flood mitigation in their community indicated a communication gap, showing that these formal

entities are perceived as strangers by most community members. This can be traced to the current top-down nature of flood interventions in communities.

6.3.2.7 Empowerment of those at risk of exclusion

Unlike formal flood mitigation systems that many study participants reported as excluding them or providing ineffective protection, indigenous systems are seen by participants as being empowering and inclusive. For example, most of the social clubs are set up to accommodate the needs of vulnerable groups and extremely poor households. This is reflected in their flood mitigation efforts, as discussed above. The following statements by FGD participants confirmed this: “Single mothers are members of this club and unmarried ladies are also members. On my part, I am a poor widow” (Member of a women’s club; Nzam). Another participant stated, “We accept every class of persons. In fact, we like vulnerable women to join us so that we can uplift them from their poor condition” (Member of a women’s club; Nzam).

Groups like age grades are very important in this respect because most members in the communities, despite socioeconomic standing or religious and other affiliations, belong to a particular age group, and in the event of a shock like a severe flood, the members of the age grade always have a way of mitigating the impact of the shock, thereby ensuring that the exclusion of any category of persons is minimised. This is often seen in the case of group labour, as explained by a participant:

After the floods, age grades help one another in terms of manual labour. After the floods, there is usually a serious lack of money in the community. Each age grade divide into groups of five members and take turns to assist themselves in their farms to help one another because there is no money to pay for farm labour. So, members of age grades take turns and assist each other in farm labour for free. This is applicable in most of the age grades.
(Man with mobility impairment; Nzam)

Thus, participation in associations such as age grades, social clubs, and women’s associations is not always based on in-kind or cash contributions, especially for those who are unable to contribute financially. Most indigenous social protection systems emphasise relationship-building, and therefore, accept labour or even physical presence in lieu of monetary contribution. This means that the poor and vulnerable are not always excluded from benefiting from community-based systems because they cannot make in-kind or cash contributions.

This finding on the relatively inclusive and empowering nature of indigenous social protection systems contrasts with arguments that suggest the poorest and most vulnerable groups are often excluded by these systems because they cannot fulfil in-kind or cash contributions (Oduro, 2010; Calder & Tanhchareun, 2014; Oware, 2020). In fact, only membership of ROSCAs and ASCAs involve self-exclusion since the basis of membership is monetary contributions, but the other arrangements accommodates the poorest and most vulnerable people.

6.4 Discussion

Building on the key findings of Chapter 4 and 5, this chapter presented findings on the fourth specific objective of the study on the opportunities that indigenous social protection systems present with regard to handling the problem of flooding vis-à-vis formal social protection.

The findings in this chapter show that generally, in relation to handling the problem of floods, formal social protection systems have standardised institutional arrangements, including policies, laws, and bureaucratic systems, as well as resources that make for relatively more predictable and reliable material assistance to flood victims. Previous studies confirm that unlike informal arrangements, formal social protection systems are more predictable and reliable, especially in contexts of covariate shocks, and the systems can complement indigenous systems (Oduro, 2010; Verpoorten & Verschraegen, 2010; Bhattamishra & Barrett, 2010; Browne, 2013). Yet, in addition to the focus on material wellbeing highlighted in Chapter 4 and 5, a fundamental limitation of formal systems is low coverage.

It emerged that the limitations of formal social protection systems highlights several opportunities for indigenous systems with regard to handling the problem of flooding. Firstly, the latter are more people-oriented or relational, and hence, able to address the psychosocial dimensions of wellbeing in addition to material wellbeing, making them more holistic. The importance of social protection programmes that entail psychosocial wellbeing was highlighted in Chapter 2. A corollary of the relational nature of indigenous systems is that they can deliver assistance through more diverse network of arrangements, which makes them more inclusive as residents have access to at least one social protection arrangement, which is an opportunity to expand coverage. This is consistent with the argument by Browne (2013) that being dispersed through networks can make informal social protection better able to reach a wider segment of the population. Similarly, the underlying principle of self-reliance, proximity, ease of access, quick response, and flexibility of indigenous social protection systems to individual and group needs vis-à-vis formal systems can enhance the cost-effectiveness and overall efficiency in flood-risk management. Finally, the fact that most indigenous social protection systems can adapt to social changes and withstand repeated shocks can enhance the sustainability of social protection systems if their potentials are harnessed to support formal systems that often fail as a result of political dynamics such as leadership and policy change. Harnessing these opportunities is therefore considered useful in linkages with formal systems to manage covariate shocks in a holistic manner.

In harnessing the these opportunities of indigenous systems in relation to addressing covariate risks with a view to linking them with formal systems, the six principles in the design and implementation of shock-responsive social protection as suggested by O'Brien et al. (2018) become pertinent: Extending routine social protection is itself likely to reduce households' vulnerability to shocks; understand the needs—both general and shock-specific—and determine whether it is appropriate to use social protection to meet these needs; make your plan long before a shock happens; recognise what is feasible, given the current maturity of systems and programmes; recognise that shock-responsive social protection will never be the sole solution; plan how you will measure whether you are succeeding.

Chapter 7: Summary, Conclusions and Recommendations

7.1 Introduction

With a focus on flooding, a recurring covariate shock in Southeastern Nigeria, this study set out to explore the potential of indigenous social protection systems to mitigate the risk and impact of natural covariate shocks. To achieve this aim, the study had the following five specific objectives that were addressed in the different chapters of the thesis:

1. To map the different indigenous social protection systems in Nigeria with a focus on their types and dimensions;
2. To explore the key functions of the main types of indigenous social protection systems;
3. To examine how the most dominant indigenous social protection systems mitigate the risk and impact of flooding;
4. To explore the opportunities that indigenous social protection systems present with regards to handling covariate shocks; and
5. To recommend plausible models for establishing linkages between formal and indigenous social protection systems.

The study was conceptually framed around the SRM framework, and a qualitative research design was adopted. Data were collected from 38 IDIs held with vulnerable members of the communities, 11 FGDs, key informant interviews with seven staff of relevant state ministries and entities, and a number of participant and non-participant observations. The study setting was two rural communities (Umueze-Anam and Nzam) in Anambra state in Southeastern Nigeria that were selected purposively for the study because they are prone to flooding. The data were analysed using the six-phase reflexive thematic analysis approach of Braun et al. (2019). This final chapter summarises the main findings in relation to each of the specific objectives and draws on these findings to make recommendations for practice, policy and future research.

7.2 Summary of key findings

7.2.1 Mapping indigenous social protection systems in Nigeria

While indigenous social protection systems in other parts of Africa have been essentially categorised into two main groups, namely kinship- and community-based, the study revealed that in Nigeria there are additional categories, namely women's organisations and indigenous religious mandates. Kinship-based systems typically refer to social protection that is provided by the extended family that comprises generations of close relatives. Community-based systems are groupings of individuals linked by age, occupation, ethnicity, and shared cultural values and economic status who pool in-kind or cash resources to deal more effectively with social risks through mutual support. Women's organisations describes women-only associations that are often distinguished in terms of guild of women from particular homeland, married within or outside the community of birth (known as *Umuada*), and guild

of non-indigenous women in a particular community (known as *Inyomdi*), often with distinct roles, but the overall objective is to promote and protect women's interests in a context of patriarchy. Finally, indigenous religious mandates describe risk management functions made obligatory by indigenous religions, usually through deities, leaders (priest-healers), and adherents of the indigenous religion, and accomplished through community-based systems such as age grades and women's organisations, such as the *Otu* Society, a sub-group comprising more elderly members of *Inyomdi* non-indigenous wives whose role is specifically performing rituals related to the death and burial of women in the community. The indigenous religious mandates identified by this study differ from the religious organisations or faith-based organisations identified by past studies (Patel et al., 2012; Mumtaz & Whiteford, 2021) as constituting social protection arrangements, largely because unlike the latter, the teachings and practices of indigenous religions are often oral in nature, localised, linked with other social institutions within communities, and lacks documented religiously-oriented mission statements, and therefore, they are largely unexplored as social protection systems.

To the extent that family is the fundamental unit of society, it can be argued that every person belongs to some form of family, which in Nigeria can be either matrilineal or patrilineal. In terms of community-based arrangements, the most common were age grade associations. These are social organisations of community members born within at least two years of the same year who are divided into age cohorts, often by gender. The age grade system is popular because it is the only system where membership is based on age or age cohort. It is thus rare for an adult in the study communities not to belong to an age grade. The least common system is ASCAs, which are voluntary savings and credit associations in which members make contributions to a fund with which they save or engage in business and that is redistributed according to members' discretion at the end of a business cycle, usually a year. They are probably relatively less popular because it typically takes long time before members can access their benefits, particularly in a context of widespread poverty.

7.2.2 Key functions of main types of indigenous social protection systems

In terms of key functions, it emerged that kinship-based systems in the study areas provide family members with mitigation and coping strategies to enhance their livelihoods. This includes financial, psychosocial, and in-kind transfers to poor and vulnerable family members and affective care and support for older persons, orphans, sick, and other vulnerable family members. Community-based systems, on the other hand, provide all three SRM strategies, namely reduction, for example, through the provision and maintenance of infrastructure that facilitate access to basic social services and often generate income and community security services; mitigation, through various informal insurance or risk-sharing arrangements; and coping, for example, through voluntary cash and in-kind assistance, as well as psychosocial support for life cycle risks. Women's organisations, similar to other community-based systems, perform functions that encompass the three SRM strategies as follows: Reduction, for example, through the promulgation of customary laws, performance of security services, and income-generating businesses; mitigation, through mediation in disputes within households; and coping, through acts of charity in cash or kind and psychosocial support in

times of bereavement. Finally, religious mandates entail risk reduction, for example, through security of lives and natural capital assets; and mitigation, for example, through conflict resolution and subsidized access to healthcare services. Overall, it can be concluded that functions of indigenous social protection systems in Southeastern Nigeria are complementary and often encompass the three dimensions of SRM, namely reduction, mitigation, and coping.

7.2.3 How the most dominant indigenous social protection systems mitigate the risk and impact of flooding

Most Anambra residents face the adverse impact of perennial floods that affect their physical, natural, human, and financial capital. In response to the risk and impact of floods, both formal and informal systems have early warning systems but cannot prevent flooding since it is a natural shock. Thus, the two main social protection systems provide mitigation and coping strategies, but emphasis is on the latter.

The most dominant indigenous systems involved in addressing flood risks and impacts include age grades, town unions, ROSCAs, social clubs, kinship systems, and indigenous religious mandates. Efforts by these indigenous social protection systems involved ex-ante mitigation of the potential impacts of floods through indigenous flood prediction and enhanced transportation, including maintenance of roads, construction of bridges, and purchase of speedboats for safe river transportation. These ex-ante mitigation measures that involve capital projects are mostly executed by age grades and town unions. Coping strategies provided by the most dominant indigenous systems include fee waivers for secondary school students, credit and loan services, donation of farming inputs, engagement in rotational farm labour, provision of temporary accommodation, and financial and psychosocial support to flood victims.

Thus, assistance provided by the most dominant indigenous social protection systems encompass material and psychosocial dimensions of flood victims' wellbeing. For example, the provision and maintenance of community infrastructure, fee waivers, credit and loan services, and the donation of farming inputs and other forms of cash or in-kind donations all represent material dimensions of wellbeing. On the other hand, in terms of the non-material or psychosocial dimensions of wellbeing, members of the various associations provide emotional support through visits where members promote a sense of belonging and hope and engage in activities that promote solidarity among members as part of the flood recovery process, often focusing on the most vulnerable groups. Considering the profile of most community members that participated in the study, as explained in Chapter 3.4.2, these indigenous systems played an extensive role in mitigating the plight of the poor and vulnerable groups in society. For example, most of these people were in the older age cohort, mostly without formal education and engaged in farming, dominated by women-headed households comprising widows, and had a high number of persons with physical disability.

7.2.4 Opportunities offered by indigenous social protection systems

The first limitations of indigenous social protection systems is the recurrent and disastrous nature of floods, which often translates to cyclical poverty and weakens resilience to future

risks. Secondly, with voluntary membership and funding based on subscriptions or other forms of reciprocal relations, these systems can be unpredictable and unreliable, often resulting in limited resources to manage risks effectively. Furthermore, the cultural basis of most indigenous social protection systems implies, for example, that age or gender instead of need may be prioritised as criteria for assessing benefits, and by doing so, exclude those most in need. Lastly, the fact that certain indigenous systems are embedded in particular cultures and often characterised by a culture of secrecy limit the development of their social protection potentials, making it difficult for possible linkages with formal systems.

Notwithstanding the foregoing, indigenous social protection arrangements have major strengths that serve as opportunities. For example, unlike formal systems that focus only on material wellbeing, indigenous systems adopt a holistic approach that addresses the material and psychosocial dimensions of wellbeing simultaneously. Moreover, these indigenous systems deliver assistance through more diverse networks of arrangements, which makes them more inclusive, especially for the most vulnerable. Furthermore, indigenous social protection can enhance cost-effectiveness and overall efficiency vis-à-vis formal systems as a result of inherent principles of self-reliance, proximity, ease of access, quick response, and flexibility to needs and changing circumstances, which make them able to adapt to social changes and withstand repeated shocks, thereby enhancing sustainability.

7.2.5 Linkages between formal and indigenous social protection systems: Plausible models

Based on the key findings presented and discussed in the thesis, it is clear that formal and indigenous social protection systems have the same goal of responding to economic and social risks by reducing or mitigating risks and facilitating coping with shocks and by focusing on the extremely poor and vulnerable, including those at risk of marginalisation and discrimination. Moreover, the functions of both often cut across the three dimensions of the SRM, namely reduction, mitigation, and coping.

On the strength of the foregoing, this study advocates that formal and indigenous social protection systems must be linked for a more comprehensive system. Drawing on the preconditions for linking the two systems as discussed in the literature review chapter as well as the overall empirical findings of the study, the following are advocated for linking the two main social protection systems in the Nigerian context:

- Proper understanding of indigenous social protection systems: Although this is what the present study has done, this process must be continued given the cultural diversity and social dynamics in Nigeria. Further understanding of various indigenous social protection arrangements, including their functions and trajectory in various cultural contexts, is vital for linkages or integration with formal systems to minimise conflict and increase success.
- Issues of compatibility: The diversity of indigenous social protection systems in Nigeria based on the study findings implies that they should be compatible with formal systems for purposes of linkages. For example, ROSCAs, ASCAs, and social clubs (informal systems) may be more amenable to linkages with micro-credit support

schemes (formal) and can even be considered in relation to contributory social insurance schemes for informal workers who are willing and able to participate in such. This reflects the state-informal collective model identified by Dafuleya (2018:164), and good practices in this regard include *Stokvel* and *Metshelo* accounts developed in South African and Batswana commercial banks, respectively (Dafuleya, 2018; Mokomane et al., 2021). In contrast, indigenous systems with strong elements of religion are often less amenable to formal processes. However, systems like the *Madrassa*, an informal religious system explored by Mumtaz and Whiteford (2021), are more amenable to formal linkages given its semi-formal nature, which includes a documented religiously-oriented mission statement, and formal examinations regulated by government. Thus, possible linkages should start with systems that are compatible.

- Retaining underlying principles of indigenous social protection systems: The foremost principles that underlie most indigenous social protection systems are solidarity, reciprocity, and a holistic view of reality derived from religion, which contrasts with the individualistic, impersonal, and material-focused nature of formal systems (Calder & Tanhchareun, 2014). Thus, in establishing synergies between the two systems, the underlying principles of the former should not be devalued, distorted, or destroyed, and efforts to do otherwise will often be resisted by the custodians of the culture. For example, in contrast to formal flood early warning approaches that rely on Western science, equipment, and media, indigenous religious mandates often involve local knowledge and religious practices. The two systems can collaborate for effective flood-risk mitigation. This approach is supported by the Sendai Framework on Disaster Risk Reduction (2015–2030) that calls for “the use of traditional, indigenous and local knowledge and practices, as appropriate, to complement scientific knowledge in disaster risk assessment and ... a cross-sectoral approach, which should be tailored to localities and to the context” (UN Office for Disaster Risk Reduction, 2015: 15).
- Role of formal systems: For example, financial and logistic support to ROSCAs and other mutual aid associations by formal systems, such as financiers or administrators of microfinance programmes, appear to be a viable venture without impeding the autonomy of such indigenous systems. Nevertheless, efforts by formal systems that seem to deny indigenous social protection systems of their autonomy may be resisted by intended beneficiaries. Therefore, in establishing linkages, for example, through the provision of loans, grants, or subsidies to community-based systems as risk mitigation measures, they should be treated with dignity and fairness and as partners in progress (see for example, the *Habbanae* Project, an in-kind loan scheme jointly supported by Oxfam in central Niger [Republic] as reported by Calder & Tanhchareun, 2014). Indeed, recent studies (Mumtaz & Whiteford, 2021) show that informal social protection systems perform optimally when complemented by formal systems.

To enhance the effectiveness of the model presented above, the key recommendations for policy-makers and programme implementers by O’Brien et al. (2018) to enhance shock-

response social protection systems are hereby presented as these are considered to align with a key objective of this study which is to explore linkages between formal and indigenous social protection systems, especially, in the context of adverse weather events linked to climate change such as floods. These recommendations by O'Brien et al. (2018:80) include:

For policymakers: (i) Don't overlook the value of strengthening routine social protection systems, even without flexible mechanisms for shocks: this will help in a crisis (ii) Consider how social protection programmes and delivery systems can continue to function in a crisis. (iii) Conduct a systematic assessment of how interventions might be used in a crisis (iv) Shift to *ex ante* planning and action as much as possible (v) Develop guidance on any shock-response through social protection, so procedures do not have to be defined at the moment of the disaster (vi) Collaboration across sectors has to be strategically built—it does not happen organically. (vii) Ensure households are not worse off with a social protection response than with an emergency response.

For programme implementers: (i) All social protection programmes can become more shock-responsive with simple design tweaks (ii) Know where funding will come from to support adaptations in the event of a shock (iii) Consider capacity constraints so you do not adversely affect the underlying social protection programme (iv) Social protection alone is not enough, so coordination with others is essential. (v) M&E of shock-responsive social protection needs attention.

7.3 Overall contribution of the study

This study contributes to debates on the roles and relevance of informal social protection systems for SRM. It makes a theoretical contribution by showing that contrary to general assumptions that these indigenous systems are only risk coping strategies, their functions often encompass the three dimensions of the SRM framework, namely prevention, mitigation, and coping.

Another contribution to knowledge based on the study findings is that contrary to widely held assumptions that indigenous social protection systems are only effective in managing idiosyncratic risks and are unable to withstand pressures from the more virulent covariate shocks, these systems can mitigate risks and adverse impacts of covariate shocks effectively and contribute to community resilience to future shocks. These indigenous systems can do this because they are people-driven, flexible, and easily accessible, guided by principles of equality, solidarity and self-reliance, and therefore, more inclusive. The dynamic nature of these systems therefore makes them easily adaptable to social change and the adverse impact of shocks.

The study demonstrates how indigenous social protection systems address risks in a more comprehensive way by focusing on both material and psychosocial dimensions of wellbeing in contrast to formal social protection systems that, although characterised by standardised institutional arrangements and relatively predictable assistance, focus only on material

wellbeing. Thus, indigenous social protection systems offer opportunities that can complement formal systems to extend social protection coverage, and this is largely due to their delivery of assistance through more diverse, inclusive, and mutually reciprocal networks.

The study's results will contribute to achieving SDG 1.3, which is to “implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable” (UN, 2015:15), because linking indigenous and formal social protection systems is one way of extending social protection coverage in Nigeria and other similar contexts in the Global South. Furthermore, strengthening indigenous social protection, including greater recognition in national social protection policies, as recommended by this study, can help governments in resource-constrained contexts better manage the various risks brought about by covariate shocks. Equally important, these findings are relevant for the achievement of SDG 13, which urges states to “take urgent action to combat climate change and its impacts” (UN, 2015:23). This adds to knowledge in the emerging research area of shock-responsive social protection.

Linking these findings to theoretical debates on formal and informal social protection, I argue that if the potentials of the later are effectively harnessed, for example, by linking them with formal social protection, they can be a veritable source of extending social protection for the many poor and vulnerable not covered by existing formal systems, especially, in Africa, as have been argued by other social protection scholars (Olivier & Mpedi, 2003; Dekker, 2008; Bhattamishra & Barrett, 2010; Verpoorten & Verschraegen, 2010; Patel et al., 2012; Mupedziswa & Ntseane, 2013; Dafuleya, 2018; Mumtaz & Whiteford, 2021). This includes coverage for covariate risks (Balgah & Buchenrieder, 2010).

7.4 Recommendations for policy, practice and future research

Based on the key findings of the study, the following are recommendations for policy, practice, and future research.

7.4.1 Recommendation for policy and legislation: Mainstreaming indigenous social protection systems

Nigeria's current National Social Protection Policy (2017) is silent on indigenous social protection systems, which is a reflection of the peripheral role assigned by the policy to these systems. However, based on this study's demonstration of the potential of indigenous social protection systems in mitigating the impacts of covariate shocks and assisting those affected with coping with the impacts, there is an urgent need for the explicit recognition of indigenous social protection systems in Nigeria's social protection policy and its supporting legislative and policy instruments, acknowledging in details, what these indigenous systems entails, their potentials and how they can be linked with formal systems and not just be given a peripheral position. This should be done by policy-makers in the National Assembly and a lead agency responsible for social protection programmes – which is yet to be established in Nigeria but has been advocated for over the years. As has been the case in other African countries, such as Tanzania, this can enhance the harnessing of the potential of indigenous

social protection in SRM as well as in increasing social protection coverage in the general population.

7.4.2 Recommendation for practice: Collaborative initiatives

One of the major findings of the study is the lack of synergy between formal and indigenous social protection systems. On the strength of the potential of the two systems for SRM, collaborative initiatives between the two are recommended. Models such as *Stokvel* and *Metshelo* (ROSCAs are similar *stokvels*) as well as burial society bank accounts in Southern African countries such as South Africa and Botswana are noteworthy in this regard. Special bank accounts for other mutual aid associations with opportunities for low-interest group loans for businesses or similar packages is a way to build synergies between indigenous and non-state formal systems such as banks, and the state can become involved by providing subsidies through the bank that host the accounts of these indigenous associations (Dafuleya, 2018). A single state agency should be created for these kinds of collaborative initiatives, instead of the current multiplicity of ministries and agencies at the federal and state levels handling different aspects of labour market programmes. Similarly, collaborative initiatives involving an exchange of ideas on community development programmes and processes between the state and age grades or women organisations are feasible and a pathway to strengthening linkages between these systems. It is indicated in section 4.2.2 that town unions serve as links between communities and the state, similar to Village Development Committees in Botswana (Mokomane, 2018), that articulate communal priorities that are often incorporated and filter through to national development plans. However, it is vital for effective collaborations to ensure the preconditions for linkages are in place. A committee within a lead agency for social protection in states can be created to comprise experts to represent the government and representatives of community groups that can serve as a link between such communities and the state. This means such initiatives will require flexibility and creativity on the part of all concerned, the goal being to create linkages that are effective for managing risks – idiosyncratic and covariate.

7.4.3 Recommendation for future research: Research on indigenous social protection systems and other covariate shocks

This study only addressed one covariate shock, namely floods, and also focused on only one part of Nigeria. In reality, other major covariate shocks constitute major problems in various parts of Nigeria. These range from natural shocks such as drought, health shocks such as pandemics like HIV/AIDS, which is prevalent in Nigeria, and social shocks in the form of widespread terrorism-related violence. Further research to explore indigenous social protection systems that may have emerged in response to these other covariate shocks in various regions of Nigeria can provide a wider and stronger evidence base on the potential of these systems in relation to covariate shocks.

References

- Abate, T. 2016. Indigenous ecological knowledge and pastoralist perception on Rangeland management and degradation in Guji Zone of South Ethiopia. *Consilience: The Journal of Sustainable Development*, 15(1):192–218.
- ACAPS. 2018. *ACAPS briefing note: Floods in Nigeria, update II, 2 October*. Available from: <http://reliefweb.int/report/nigeria/acaps-briefing-note-nigeria-floods-2-october-2018> [Accessed: 2012-11-10].
- Adamu, F., Ajala, A.O., Para-Mallam, O.J., & Lanre-Abass, B. 2011. *Engagements of women's movements with religion: Legal reform in Anambra state, Nigeria*. Religions and Development, Working paper 60. Birmingham: University of Birmingham.
- Adésínà, J.O. 2011. Beyond the social protection paradigm: Social policy in Africa's development. *Canadian Journal of Development Studies*, 32(4):454–470.
- Adésínà, J.O. 2020. Policy merchandising and social assistance in Africa: Don't call dog monkey for me. *Development and Change*, 51(2):561–582.
- Adeyemi-Suenu, A. 2016. Age grade system and the politics of development and social cohesion in Ikoroduland. *International Journal of Research in Economics and Social Sciences*, 6(7):166–172.
- Adugna, G. 2018. The dynamics of transnational family relations and remittance flow in Ethiopia. *Popul Space Place*, 24:e2126. <https://doi.org/10.1002/psp.2126>
- African Response. 2012. *Stokvels—A hidden economy: Unpacking the potential of South Africa's traditional savings schemes*. Available from: <https://base.socioeco.org/docs/2012stokvelhiddeneconomy.pdf> [Accessed: 2020-11-12].
- African Union. 2008. *Social policy framework for Africa*. Addis Ababa: African Union.
- Afrobarometer. 2008. *Public opinion and local government in Nigeria, 2008*. Afrobarometer Briefing Paper No. 53.
- Agezichukwu, N.O. 2014. *Community based organisations (CBOs) and rural development in Enugu state: A case study of age grade system in Nkanu East Local Government Area*. Master's Thesis. Enugu: Department of Political Science, University of Nigeria.
- Ahamefule, I. C. 2020. Credit contribution club (*Isusu*): A veritable indigenous source of capital formation among the Igbo of Southeast Nigeria, 1900 to 2015. *International Journal of African Society, Cultures and Traditions*, 8(1):1–10.
- Ahmed, M., Khalily, M.A.B. & Hasan, M. 2015. *Economic shocks and coping strategies: Evidence from Bangladesh*. Dhaka: Institute of Microfinance.
- Aiyede, E., Sha, P., Haruna, B., Olutayo, A., Ogunkola, E. & Best, E. 2015. *The political economy of social protection policy uptake in Nigeria*. Working Paper No. 002. Nairobi: Partnership for African Social and Governance Research.

- Akinola, O. 2014. *Graduation and social protection in Nigeria: A critical analysis of the COPE CCT Programme*. Paper presented at the International Conference: “Graduation and Social Protection”, 6–8 May 2014, Serena Hotel, Kigali, Rwanda.
- Akinola, O. 2017. *Governing social protection in developing countries through community-based targeting mechanisms: A case study of Nigeria’s “In Care of the People” Conditional Cash Transfer Programme*. Doctoral Thesis. Ontario, Canada: The University of Guelph.
- Akpomuvie, O.B. 2009. Age-grades and communitarian values: The activities of traditional agencies in rural development in Nigeria. *Bassey Andah Journal*, 2:210–220.
- Akpomuvie, O.B. 2010. Self-help as a strategy for rural development in Nigeria: A bottom-up approach. *Journal of Alternative Perspectives in the Social Sciences*, 2(1):88–111.
- Alaoboja, P. & Okwute, E.P. 2018. *The concise history of Inoma (Unoma) in Anambra West L.G.A, Anambra State (Old Eastern Region)*. Available from: <http://archive.org/details/THEHISTORYOFINOMA/mode/1up> [Accessed: 2021-10-4].
- Alkire, S. 2007. *The missing dimensions of poverty data: An introduction*. OPHI Working Paper 00. Oxford: University of Oxford.
- Aluigba, M.T. 2009. Exploiting the Tiv traditional methods of conflict resolution in North-Central Nigeria. *African Conflict and Peacebuilding Review*, 1(2):74–103.
- Amdissa, T., Adanech, D., Kasa, T., & Terefe Z. 2015. *Non-state social protection in Ethiopia: Characteristics, governance and policy relevance*. Working Paper No. 003. Nairobi: Partnership for African Social and Governance Research.
- Anambra State Government. 2014. *State Development Plan 2014-2018*. Awka: Anambra State Government.
- Anderson, S. & Baland, J. 2002. The economics of ROSCAs and intrahousehold resource allocation. *The Quarterly Journal of Economics*, 117(3):963–995.
- Anifalaje, K. 2017. Implementation of the right to social security in Nigeria. *African Human Rights Law Journal*, 413-435.
- Anudu, O. 2017. How superstition holds back Ebonyi huge salt industry. Available from: <https://businessday.ng/amp/exclusives/article/how-superstition-holds-back-ebonyi-huge-salt-industry/> [Accessed: 2022-09-19].
- Ardener, S. 2014. Credit unions and money clubs (ROSCAs). *Anthropology Today*, 30(4):1–6.
- Arrey, A.E. 2018. The challenge of HIV/AIDS on the indigenous social security systems: the case of Cameroon. In: Noyoo, N & Boon, E. (eds.) *Indigenous social security systems in Southern and West Africa*. Sun Press, pp 197–217.
- Arunotai, N. 2008. Saved by an old legend and a keen observation: The case of Moken sea nomads in Thailand. In: Shaw, R. Uy, N. & Baumwoll, J. (eds.) *Indigenous knowledge for disaster risk reduction: Good practices and lessons learned from experiences in*

- the Asia-Pacific Region*. Bangkok: United Nations International Strategy for Disaster Reduction, 73–78.
- Asia Indigenous Peoples Pact. 2010. *Indigenous knowledge and customary law in natural resource management: Experiences in Yunnan, China and Haruku, Indonesia*. Chiang Mai 50210, Thailand: AIPP Foundation.
- Asia Indigenous Peoples Pact. 2012. *Indigenous peoples and climate change adaptation in Asia*. Chiang Mai 50210, Thailand: AIPP.
- Asia Indigenous Peoples Pact. 2015. *Recognition of indigenous peoples' customary land rights in Asia*. Chiang Mai 50210, Thailand: AIPP.
- Attah, R., Barca, V., Kardan, A., MacAuslan, I., Merttens, F. & Pellerano, L. 2016. Can social protection affect psychosocial wellbeing and why does this matter? Lessons from cash transfers in Sub-Saharan Africa. *The Journal of Development Studies*, 52(8):1115–1131.
- Azam, M. 2012. *The impact of Indian Job Guarantee Scheme on labor market outcomes: Evidence from a natural experiment*. IZA DP No. 6548. Bonn: Forschungsinstitut zur Zukunft der Arbeit Institute for the Study of Labor.
- Babalola, O.E. & Adedayo, A.M. 2021. Conspectus of age-grades system in Ikere-Ekiti. *Sapientia Global Journal of Arts, Humanities and Development Studies*, 4(2):479–488.
- Bakasa, E.C. 2016. An exploration of the livelihood and coping strategies of urban teachers in post economic crises in Zimbabwe, 2009–2015. Master's Dissertation. Pretoria: University of Pretoria.
- Baland, J., Guirking, C. & Hartwig, R. 2019. Now or later? The allocation of the pot and the insurance motive in fixed ROSCAs. *Journal of Development Economics*, 140:1–11.
- Balgah, R.A. & Buchenrieder, G. 2010. The dynamics of informal responses to covariate shocks. *Journal of Natural Resources Policy Research*, 2(4):357–370.
- Bamu, P., Alfers, L., Mudarikwa, R. & Kamwimbi, T. 2022. *Social protection for self-employed informal workers in sub-Saharan Africa: A rights-based assessment of the impact of the COVID-19 crisis*. WIEGO Resource Document No. 24. Manchester, UK: WIEGO.
- Barrientos, A. & Hulme, D. 2008. *Social protection for the poor and poorest in developing countries: Reflections on a quiet revolution*. BWPI Working Paper 30. Manchester: Brooks World Poverty Institute.
- Battersby, J. 2011. Urban food insecurity in Cape Town, South Africa: An alternative approach to food access. *Development Southern Africa*, 28(4):545–561.
- Béné, C., Devereux, S. & Sabates-Wheeler, R. 2012. *Shocks and social protection in the Horn of Africa: Analysis from the Productive Safety Net Programme in Ethiopia*. IDS Working Paper 395. Brighton, UK: Institute of Development Studies.

- Berg, B.L. 2001. *Qualitative research methods for the social sciences* (4th ed). Needham Heights, MA: Allyn & Bacon.
- Bhattamishra, R. & Barrett, C. 2008. *Community-based risk management arrangements: an overview and implications for social fund program design*. SP Discussion Paper No. 0830. Washington, DC: The World Bank.
- Bhattamishra, R. & Barrett, C. 2010. Community-based risk management arrangements: A review. *World Development*, 38(7):923–932.
- Bhorat, H., Cassim, A., Ewinyu, A. & Steenkamp, F. 2017. *Social protection and inequality in Africa: exploring the interactions*. Available from: https://www.researchgate.net/publication/321627437_Social_Protection_and_Inequality_in_Africa_Exploring_the_interactions [Accessed: 2017-07-09].
- Biggs, S. 2007. Thinking about generations: Conceptual positions and policy implications. *Journal of Social Issues*, 63(4):695–711.
- Bisrat, A., Kostas, K. & Feng, L. 2012. Are there financial benefits to join ROSCAs? Empirical evidence from Equb in Ethiopia. *Procedia Economics and Finance*, 1:229–238.
- Boeije, H. 2002. A purposeful approach to the constant comparative method in the analysis of qualitative interviews. *Quality & Quantity*, 36:391–409.
- Borokini, T.I. 2016. Sanctuary of the spirits: Okwu-muo, Ori Oke and ‘Mammy Water’ in the veneration of sacred natural sites in Southern Nigeria. *International Journal of Intangible Heritage*, 11:55–70.
- Bouman, F.J.A. 1995. Rotating and accumulating savings and credit associations: A development perspective. *World Development*, 23(3):371–384
- Braun, B. & Aßheuer, T. 2011. Floods in megacity environments: Vulnerability and coping strategies of slum dwellers in Dhaka/Bangladesh. *Natural Hazards*, 58:771–787.
- Braun, V., Clarke, V., Hayfield, N. & Terry, G. 2019. Thematic analysis. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 843–860.
- Breitkreuz, R., Stanton, C., Brady, N., Pattison-Williams, J., King, E.D., Mishra, C. & Swallow, B. 2017. The Mahatma Gandhi National Rural Employment Guarantee Scheme: A policy solution to rural poverty in India? *Development Policy Review*, 0(0):1–21.
- Brouwer, R., Akter, S. Brander, L. & Haque, E. 2007. Socioeconomic vulnerability and adaptation to environmental risk: A case study of climate change and flooding in Bangladesh. *Risk Analysis*, 2:313–326.
- Browne, E. 2013. *Community-based social protection*. GSDRC Helpdesk Research Report 1020. Birmingham, UK: GSDRC, University of Birmingham.

- Browne, E. 2015. *Social protection: Topic guide*. Birmingham, UK: University of Birmingham.
- Calder, R. & Tanhchareun, T. 2014. *Informal social protection: Social relations and cash transfers*. Barton ACT: Commonwealth of Australia.
- Campbell, C., Scott, K., Nhamo, M., Nyamukapa, C., Madanhire, C., Skovdal, M., Sherr, L. & Gregson, S. 2013. Social capital and HIV competent communities: The role of community groups in managing HIV/AIDS in rural Zimbabwe. *AIDS Care*, 25:sup1, S114–S122.
- Carter, B., Roelen, K., Enfield, S. & Avis, W. 2019. *Social protection topic guide* (Revised ed). Brighton, UK: Institute of Development Studies.
- Carter, N., Bryant-Lukosius, D., DiCenso, A., Blythe, J., & Neville, A.J. 2014. The use of triangulation in qualitative research, *Oncology Nursing Forum*, 41(5):545–547.
- Chen, T. 2017. *The impact of the shea nut industry on women's empowerment in Burkina Faso: A multi-dimensional study focusing on the Central, Central-West and Hauts-Bassins regions*. Social Protection and Forestry Working Paper 3. Rome: FAO.
- Chibwana, C. & Fisher, M. 2011. *The impacts of agricultural input subsidies in Malawi*. Policy Note # 5. Washington, DC: International Food Policy Research Institute.
- Chukwu, J.C. 2015. Role of women in the growth of the traditional Igbo economy. *Journal of Culture, Society and Development*, 10:38–46.
- Creswell, J.W. 2013. *Qualitative inquiry and research design: Choosing among five approaches* (3rd ed.) Los Angeles: Sage.
- Cutuli, A.M. 2021. *Risk, trust and emergent groups: COVID-19 mutual aid networks*. Master's dissertation. University of Montana.
- Dafuleya, G. 2013. *(Non)state and (in)formal social protection in Africa: Focusing on Burial Societies*. Paper submitted for SASPEN and FES International Conference on: Social protection for those working informally. Birchwood Hotel Johannesburg, South Africa, 16–17 September 2013.
- Dafuleya, G. 2018. (Non)state and (in)formal social protection in Africa: Focusing on burial societies. *International Social Work*, 61(1):156–168.
- Dafuleya, G. 2020. Social and emergency assistance ex-ante and during COVID-19 in the SADC Region. *The International Journal of Community and Social Development*, 2(2):251–268.
- Dekker, A.H. 2005. *Informal social security: A legal analysis*. PhD Thesis. Johannesburg: University of South Africa.
- Dekker, A.H. 2008. Mind the gap: Suggestions for bridging the divide between formal and informal social security. *Law, Democracy & Development*, 12(1):117–131.

- Denzin, N.K. & Lincoln, Y.S. 2018. Introduction: The discipline and practice of qualitative research. In: Denzin, N.K. & Lincoln, Y.S. (eds.) *The SAGE handbook of qualitative research* (5th ed.) Thousand Oaks, CA: SAGE Publications. 29–71.
- Development Finance International & Oxfam. 2018. *The commitment to reducing inequality index 2018: A global ranking of governments based on what they are doing to tackle the gap between rich and poor*. Oxford: Oxfam International and Development Finance International.
- Devereux, S. 2011. Social protection in South Africa: Exceptional or exceptionalism? *Canadian Journal of Development Studies*, 32(4):414–425.
- Devereux, S. 2016. *Social protection for rural poverty reduction*. Rome: FAO.
- Devereux, S. & Sabates-Wheeler, R. 2004. *Transformative social protection*. IDS Working Paper 232. Brighton: Institute of Development Studies.
- Dike, U. 2012. The role of age grade in Ogba Land. *UNIZIK Journal of Religion and Human Relations*, 1:83–89.
- Doocy, S., Daniels, A. Murray, S. & Kirsch, T.D. 2013. The human impact of floods: A historical review of events 1980–2009 and systematic literature review. *PLOS Currents Disasters*, 5.
- Dorward, A. & Chirwa, E. 2013. *Impacts of the farm input subsidy programme in Malawi: Informal rural economy modeling*. Working Paper 067. Brighton: Future Agricultures Consortium.
- DSD, SASSA & UNICEF. 2012. *The South African Child Support Grant impact assessment: Evidence from a survey of children, adolescents and their households*. Pretoria: UNICEF South Africa.
- Dube, N. & Pretorius, E. 2020. The linkages between formal and informal social security systems: The views of stokvels in Soweto, South Africa. In: Olivier, M.P., Mpedi, L.G. & Kalula, E. (eds.) *Liber Amicorum: Essays in honour of Professor Edwell Kaseke and Dr Mathias Nyenti*. Stellenbosch: African Sun Media, 173–185.
- Du Plessis, C. 2000. The links between crime prevention and sustainable development. In: Lawrence, R. (ed.) *Sustaining human settlement: A challenge for the new millennium*. North Shields, UK: Urban International Press, 239–270.
- Echendu, A.J. 2022. Flooding in Nigeria and Ghana: Opportunities for partnerships in disaster-risk reduction. *Sustainability: Science, Practice and Policy*, 18(1):1–15.
- Echeta, U.F. 2020. A biblical approach to the reduction of child poverty in Anambra state, Nigeria. *HTS Teologiese Studies/Theological Studies*, 76(4):1–9.
- Economic and Social Commission for Asia and the Pacific. 2018. *Why we need social protection*. Bangkok: United Nations.

- Egbunu, F. E. 2014. Death in Igala worldview: The question of continuity and discontinuity of life. *International Journal of Humanities Social Sciences and Education*, 1(8):115–122.
- Ekwealor, B.A. 2016. *The wasting opportunity: Sad reflections on the condition of Anambra West L.G.A, Anambra State and suggestions for future development of the area*. Onitsha: Service Press.
- Eneasoba, U.R.B & Ogbuefi, J.U. 2013. The dynamics of land ownership by deities in Anambra State Nigeria. *Research on Humanities and Social Sciences*, 3(7):61–67.
- Emeh, I.E.J., Eluwa, I.J. & Ukah, F.O. 2012. Rural-community development in Nigeria: A group dynamics perspective. *Interdisciplinary Journal of Contemporary Research in Business*, 4 (5):1090–1107.
- Enworo, O.C. 2023. Application of Guba and Lincoln’s parallel criteria to assess trustworthiness of qualitative research on indigenous social protection systems. *Qualitative Research Journal*, 23(4):372-384.
- Erim, C.M., Akpama, S.I. & Asor, L.J. 2011. Age grade associations’ activities in enhancing community development projects in Odukpani and Biase Local Government Areas of Cross River State, Nigeria. *LWATI: Journal of Contemporary Research*, 8(2):167–176.
- Etang, A., Fielding, D. & Knowles, S. 2011. Trust and ROSCA membership in rural Cameroon. *Journal of International Development*, 23:461–475.
- European Commission Joint Research Centre. (2018). *Update on floods in Nigeria JRC emergency report #022*. Available from: https://reliefweb.int/sites/reliefweb.int/files/resources/2018-09-24_floods_nigeria_jrc_report.pdf [Accessed: 2020-07-09].
- Ezeibe, C.C. 2011. The political economy of town unions and rural development in Nigeria: A focus on the Southeast. *Nigerian Journal of Social Sciences*, 7(1):1–15.
- Ezeokoli, F.O., Okolie, K.C. & Aniegbuna, A.I. 2019. The physiognomy of flooding and flood disasters in Nigeria: Stakeholders’ perception of flooding events of Ogbaru in Anambra State. *Current Journal of Applied Science and Technology*, 33(6):1–12.
- Fabiyi, O.O. & Oloukoi, J. 2013. Indigenous knowledge system and local adaptation strategies to flooding in coastal rural communities of Nigeria. *Journal of Indigenous Social Development*, 2(1):1–19.
- Falola, A., Fakayode, S.B., Kayode, A.O. & Amusa, M.A. 2020. Rural women in Kwara State (Nigeria) and their contributions to the welfare of their households. *Journal of International Women’s Studies*, 21(6):167–180.
- Federal Government of Nigeria. 1999. *National Emergency Management Agency (NEMA) Act No. 12 of 1999*. Lagos: Ministry of Information and Culture Printing Department.
- Federal Government of Nigeria. 2013. *Nigeria post-disaster needs assessment 2012 floods*. Abuja: National Emergency Management Agency.

- Federal Ministry of Finance, Budget and National Planning. 2021. *Revised Draft National Social Protection Policy*. Abuja: Federal Ministry of Finance, Budget and National Planning.
- Federal Ministry of Justice. 1999. Constitution of the Federal Republic of Nigeria 1999. Abuja: Federal Ministry of Justice.
- Fernandes-Jesus, M., Mao, G., Ntontis, E., Cocking, C., McTague, M., Schwarz, A., Semlyen, J. & Drury, J. 2021. More than a COVID-19 response: Sustaining mutual aid groups during and beyond the pandemic. *Frontiers in Psychology*, 12:1–17.
- Fettermann, D.M. 2008. Ethnography. In: Given, L.M. (ed.) *The Sage encyclopedia of qualitative research methods* (vol 1 & 2). California: Sage Publications, 288–292.
- Few, R. 2003. Flooding, vulnerability and coping strategies: Local responses to a global threat. *Progress in Development Studies*, 3(1):43–58.
- Fiasorgbor, D., Wiafe, E., Tettey, C. & Abasiyam, M. 2018. Assessment of the coping strategies of flood victims in the Builsa District. *Environment and Sustainability*, 2(1):17–25.
- Flick, U. 2018. Triangulation. In Denzin, N.K. & Lincoln, Y.S. (eds.) *The Sage handbook of qualitative research* (5th ed.). Thousand Oaks: Sage, 777–804.
- Food and Agricultural Organization. 2009. *How to feed the world in 2050*. Paper presented at the high-level expert forum, October 12–13, Rome.
- Food and Agricultural Organization. 2013. *FAO's work in social protection*. Rome: FAO.
- Food and Agricultural Organization. 2015. *The state of food and agriculture social protection and agriculture: Breaking the cycle of rural poverty*. Rome: FAO.
- Fonchingong Che, C. 2013. Religiosity and existentialist approach to poverty in North-West Cameroon. *International Journal of Religion and Society*, 4(3):165–179.
- Forero, R., Nahidi, S., De Costa, J., Mohsin, M., Fitzgerald, G., Gibson, N., McCarthy, S. & Aboagye-Sarfo, P. 2018. Application of four-dimension criteria to assess rigour of qualitative research in emergency medicine. *BMC Health Services Research*, 18(120):1–11.
- Galiani, S., Gertler, P. & Bando, R. 2016. Non-contributory pensions. *Labour Economics*, 38:47–58.
- Gehrke, E. & Hartwig, R. 2015. *How can public works programmes create sustainable employment?* Discussion Paper 11/2015. Bonn: Deutsches Institut für Entwicklungspolitik gGmbH.
- Gehrke, E. & Hartwig, R. 2018. Productive effects of public works programs: What do we know? What should we know? *World Development*, 107:111–124.
- Gemedo-Dalle, J.I. & Maass, B.L. 2006. Indigenous ecological knowledge of Borana pastoralists in southern Ethiopia and current challenges. *The International Journal of Sustainable Development and World Ecology*, 13(2):113–130.

- Gibson, M. 2012. Food Security—A commentary: What is it and why is it so complicated? *Foods*, 1:18–27.
- Godfrey-Wood, R. & Mamani-Vargas, G. 2019. ‘It really saves us’ versus ‘it doesn’t cover everything’: The benefits and limitations of a non-contributory pension in the Bolivian Altiplano. *Ageing & Society*, 39:17–39.
- Green, D., Billy, J. & Tapim, A. 2010. Indigenous Australians’ knowledge of weather and climate. *Climatic Change*, 100:337–354.
- Guba, E.G. & Lincon, Y.S. 1982. Epistemological and methodological bases for naturalistic Inquiry. *Educational Communications and Technology Journal*, 30(4):363–381.
- Guba, E.G. & Lincoln, Y.S. 1989. *Fourth generation evaluation*. Newbury Park, CA: Sage.
- Gugerty, M.K. 2007. You can’t save alone: Commitment in rotating savings and credit associations in Kenya. *Economic Development and Cultural Change*, 55(2):251–282.
- Hanson, C.S., Ju, A. & Tong, A. 2019. Appraisal of qualitative studies. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 1013–1026.
- Hassanin, N.E. & Kotb, Y. 2021. Residential child and youth care in Egypt. In: Islam, T. & Fulcher, L. (eds.) *Residential child and youth care in a developing world: African perspectives 4*. Cape Town: The CYC-Net Press, 28–46.
- Hemming, D.J., Chirwa, E.W., Dorward, A., Ruffhead, H.J., Hill, R., Osborn, J., Langer, L., Harman, L., Asaoka, H., Coffey, C. & Phillips, D. 2018. Agricultural input subsidies for improving productivity, farm income, consumer welfare and wider growth in low- and lower-middle-income countries. *Campbell Systematic Reviews*, 4:1–153.
- Hennink, M.M., Kaiser, B.N. & Marconi, V.C. 2017. Code saturation versus meaning saturation: How many interviews are enough?. *Qualitative Health Research*, 27(4):591–608.
- Hennink, M.M., Kaiser, B.N. & Weber, M.B. 2019. What influences saturation? Estimating sample sizes in focus group research. *Qualitative Health Research*, 00(0):1–14.
- Hessel, P., Avendano, M., Rodríguez-Castelán, C. & Pfitze, T. 2018. Social pension income associated with small improvements in self-reported health of poor older men in Colombia. *Health Affairs*, 37(3):456–463.
- Hirano-Nomoto, M. 2014. Urban voluntary associations as “African Potentials”: The case of Yaoundé, Cameroon. *African Study Monographs*, Suppl. 50:123–136.
- Holmes, R., Akinrimisi, B., Morgan, J. & Buck, R. 2012. *Social protection in Nigeria: Mapping programmes and their effectiveness*. London: Overseas Development Institute.
- Holmes, R. & Lwanga-Ntale, C. 2012. *Social protection in Africa: A review of social protection issues in research*. Nairobi: PASGR.

- Holzmann, R. & Jørgensen, S. 2001. Social Risk Management: A new conceptual framework for social protection, and beyond. *International Tax and Public Finance*, 8: 529–556.
- Holzmann, R. & Kozel, V. 2007. The role of social risk management in development: A World Bank view. *IDS Bulletin*, 38(3):8–13.
- Holzmann R., Sherburne-Benz, L. & Tesliuc, E. 2003. *Social risk management: The World Bank approach to social protection in a globalising world*. Washington, DC: The World Bank.
- Hossein, C.S. 2015. Black women as co-operators: Rotating savings and credit associations (ROSCAs) in the Caribbean and Canada. *Journal of Co-operative Studies*, 48(3):6–17.
- Ibarrarán, P. & Cueva, C. 2017. Conditionalities for human capital development. In Ibarrarán, P., Medellín, N., Regalia, F. & Stampini, M. (eds.) *How conditional cash transfers work good practices after 20 years of implementation*. Washington, DC: Inter-American Development Bank, 33–51.
- Ikezue, C.E. & Ezeah, P.C. 2017. The role of democracy in infrastructural development of Anambra West Local Government Area, Southeast, Nigeria. *The Nigerian Journal of Sociology and Anthropology*, 14(2):65–80.
- Independent National Electoral Commission. 2014. *Registration areas and collation centres*. Awka: INEC.
- Institute of Development Studies. 2009. *After 2015, '3D human wellbeing'*. IDS in Focus Policy Briefing No. 9. Brighton: Institute of Development Studies.
- International Federation of Red Cross and Red Crescent Societies. 2021. *MDRNG030—Nigeria floods—DREF final report*. Abuja: IFRC.
- International Labour Organization. 2012. *R202—Social protection floors recommendation, 2012 (No. 202)*. Available from: https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0:NO::P12100_INSTRUMENT_ID:3065524 [Accessed: 2020-07-08].
- International Labour Organization. 2018. *Women and men in the informal economy: A statistical picture (3rd ed.)*. Geneva: International Labour Office.
- International Labour Organization. 2021a. *World social protection report 2020–2022: Social protection at the crossroads—in pursuit of a better future*. Geneva: International Labour Office.
- International Labour Organization. 2021b. *Africa regional social protection strategy, 2021–2025: Towards 40%—a social protection coverage acceleration framework to achieve the SDGs*. Geneva: International Labour Organization.
- International Social Security Association. 2019. *Social security programs throughout the world*. Geneva: ISSA.
- Iroh, W.O. 2019. *Age grade system and community development in Ohafia Local Government Area*. Master's dissertation. Available from:

https://www.researchgate.net/publication/330213492_Age_Grade_System_and_Community_Development_in_Ohafia_Local_Government_Area [Accessed: 2021-08-20].

- Irving, M. 2005. *Informal savings groups in South Africa: Investing in social capital*. Working Paper Number 112. Cape Town: Centre for Social Science Research.
- Iwuamadi, C.K. 2012. Governance and security in Anambra State. In: Ukiwo, U. & Chukwuma, I. (eds.) *Governance and insecurity in South East Nigeria*. Lagos: CLEEN Foundation, 58–82.
- Izugbara, C. 2016. *Livelihoods and associational life among rural older Igbo persons in Southeastern Nigeria*. Unpublished Doctoral Thesis. Pretoria: University of Pretoria.
- Jones, B.T.B. & Erdmann, T.K. 2013. *Natural resource management in Southern Africa: A decision-makers' guide*. Washington, DC: United States Agency for International Development.
- Jones, L., Jaspars, S., Pavanello, S., Ludi, E., Slater, R., Arnall, A., Gristi, N. & Mtisi, S. 2010. *Responding to a changing climate: Exploring how disaster risk reduction, social protection and livelihoods approaches promote features of adaptive capacity*. Working Paper 319. London: Overseas Development Institute.
- Jones, N., Samuels, F. & Malachowska, A. 2013. *Holding cash transfers to account: Beneficiary and community perspectives*. London: Overseas Development Institute.
- Jonkman, S.N., Maaskant, B., Boyd, E. & Levitan, M.L. 2009. Loss of life caused by the flooding of New Orleans after Hurricane Katrina: Analysis of the relationship between flood characteristics and mortality. *Risk Analysis*, 29(5):676–698.
- Jorgensen, S.L. & Siegel, P.B. 2019. *Social protection in an era of increasing uncertainty and disruption: Social risk management 2.0*. Discussion Paper No. 1930. Washington, DC: The World Bank.
- Juarez, L. & Pfitze, T. 2019. Vulnerability? The case of Mexico. *Empirical Economics*, 59:1865–1882.
- Kaduna State Steering Committee on Social Investment. 2020. *Kaduna state social protection policy 2020*. Available from: https://kdsg.gov.ng/wpfd_file/kaduna-state-social-protection-policy-2020-min/ [Accessed: 2023-04-10].
- Kahui, V. & Richards, A.C. 2014. Lessons from resource management by indigenous Maori in New Zealand: Governing the ecosystems as a commons. *Ecological Economics*, 102:1–7.
- Kaseke, E. 2005. Social security and older people: An African perspective. *International Social Work*, 48(1):89–98.
- Kazooru, C., Acworth, J., Tondo, C. & Kazungu, B. 2006. *Forest-based associations as drivers for sustainable development in Uganda*. IIED Small and Medium Forest Enterprise Series No. 15. Edinburgh, UK: International Institute for Environment and Development.

- Klonner, S. 2003. Rotating savings and credit associations: When participants are risk averse. *International Economic Review*, 44(3):979–1005.
- Kollamparambil, U. & Etinzock, M.N. 2019. Subjective well-being impact of old age pension in South Africa: A difference in difference analysis across the gender divide. *South African Journal of Economic and Management Sciences*, 22(1):a2996.
- Kothari, C.R. 2004. *Research methodology: Methods and techniques* (2nd revised ed.). New Delhi: New Age International.
- Kumar, R. 2011. *Research methodology: A step-by-step guide for beginners* (3rd ed.). London: Sage Publications.
- Kung'u, J.N. & Waweru, P. 2016. Generation sets as institutions of cohesion and mutual existence in pre-colonial Kenya. *Scholars Journal of Arts, Humanities and Social Sciences*, 4(9):1189–1197.
- Kuo, C. & Operario, D. 2010. Caring for AIDS-orphaned children: An exploratory study of challenges faced by carers in KwaZulu-Natal, South Africa. *Vulnerable Children and Youth Studies*, 5(4):344–352.
- Kuriakose, A.T., Heltberg, R., Wiseman, W., Costella, C. Cipryk, R. & Cornelius, S. 2013. Climate-responsive social protection. *Development Policy Review*, 31(S2):19–34.
- Kwen, J. 2022. NEMA spends N112.13bn on disaster management in 11 years. *Business Day*, 17 November. Available from: <https://businessday.ng/news/article/nema-spends-n112-13bn-on-disaster-management-in-11-years/> [Accessed: 2022-03-20].
- Leake, E. 2019. Empathy as research methodology. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 237–252.
- Leonard, E., Ananias, J. & Sharley, V. 2022. It takes a village to raise a child: Everyday experiences of living with extended family in Namibia. *Journal of the British Academy*, 10(s2):239–261.
- Leppert, G. 2015. *Social risk management strategies and exposure to high health risks in developing countries: Theoretical insights and empirical evidence from the sub-Saharan countries Ghana and Malawi*". Inaugural dissertation zur Erlangung des Doktorgrades der Wirtschafts- und Sozialwissenschaftlichen Fakultät der Universität zu Köln.
- Liamputtong, P. 2019. Qualitative inquiry. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 9–26.
- Lienard, P. 2016. Age grouping and social complexity. *Current Anthropology*, 57(13):S105–S117.
- Lincoln, Y.S. & Guba, E.G. 1986. But is it rigorous? Trustworthiness and authenticity in naturalistic evaluation. *New Directions for Program Evaluation*, 30:73–84.
- Loewe, M., Ochtrop, J., Peter, C., Roth, A., Tampe, M. & Türkner, A. 2001. *Improving the social protection of the urban poor and near-poor in Jordan—The potential of micro-*

- insurance*. Reports and Working Papers 12/2001. Bonn: German Development Institute.
- Lombe, M., Mabikke, H., Enelamah, N.V. & Chu, Y. 2019. Conceptualizing the African child as orphan and vulnerable: A label in need of redefinition? *International Social Work*, 62(1):62–75.
- Lower Niger Congress. 2022. The woes of the indigenous inhabitants of Anambra-West LGA emblemize all that is wrong with today's unitary Nigeria. Available from: <https://images.app.goo.gl/bmfUVE4QcTBJGJAj6> [Accessed: 2022-05-22].
- Luttrell, C. & Moser, C. 2004. *Gender and social protection*. Available from: <http://odi.org/en/publications/gender-and-social-protection/> [Accessed: 2023-03-08].
- Mabika, S. 2018. *The motivation and success factors of Zimbabwean grocery stokvels in Cape Town, South Africa*. Master's thesis. Belville: Cape Peninsula University of Technology.
- Mabundza, L. & Dlamini, C. 2018. Indigenous social security systems in Swaziland. In: Noyoo, N. & Boon, E. (eds.) *Indigenous social security systems in Southern and West Africa*. Sun Press, 47–68.
- Machado, A.F., Fontes, G.G., Antigo, M.F., Gonzalez, R.H.S. & Soares, F.V. 2011. *Assessment of the implications of the Bolsa Família programme for the decent work agenda*. Working Paper Number 84. Brasilia: International Policy Centre for Inclusive Growth United Nations Development Programme.
- Maduagwu, E.A. 2012. Umuada and the Phenomenon of Dual Identity in Ogbaruland. *AFRREV LALIGENS*, 1(3):133–154.
- Magami, I.M., Yahaya, S. & Mohammed, K. 2014. Causes and consequences of flooding in Nigeria: A review. *Biological and Environmental Sciences Journal for the Tropics*, 11(2):154–162.
- Magni, G. 2016. *Indigenous knowledge and implications for the sustainable development agenda*. Global Education Monitoring Report.
- Malterud, K., Siersma, V.D. & Guassora, A.D. 2016. Sample size in qualitative interview studies: Guided by information power. *Qualitative Health Research*, 26(13):1753–1760.
- Manera, K., Hanson, C.S., Gutman, T. & Tong, A. 2019. Consensus methods: Nominal group technique. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 737–750.
- Manohar, N., Liamputtong, P., Bhole, S. & Arora, A. 2019. Researcher positionality in cross-cultural and sensitive research. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 1601–1616.
- Martin, F.S. & Zulaika, G. 2016. Who cares for children? A descriptive study of care-related data available through global household surveys and how these could be better mined to inform policies and services to strengthen family care. *Global Social Welfare*, 3:51–74.

- Marzbali, M.H., Abdullah, A., Razak, N. & Tilaki, M.J.M. 2011. A review of the effectiveness of crime prevention by design approaches towards sustainable development. *Journal of Sustainable Development*, 4(1):160–172.
- Mathe, T. 2019. The unholy cost of a sacred death. *Mail & Guardian Newspaper*, 11 July. Available from: <https://mg.co.za/article/2019-07-11-00-the-unholy-cost-of-a-sacred-death/> [Accessed: 2021-09-21].
- Mbamaonyekwu, V.S. 2013. *ROSCAs: An instrument for the sustainable development of the solidarity economy*. Paper presented at the 5th RIPESS International Meeting of SSE, October 15–18, Manila, Philippines.
- Mbizi, R. & Gwangwava, E. 2013. Rotating savings and credit associations: An alternative funding for sustainable micro enterprise—case of Chinhoyi, Zimbabwe. *Journal of Sustainable Development in Africa*, 15(7):181–193.
- McAdoo, B.G., Baumwoll, J. & Moore, A. 2008. Indigenous knowledge saved lives during 2007 Solomon Islands Tsunami. In: Shaw, R., Uy, N. & Baumwoll, J. (eds.) *Indigenous knowledge for disaster risk reduction: Good practices and lessons learned from experiences in the Asia-Pacific Region*. Bangkok: United Nations International Strategy for Disaster Reduction, 64–67.
- McElwee, P., Nghiem, T., Le, H & Vu, H. 2017. Flood vulnerability among rural households in the Red River Delta of Vietnam: Implications for future climate change risk and adaptation. *Natural Hazards*, 86:465–492.
- McKechnie, L.E.F. 2008. Participant observation. In: Given, L.M. (ed.) *The Sage encyclopedia of qualitative research methods* (vol. 1 & 2). California: Sage Publications, 598–599.
- McKinnon, R. 2002. Social risk management: A conceptual fallacy of composition. *Risk Management*, 4(2):21–31.
- Mercer, J., Dominey-Howes, D., Kelman, I. & Lloyd, K. 2007. The potential for combining indigenous and western knowledge in reducing vulnerability to environmental hazards in small island developing states. *Environmental Hazards*, 7(4):245–256.
- Mercer, J. & Kelman, I. 2008. Living with floods in Singas, Papua New Guinea. In: Shaw, R., Uy, N. & Baumwoll, J. (eds.) *Indigenous knowledge for disaster risk reduction: Good practices and lessons learned from experiences in the Asia-Pacific Region*. Bangkok: United Nations International Strategy for Disaster Reduction, 46–51.
- Merem, E.C. & Twumasi, Y.A. 2006. Hydropolitics: A case of the Niger River Basin. *The Africa GIS Quarterly Magazine*, 1(2):24–28.
- Meyers, K. & Watson, P. 2008. Legend, ritual and architecture on the ring of fire. In: Shaw, R., Uy, N. & Baumwoll, J. (eds.) *Indigenous knowledge for disaster risk reduction: Good practices and lessons learned from experiences in the Asia-Pacific Region*. Bangkok: United Nations International Strategy for Disaster Reduction, 17–22.

- Millán, T.M., Barham, T., Macours, K., Maluccio, J.A. & Stampini, M. 2019. Long-Term impacts of conditional cash transfers: Review of the evidence. *The World Bank Research Observer*, 34(1):119–159.
- Ministry of Budget and National Planning. 2017. *National Social Protection Policy*. Abuja: Ministry of Budget and National Planning.
- Mkandawire, T. 2001. *Social policy in a development context*. Social Policy and Development Programme Paper Number 7. Geneva: United Nations Research Institute for Social Development.
- Mkandawire, T. 2016. *Colonial legacies and social welfare regimes in Africa: An empirical exercise*. UNRISD Working Paper, No. 2016-4. Geneva: United Nations Research Institute for Social Development.
- Modikwa, O. 2009. *Botswana: Mephato arrest crime in Tswapong*. Available from: <https://allafrica.com/stories/200903310793.html> [Accessed: 2020-11-17].
- Moerman, L., & van der Laan, S. 2020. Paupers, burial clubs and funeral insurance: Calculating moral panics. *The British Accounting Review*, 53(2).
- Mokomane, Z. 2013. Social protection as a mechanism for family protection in sub-Saharan Africa. *International Journal of Social Welfare*, 22(3):248–259.
- Mokomane, Z. 2018. Indigenous social security systems in Botswana. In: Noyoo, N. & Boon, E. (eds.) *Indigenous social security systems in Southern and West Africa*. Sun Press, 13–28.
- Mokomane, Z., Enworo, O.C. and Setambule, T. 2021. The role of Indigenous social protection systems in the sustainable development of contemporary African communities. In: Filho, W.L., Pretorius, R. & de Sousa, L.O. (eds.) *Sustainable development in Africa. World Sustainability Series*. Springer, Cham, 75–89.
- Morse, J.M. 2015a. Critical analysis of strategies for determining rigor in qualitative inquiry. *Qualitative Health Research*, 25(9):1212–1222.
- Morse, J.M. 2015b. Data were saturated. *Qualitative Health Research*, 25(5):587–588.
- Morse, J. 2018. Reframing rigor in qualitative inquiry. In: Denzin, N.K. & Lincoln, Y.S. (eds.) *The Sage handbook of qualitative research* (5th ed.). Thousand Oaks: Sage, 1372–1409.
- Morton, F. 2012. Mephato: The rise of the Tswana militia in the pre-colonial period. *Journal of Southern African Studies*, 38(2):385–397.
- Moser, A. & Korstjens, I. 2018. Series: practical guidance to qualitative research. Part 3: sampling, data collection and analysis. *European Journal of General Practice*, 24(1):9–18.
- Mumtaz, Z. 2021. Informal social protection: A conceptual synthesis. *Social Policy Administration*, 56:394–408.

- Mumtaz, Z. & Whiteford, P. 2021. Comparing formal and informal social protection: A case study exploring the usefulness of informal social protection in Pakistan. *Journal of International and Comparative Social Policy*, 37(3):243–272.
- Mupedziswa, R. & Ntseane, D. 2013. The contribution of non-formal social protection to social development in Botswana. *Development Southern Africa*, 30(1):84–97.
- Mushunje, M.T. & Kaseke, E. 2018. Indigenous social security systems in Zimbabwe: Strengths, challenges and prospects. In: Noyoo, N. & Boon, E. (eds.) *Indigenous social security systems in Southern and West Africa*. Sun Press, 105–122.
- Mustapha, H. & Uyot, C. 2012. Social protection in Nigeria. In: Kalusopa, T., Dicks, R. & Osei-Boateng, C. (eds.) *Social protection schemes in Africa*. Windhoek: African Labour Research Network, 201–223.
- National Assembly of the Federal Republic of Nigeria. 2022. *2022 Appropriation Bill*. Available from: <https://pwcnigeria.typepad.com/files/fgn-2022-appropriation-bill.pdf> [Accessed: 2023-04-12].
- National Bureau of Statistics. 2020. *2019 poverty and inequality in Nigeria: Executive summary*. Abuja: National Bureau of Statistics.
- National Bureau of Statistics. 2022. *National population estimates*. Available from: <http://nigerianstat.gov.ng/download/474> [Accessed: 2022-05-12].
- National Emergency Management Agency. 2012. NEMA blames climate change for worst flood in Nigeria. *NEMA Newsletter*, 4(12):1–8.
- National Social Investment Programme. 2018. *Investing in our people: A brief on the National Social Investment programmes in Nigeria*. Abuja: National Social Investment Office.
- Ndukwe, C. 2015. Changes and continuity in age grade practices in Nigeria: A study of the Igbo traditional and modern administrative system. *Journal of Policy and Development Studies*, 9(3):176–184.
- Neidhöfer, G. & Niño-zarazúa, M. 2019. The long(er)-term impacts of *Chile Solidario* on human capital and labor income. *Population and Development Review*, 45(S1):209–244.
- Nenna, M.G. 2012. Factors influencing women’s participation in fisheries activities in Anambra-West Local Government Area of Anambra State, Nigeria. *Journal of Agricultural & Food Information*, 13(2):157–168.
- Neuman, W.L. 2014. *Social research methods: Qualitative and quantitative approaches* (7th ed.). Essex: Pearson Education.
- Nevin, A.S. & Olatunji, G. 2017. *Promoting economic prosperity: Analysis of the state-level business environment in Nigeria*. Abuja: PwC.
- Ngwenya, B.N. 2003. Redefining kin and family social relations: Burial societies and emergency relief in Botswana. *Journal of Social Development in Africa*, 18(1):85–110.

- Niño-Zarazúa, M. 2019. Welfare and redistributive effects of social assistance in the Global South. *Population and Development Review*, 45(S1):3–22.
- Niño-Zarazúa, M. 2020. Mexico's Progres-a-Oportunidades-Prospera and the raise of social assistance in Latin America. In: Anand, P.B., Fennell, S. & Comim, F. (eds.) *Handbook of BRICS and emerging economies*. Oxford: Oxford University Press, 547–572.
- Norton, M., Osgood, D., Madajewicz, M., Holthaus, E., Peterson, N., Diro, R., Mullally, C., Teh, T. & Gebremichael, M. 2014. Evidence of demand for index insurance: Experimental games and commercial transactions in Ethiopia. *Journal of Development Studies*, 50(5):630–648.
- Novignon, J., Chirwa, G.C. & Frempong, R.B. 2021. *Impact of agricultural input subsidy on nutritional outcomes in Malawi*. Policy Brief No.778. Nairobi: African Economic Research Consortium.
- Noyoo, N. & Boon, E. (eds.). 2018. Introduction and background. In: *Indigenous social security systems in Southern and West Africa*. Sun Press, 1–13.
- Ntuli, P.P. 2002. Indigenous knowledge systems and the African Renaissance: Laying a foundation for the creation of counter-hegemonic discourses. In: Odora Hoppers, C.A. (ed.) *Indigenous knowledge and the integration of knowledge systems: Towards a philosophy of articulation*. Claremont: New Africa Books, 53–66.
- Nunez, L. & Wheeler, B. 2012. Chronicles of death out of place: Management of migrant death in Johannesburg. *African Studies*, 71(2):212–233.
- Nwafor, O. 2014. Dance as a medium for social stability: A case of Umuada burial performance. *UJAH UNIZIK Journal of Arts and Humanities*, 125–145.
- Nwaiwu, C. 2020. Flood displaces over 20 000 families in Anambra. *Vanguard*, 4 November. Available from: <http://www.vanguardngr.com/2020/11/flood-displaces-over-20000-families-in-anambra/> [Accessed: 2022-07-01].
- Nwaubani, E. 2006. Igbo political systems. *Lagos Notes and Records*, 12(1):1–27.
- Nwimo, L. 2021. *Stakeholders brainstorm on disability rights law in Anambra*. Available from: <http://orientdailynews.com/geopolis/anambra/stakeholders-brainstorm-over-disability-rights-law-in-anambra-state/> [Accessed: 2022-07-01]
- Nwoko, K.C. 2020. Traditional psychiatric healing in Igbo land, Southeastern Nigeria. *Global Journal of Sociology and Anthropology*, 9(7):1–8.
- Nwosu, P.C., Olayinka, D.N. & Nwilo, P.C. 2013. *Generation of flood maps and drainage basin of Umueze-Anam*. FIG Working Week 2013 Environment for Sustainability, 6–10 May 2013. Abuja, Nigeria.
- Nwoye, C. 2020. NEMA, SEMA carry out flood assessment tour to ascertain level of damages. *SEMA Scope*, 1(1):11–52.
- Obasi, C.H., Agbodike, F.C. & Usulor, S.E. 2021. Manpower Development and Organizational Performance in Anambra State Civil Service: A Study of Anambra

- State Ministry of Women Affairs, 2006 – 2018. *International Journal of Social Science and Humanities Research*, 9(1): 142 – 154.
- O'Brien, C., Scott, Z., Smith, G., Barca, V., Kardan, A., Holmes, R., Watson, C. & Congrave, J. 2018. *Shock-Responsive Social Protection Systems Research: Synthesis Report*. Oxford, UK. Oxford Policy Management.
- Obiajulu, A.O. & Biereenu-Nnabugwu, M. 2015. Town unions, social conflicts and dialectics of infrastructural development in Anambra state, Nigeria. *Journal of Economic Studies*, 12(1):1–16.
- Odenigbo, P. 2020. Bracing for impending flood disaster. *SEMA Scope*, 1(1):7–8.
- Odesola, A.O. & Ale, T.O. 2019. Overview of energy generation at Jebba hydropower station (2009–2016). *Nigerian Journal of Technology (NIJOTECH)*, 38(3):744–749.
- Oduro, A.D. 2010. *Formal and informal social protection in sub-Saharan Africa*. European Report on Development.
- Okojie, M.U. 2010. The future of the Nigerian family in Nigeria. *Nigerian Journal of Research and Production*, 16(1):1–9.
- Olajuyigbe, O. & Ajayeoba, A. 2012. *Floods in Nigeria: Revisiting state's accountability on emergency response/preparedness and disaster risk reduction in Nigeria*. Abuja: ActionAid.
- Olanrewaju, C.C., Chitakira, M., Olanrewaju, O.A. & Louw, E. 2019. Impacts of flood disasters in Nigeria: A critical evaluation of health implications and management. *Jàmbá: Journal of Disaster Risk Studies*, 11(1):1–10.
- Olarinmoye, O. O. 2012. Faith-based organizations and development: Prospects and constraints. *Transformation*, 29(1):1–14.
- Olayinka-Dosunmu, D.N. Adzandeh, A.E. Hamid-Mosaku, I.A., Okolie, C.J., Nwilo, P.C. & Ogbeta, C.O. 2022. Assessing River Benue flow data for flood mitigation and management in Adamawa catchment, Nigeria. *Scientific African*, 16(2022):e01205. Available from: <https://doi.org/10.1016/j.sciaf.2022.e01205>
- Olivera, J. & Zuluaga, B. 2014. The ex-ante effects of noncontributory pensions in Colombia and Peru. *Journal of International Development*, 26:949–973.
- Olivier, M.P. & Mpedi, L.G. 2003. *Extending social security protection to families in the African context: The complementary role of formal and informal social security*. Paper presented at the 4th International Research Conference of the International Social Security Association Social Security in a Long-Life Society (Antwerp, Belgium 5–7 May 2003).
- Onwuegbuzie, A.J., Dickinson, W.B., Leech, N.L. & Zoran, A.G. 2009. A qualitative framework for collecting and analyzing data in focus group research. *International Journal of Qualitative Methods*, 8(3):1–21.

- Ouma, M. & Adésínà, J. 2019. Solutions, exclusion and influence: Exploring power relations in the adoption of social protection policies in Kenya. *Critical Social Policy*, 39(3):376–395.
- Oware, P.M. 2017. *The role of informal social security arrangements in providing social protection: A case study of women self-help groups in Kabras Location, Kakamega County (Kenya)*. Master's thesis. Bellville: University of the Western Cape.
- Oware, P.M. 2020. Informal social protection actors: A focus on women self-help groups in Kenya. *International Social Work*, 63(5):612–625.
- Oyerinde, G.T., Wisser, D., Hountondji, F.C.C., Odofin, A.J., Lawin, A.E., Afouda, A. & Diekkrüger, B. 2016. Quantifying uncertainties in modeling climate change impacts on hydropower production. *Climate*, 4(34):1–15.
- Pacetti, T., Caporali, E. & Rulli, M. C. 2017. Floods and food security: A method to estimate the effect of inundation on crop availability. *Advances in Water Resources*, 110:494–504.
- Pang, B. 2019. Ethnographic method. In: Liamputtong, P. (ed.) *Handbook of research methods in health social sciences*. Singapore: Springer Nature, 443–456.
- Patel, L., Hochfeld, T., Ajefu, J. & Bryer, M. 2018. *Measuring the impact of the child support grant: Tracking educational and health wellbeing outcomes for child recipients from 2008 to 2014*. Johannesburg: Centre for Social Development in Africa.
- Patel, L., Hochfeld, T. & Moodley, J. 2013. Gender and child sensitive social protection in South Africa. *Development Southern Africa*, 30(1):69–83.
- Patel, L., Kaseke, E. & Midgley, J. 2012. Indigenous welfare and community-based social development: Lessons from African innovations. *Journal of Community Practice*, 20(1–2):12–31.
- Paul, S.K. & Routray, J.K. 2010. Flood proneness and coping strategies: The experiences of two villages in Bangladesh. *Disasters*, 34(2):489–508.
- Paul, S.K. & Routray, J.K. 2011. Household response to cyclone and induced surge in coastal Bangladesh: Coping strategies and explanatory variables. *Natural Hazards*, 57:477–499.
- Phetlhu, D.R. & Watson, M. 2014. Challenges faced by grandparents caring for AIDS orphans in Koster, North West Province of South Africa. *African Journal for Physical, Health Education, Recreation and Dance*, Supplement 1(2):348–359.
- Piron, L. 2004. *Rights-based approaches to social protection*. Available from: <https://socialprotection-humanrights.org/wp-content/uploads/2015/06/Rights-based-approaches-to-social-protection1.pdf> [Accessed: 2022-12-21].
- Plagerson, S. & Ulriksen, M. S. 2015. *Cash transfer programmes, poverty reduction and empowerment of women in South Africa*. GED Working Paper no. 4/2015. Geneva: International Labour Office.

- Portes, A. 1998. Social capital: Its origins and applications in modern sociology. *Annual Review of Sociology*, 24:1–24.
- Pradhan, K.C. & Mukherjee, S. 2018. Covariate and idiosyncratic shocks and coping strategies for poor and non-poor rural households in India. *Journal of Quantitative Economics*, 16:101–127.
- Preissle, J. 2008. Ethics. In: Given, L.M. (ed.) *The Sage encyclopedia of qualitative research methods* (vol. 1 & 2). California: Sage Publications, 273–277.
- Raccanello, K. & Anand, J. 2009. Health expenditure financing as incentive for participation in ROSCAS. *Desarrollo y Sociedad*, (64):173–206..
- Rachlis, B., Sodhi, S., Burciul, B., Orbinski, J., Cheng, A.H.Y. & Cole, D. 2013. A taxonomy for community-based care programs focused on HIV/AIDS prevention, treatment, and care in resource-poor settings. *Global Health Action*, 6:1–21.
- Radipotsane, M.O. 2007. Determinants of household saving and borrowing in Botswana. *IFC Bulletin*, 25:284–296.
- Ralston, M., Schatz, E., Menken, J., Gómez-Olivé, F.X. & Tollman, S. 2015. Who benefits—or does not—from South Africa’s Old Age Pension? Evidence from characteristics of rural pensioners and non-pensioners. *International Journal of Environment Research and Public Health*, 13(85):1–14.
- Rautela, P. & Karki, B. 2015. Weather forecasting: Traditional knowledge of the people of Uttarakhand Himalaya. *Journal of Geography, Environment and Earth Science International*, 3(3):1–14.
- Reed, S.O., Rogan, M., Grapsa, E., Ismail, G. & and Valdivia, M. 2021. *The crisis is far from over for informal workers—we need an inclusive recovery for the majority of the world’s workforce*. Policy Insights No. 8. Cambridge: WIEGO.
- Rodríguez-García, R., Wilson, D., York, N., Low, C., N’Jie, N. & Bonnel, R. 2013. Evaluation of the community response to HIV and AIDS: Learning from a portfolio approach. *AIDS Care*, 25(supplement 1):S7–S19.
- Roelen, K. 2018. The role of social protection in improving child well-being and care in Africa. In: Wouterse, F.S. & Taffese, A.S. (eds.) *Boosting growth to end hunger by 2015: The role of social protection*. Washington DC: International Food Policy Research Institute, 93–101.
- Rowe, W.E. (2014). Positionality. In: Coghlan, D. & Brydon-Miller, M. (eds.) *The Sage encyclopedia of action research*. London: Sage Publications, 559–560.
- Rufat, S., Tate, E., Burton, C.G. & Maroof, A.S. 2015. Social vulnerability to floods: Review of case studies and implications for measurement. *International Journal of Disaster Risk Reduction*, 14:470–486.
- Sabates-Wheeler, R. & Devereux, S. 2007. *Social protection for transformation*. IDS Working Paper 395. Brighton, UK: Institute of Development Studies.

- Salinas-Rodríguez, A., Torres-Pereda, M.D.P., Manrique-Espinoza, B., Moreno-Tamayo, K., Teñlez-Rojo Solís, M.M. 2014. Impact of the non-contributory social pension program 70 y más on older adults' mental well-being. *PLoS ONE*, 9(11):1–10.
- Samson, M., Heinrich, C.J., Hoddinott, J., Laryea-Adjei, G., Buthelezi, T., Cluver, L., Jehoma, S., Mogotsi, M., Stevens, T., van Niekerk, I. & Nyokangi, E. 2016. The impact of a promise realised South Africa's Child Support Grant. In: Davis, B., Handa, S., Hypher, N., Rossi, N.W., Winters, P. & Yablonski, J. (eds.) *From evidence to action: The story of cash transfers and impact evaluation in sub-Saharan Africa*. New York: The Food and Agriculture Organization of the United Nations, The United Nations Children's Fund, and Oxford University Press, 306–331.
- Samson, M., Van Niekerk, I. & Quene, K. M. 2010. *Designing and implementing social transfer programmes* (2nd ed.). Cape Town: Economic Policy Research Institute.
- Schensul, J.J. 2008. Methods. In: Given L.M. (ed.) *The Sage encyclopedia of qualitative research methods* (vol. 1 & 2). California: Sage Publications, 521–526.
- Schubert, B. & Beales, S. 2006. *Social cash transfers for Africa: A transformative agenda for the 21st century*. London: HelpAge International.
- Seepamore, B. 2018. Indigenous social security systems: A Southern African perspective. In: Noyoo, N. & Boon, E. (eds.) *Indigenous social security systems in Southern and West Africa*. Sun Press, 69–85.
- Semenya, D.K. 2013. Burial society versus the Church in the Black society of South Africa: A pastoral response. *Verbum et Ecclesia*, 34(1):1–9.
- Shadare, G.A. 2022. The governance of Nigeria's social protection: The burdens of developmental welfarism? *Societies*, 12, 20. <https://doi.org/10.3390/soc12010020>
- State Emergency Management Agency. (2020). SEMA's background. *SEMA Scope*, 1(1):6.
- Soares, F.V. & Silva, E. 2010. *Conditional cash transfer programmes and gender vulnerabilities in Latin America: Case studies from Brazil, Chile and Colombia*. London: Overseas Development Institute.
- South African Social Security Agency. 2013. *Old age grant*. Pretoria: SASSA.
- Stampini, M. & Tornarolli, L. 2012. *The growth of conditional cash transfers in Latin America and the Caribbean: Did they go too far?* Policy Paper No. 49. Bonn: Forschungsinstitut zur Zukunft der Arbeit Institute for the Study of Labor.
- Steiner, A. & Oviedo, G. 2004. Indigenous knowledge and natural resource management. In: The World Bank (ed.) *Indigenous knowledge: Local pathways to global development*. Washington, DC: The World Bank, 30–33.
- Stoffle, B.W., Stoffle, R.W., Minnis, J. & Van Vlack, K. 2014. Women's power and community resilience rotating savings and credit associations in Barbados and the Bahamas. *Caribbean Studies*, 42(1):45–69.

- Storchi, S. 2018. *Impact evaluation of savings groups and stokvels in South Africa: The economic and social value of group-based financial inclusion*. Pietermaritzburg: SaveAct.
- Subbarao, K., del Ninno, C., Andrews, C. & Rodríguez-Alas, C. 2013. *Public works as a safety net: Design, evidence, and implementation*. Washington, DC: World Bank.
- Surajo, A.Z., Musa, J. & Umar, A.S. 2019. An integrated approach to social protection system in Kano state, Nigeria: A sustainable development linkage. *International Journal of Modern Trends in Social Sciences*, 2(6):48–62.
- Tamasane, T. & Head, J. 2010. The quality of material care provided by grandparents for their orphaned grandchildren in the context of HIV/AIDS and poverty: A study of Kopanong municipality, Free State. *Journal of Social Aspects of HIV/AIDS*, 7(2):76–84.
- Thomson, R.J. & Posel, D.B. 2002. The management of risk by burial societies in South Africa. *South African Actuarial Journal*, 2:83–128.
- Tirivayi, N. & Rodriguez, O. 2017a. *Social protection for forest-dependent communities*. FAO Policy Brief. Available from: <http://www.fao.org/3/a-i7008e.pdf> (Accessed: 2022-05-08).
- Tirivayi, N. & Rodriguez, O. 2017b. *Social protection for building the resilience of forest-dependent people: Evidence, linkages, practices and potential applications*. Rome: FAO.
- Tostensen, A. 2004. *Towards feasible social security systems in sub-Saharan Africa*. CMI Working Paper 5. Bergen, Norway: Chr. Michelsen Institute.
- Ugiagbe, E.O. & Ugiagbe, I. 2015. Transcending the Eurocentric development paradigms in Nigeria: The traditional age grades in discourse. *Journal of Siberian Federal University Humanities & Social Sciences*, 3(8):366–376.
- Ugochukwu, F. 2014. Nigerian widows on screen: Reflections on a changing landscape. *Journal of Gender, Information and Development in Africa*, 3(1 & 2):7–33.
- Ujumadu, V. 2017. Age grades as facilitators of development in Igboland. *Vanguard Metro*. Available from: <https://www.vanguardngr.com/2017/10/age-grades-facilitators-development-igboland/> [Accessed: 2022-10-30].
- Ukpokolo, C. 2010. Gender, space and power in the indigenous Igbo socio-political organization. *Pakistan Journal of Social Sciences*, 7(2):177–186.
- Umukoro, D. 2013. Poverty and social protection in Nigeria. *Journal of Developing Societies*, 29(3):305–322.
- UNAIDS & Stop AIDS Alliance. 2015. *Communities deliver: The crucial role of communities in reaching global targets to end the AIDS epidemic*. Geneva: Joint United Nations Programme on HIV/AIDS.

- United Nations. 2006. *Global survey of early warning systems: An assessment of capacities, gaps and opportunities toward building a comprehensive global early warning system for all natural hazards*. Geneva: United Nations Inter-Agency Secretariat of the International Strategy for Disaster Reduction.
- United Nations. 2015. *Transforming our world: The 2030 Agenda for Sustainable Development*. Available from: <https://undocs.org/en/A/RES/70/1> [Accessed: 2020-07-08].
- United Nations Children's Fund. 2016. *Social inclusion summaries: UNICEF's approach to social protection*. New York: UNICEF.
- United Nations Development Programme. 2019a. *The state of social assistance in Africa*. New York: RSCA.
- United Nations Development Programme. 2019b. *Human development report 2019: Beyond income, beyond averages, beyond today: Inequalities in human development in the 21st Century*. New York: UNDP.
- United Nations International Strategy for Disaster Reduction. 2005. *Hyogo framework for action 2005–2015: Building the resilience of nations and communities to disasters*. Extract from the final report of the World Conference on Disaster Reduction (A/CONF.206/6). Geneva: United Nations International Strategy for Disaster Reduction.
- United Nations Office for Disaster Risk Reduction. 2015. *Sendai framework for disaster risk reduction 2015–2030*. Geneva: United Nations Office for Disaster Risk Reduction.
- UNPFII. 2010. *Ninth session E/C.19/2010/CRP.4 25. The human development framework and indigenous peoples' self-determined development or development with culture and identity*. 19–30 April, 2010. New York.
- Usang, M.A. 2015. *Understanding kinship care of children in Africa: A family environment or an alternative care option?* The Hague: Eleven International Publishing.
- Uy, N. & Shaw, R. 2008. Shaped by wind and typhoon: The indigenous knowledge of the Ivatans in the Batanes Islands, Philippines. In: Shaw, R. Uy, N. & Baumwoll, J. (eds.) *Indigenous knowledge for disaster risk reduction: Good practices and lessons learned from experiences in the Asia-Pacific Region*. Bangkok: United Nations International Strategy for Disaster Reduction, 59–63.
- Van den Bersselaar, D. 2005. Imagining home: Migration and the Igbo village in colonial Nigeria. *Journal of African History*, 46:51–73.
- Van der Merwe, W., Swart, I. & Hendriks, J. 2009. Faith-based organisations in the context of social welfare and development in South Africa: Towards a conceptualization. *Social Work/Maatskaplike Werk*, 45(2):125–139.
- Verpoorten, R. & Verschraegen, G. 2010. Formal and informal social protection in sub-Saharan Africa: A complex welfare mix to reduce poverty and inequality. In: Suter, C. (ed.) *World society studies*, Berlin: Lit Verlag, 311–333.

- Vykopalová, H. 2016. Social risk management as a strategy in the fight against poverty and social exclusion. *DANUBE: Law and Economics Review*, 7(2):123–129.
- Warria, A. & Chikadzi, V. 2020. The role of indigenous social protection in safeguarding children: Lessons from Africa. In: Olivier, M.P., Mpedi, L.G. & Kalula, E. (eds.) *Liber Amicorum: Essays in honour of Professor Edwell Kaseke and Dr Mathias Nyenti*. Stellenbosch: African Sun Media, 137–153.
- Watson, E.E. 2003. Examining the potential of indigenous institutions for development: A perspective from Borana, Ethiopia. *Development and Change*, 34(2):287–309.
- Wei Li, C.A., Chen, A.C., Leong, K.J., Keith, V.M. & Adams, K.L. 2008. Surviving Katrina and its aftermath: Evacuation and community mobilization by Vietnamese Americans and African Americans. *Journal of Cultural Geography*, 25(3):263–286.
- White, S.C. 2009. *Bringing wellbeing into development practice*. Wellbeing in Developing Countries (WeD) Working Papers, no. 09/50. Bath: University of Bath/Wellbeing in Developing Countries Research Group.
- WIEGO. 2021. *COVID-19 and the informal economy: Round 1 global summary*. Manchester, UK: WIEGO.
- Woolard, I., Harttgen, K. & Klasen, S. 2011. The history and impact of social security in South Africa: Experiences and lessons. *Canadian Journal of Development Studies*, 32(4):357–380.
- World Bank. 2018. *The state of social safety nets 2018*. Washington, DC: World Bank.
- World Bank. 2019. *Advancing social protection in a dynamic Nigeria*. ASA P165426 Main report. Washington, DC: The World Bank.
- World Bank. 2022. *Nigeria poverty assessment 2022: A better future for all Nigerians*. Washington, DC: The World Bank.
- World Food Program, International Labour Organization & UNAIDS. 2021. *HIV sensitive social protection in East and Southern Africa fast track countries*. Rome: WFP.
- Wusu, O. & Isiugo-Abanihe, U.C. 2006. Interconnections among changing family structure, childrearing and fertility behavior among the Ogu, Southwestern Nigeria: A qualitative study. *Demographic Research*, 14(8):139–156.
- Khaho, A., Bailey, A. & Çaro, E. 2022. Who takes care of the children? Albanian migrant parents' strategies for combining work and childcare in Greece. *Journal of Balkan and Near Eastern Studies*, 24(5):815–835.
- Yakubu, A. 2020. Old age vulnerability and formal social protection in Nigeria: The need for renewed focus on prospects of informal social protection. *International Journal of Applied Research in Social Sciences*, 1(4):138–158.
- Yang, Y.M., Zang, E. & Calarco, J.M. 2022. *Patterns in receiving informal help with childcare among US parents during the COVID-19 pandemic*. Available from: <http://dx.doi.org/10.2139/ssrn.4108245> [Accessed: 2022-05-12].

Zembe-Mkabile, W., Surrender, R., Sanders, D., Jackson, D. & Doherty, T. 2015. The experience of cash transfers in alleviating childhood poverty in South Africa: Mothers' experiences of the Child Support Grant. *Global Public Health*, 10(7):834–851.

Appendix A: Interview Guide—Key Informants

Topic 1: Background information on formal organisation

- 1.1 Name and general functions of the organisation.
- 1.2 Designation.
- 1.3 Length of time occupying the position.
- 1.4 Nature of duties.

Topic 2: Organisational involvement in social protection

- 2.1 Please tell me how your organization is involved in social protection.

Probes:

- What types of formal social protection interventions does the organisation deal with?
- Please elaborate on the main purpose of each of the stated social protection programme.
- Who are the target beneficiaries?
- What are the types and sizes of the benefits?
- What is the geographical scope and spread (state, LGAs, rural/urban)?

Topic 3: Provision of social protection for covariate shocks systems

- 3.1 In the last 10 years, Anambra State has been prone to a number of flooding incidences. Did your organisation provide any form of social protection to victims of flooding?

Probes:

If yes:

- What types of social protection did you provide?
- Who were the target beneficiaries?
- What were the sizes of the benefits?
- What was the geographical scope, spread (state, LGAs, rural/urban), and duration?
- What governmental legislative or policy instrument guided your response?

If No:

- If no, please explain why.
- What governmental legislative or policy instrument guided your response?

Topic 4: Linkages between formal and indigenous social protection systems

- 4.1 In addition to the formal social protection programmes that your organisation provides, do you know of any common indigenous social protection systems (*researcher to explain this*) that vulnerable people in Anambra State rely on in times of need? Please elaborate.
- 4.2 Are there any linkages between your organisation's formal social protection programmes and the common indigenous social protection systems in the area?

If yes:

- What types of linkages exist?
- What are the strengths and weaknesses of such linkages?

- To what extent did you draw on these linkages during the times of floods in the area? Please elaborate.
- Please share incidences of other times that you drew on these linkages if any.

If no:

Do you think such linkages are necessary/important? Please elaborate.

- What type of linkage would you suggest?
- To what extent do you think such linkages could assist in addressing covariate shocks?

Topic 5: Views of strengths and weaknesses of government social protection

- 5.1 In your opinion what have been the major successes of your organisation in the provision of social protection?
- *What do you think contributed to the success?*
- 5.2 What are your major barriers/challenges in providing social protection?
- *How do you deal with them?*
- 5.3 What do you think about the quality of social protection services provided to vulnerable people in Nigeria in general?

Probes:

- Is quality good or poor?
 - For which services and benefits?
- 5.4 What, in your view, are the main strengths of the Nigerian government's social protection programmes?
- 5.5 What, in your view, are the main weaknesses of the Nigerian government's social protection programmes?
- How do you think these weaknesses can be addressed?
- 5.6 To what extent do you think indigenous social protection systems (*researcher to explain this*) can complement formal social protection systems in Nigeria? Please elaborate.

Probes:

- In terms of addressing idiosyncratic risks?
 - In terms of addressing covariate risks?
- 5.7 How do you think indigenous social protection systems and formal social protection systems in Nigeria can be effectively linked? Please elaborate.

Is there anything else you would like to add on this issue that we have not talked about?

Thank you very much for agreeing to take part in this in-depth interview.

Appendix B: Interview Guide—Vulnerable Community Members

Topic 1: Background information

- Age
- Gender
- Educational status
- Marital status
- Household size
- Employment status and occupation
- Nature of vulnerability

Topic 2: Livelihood needs

As I have mentioned earlier, you have been selected to participate because you are ----- (researcher mentions vulnerability) and currently you do not receive any formal social protection from the government. As a result, you may have a number of specific needs. I now wish to ask you a few questions related to these needs.

2.1 Firstly, may you please give me the background to your -----(*vulnerability*).

What would you say are the major challenges of your -----(*vulnerability*)? Please elaborate.

2.2 What would you say are your main livelihood needs? Please elaborate.

- What are your main social needs?
- What are your main economic needs?

2.3 Please tell me about the different assets that you have to meet these needs

Probes

- natural,
- financial,
- physical,
- social,
- human

2.4 Please elaborate, in detail and with examples, on how each of your assets assists you.

Probes

- Preventing risk
- Mitigating risks
- Coping with risk

2.5 Of all the assets you have, which would you say is the most useful? Why? Please elaborate.

2.6 Of all the assets you have, which would you say is the less useful? Why? Please elaborate.

Topic 3: Coping with covariate shocks

3.1 In the last 10 years, Anambra State has been prone to a number of flooding incidences. Please share with me your experience of the floods.

- Have you been personally affected by the floods?
- If so, in which year or years?
- Please, can you elaborate on how you were you affected?
- How did you cope with the aftermath of the floods? Please elaborate, e.g. who assisted you and how?
- Do you think your coping strategies were effective?

If yes

- Why? Please elaborate.

If No

- Why? Please elaborate.
- What else do you think could have assisted you in coping more effectively?

3.2 Do you know anyone else who was directly affected by the floods? Please elaborate.

- If so, how were they affected?
- How do you think they coped with the aftermath of the floods? Please elaborate, e.g. who assisted them and how?

Topic 4: Participation in community organisations

4.1 Do you belong to any community-based organisations (e.g. age-grade, Rotating Savings and Credit Associations, etc)?

If no, why? Please elaborate.

If yes

- Please elaborate on the type, aim, structure, and functioning of the organization.
- How long have you been a member and what specific role do you play in the organization?
- What would you say are the main benefits of your membership in the organisation?
 - How has the organisation helped you with your own specific vulnerability?
 - To what extent did the organisation assist you when you were affected by floods?
- What would you say are the main limitations of your membership in the organisation?

Topic 5: Receipt of formal social protection

5.1 Have you, in the past, ever received any form of assistance from the federal, state or local government to enable you adapt to, or cope, with your vulnerability or any other risk? Please elaborate.

Probe:

- Nature of assistance
- Duration and why?
- What was the main reason(s) for receiving the support?
- To what extent do you think the support was effective in assisting you to prevent, mitigate and/or cope with the vulnerability or risk? Please elaborate.

- Do you think people with your ----- (*vulnerability*) should be regular recipients of assistance from government? Please elaborate- Why? What type of assistance? Under what conditions? etc.

5.2 Do you think the government should take into consideration traditional ways of assisting people in its efforts to assist people to prevent, mitigate or cope with (i) covariate risks and vulnerabilities and (ii) idiosyncratic risks and vulnerabilities?

- Please elaborate: why/Why not?
- If so what would you say will be the best way of doing so? Please elaborate.

Is there anything else you would like to add on this issue that we have not talked about?

Thank you very much for agreeing to take part in this in-depth interview

Appendix C: Focus Group Guide (Mutual Aid Associations/Community Support Networks)

Preliminaries

1. Introduction of the study to participants
 2. Participants consent
 3. Collection of [anonymous] demographic data
 4. Ground rules (orderliness in contributing, respect for others view, etc.)
-

Topic 1: Association details

- 1.1 Can you please tell me in detail the history of this association?
 - Name of group [and meaning]
 - When it started
 - What the main reason for starting it was
 - To what extent would you say the association has transformed over the years? Please elaborate.
 - Has its mandate changed from the original? Please elaborate.
- 1.2 Please explain in detail the governance structure of the association:

Topic 2: Membership

- 2.1 Please explain the membership characteristics of the association: Basic characteristics –(gender, class, age, etc.)
- 2.2 How does one become a member? Explain the procedure, etc.
- 2.3 How big is the membership (approximate number)?
- 2.4 What is the geographic spread?

Topic 3: Membership benefits

- 3.1 How would you describe the main activities of your organisation? Please elaborate: e.g. thrift savings, credit and loans, community development, etc.
- 3.2 To what extent would you say the association benefits individual members? Please elaborate.
- 3.3 To what extent would you say the association benefits the community? Please elaborate.
- 3.4 What are the challenges faced by the association in undertaking its activities?

Probe:

- Finances
 - Sustainability of programmes/arrangements
 - Human capital
 - Cultural and political restrictions or interferences
- 3.5 In what ways do you address these challenges? Please elaborate.

Topic 4: Coping with covariate shocks

4.1 In the last 10 years, Anambra State has been prone to a number of flooding incidences. Please share with me your experience of the floods.

- Were any of you personally affected by the floods?
- If so, in which year or years?
- Please elaborate on how you were you affected?
- To what extent would you say your membership of this association helped you to mitigate and/or you cope with the aftermath of the floods? Please elaborate.
- Do you think the assistance from the association was effective?

If yes

- How? Please elaborate.

If No

- Why? Please elaborate.
- How do you think the association could have assisted you more effectively?

Topic 5: Establishing linkages between formal and indigenous social protection systems

5.1 Are you aware of other mutual aid associations in (i) Anambra and (ii) Other parts of Nigeria? Please elaborate: mandate, patterns and dimensions: composition, governance, local structures.

5.2 What would you say are the differences and similarities between your association and the others you have mentioned?

5.3 Do you think the government should incorporate the assistance provided by mutual aid associations such as yours in its efforts to assist people to prevent, mitigate or cope with (i) covariate risks and vulnerabilities and (ii) idiosyncratic risks and vulnerabilities? Please elaborate on how this can be done.

Is there anything else you would like to add on this issue that we have not talked about?

Thank you very much for agreeing to take part in this in-depth interview.

Appendix D: Ethics approval



Faculty of Humanities
Fakulteit Geesteswetenskappe
Lefapha la Bomotheo



25 February 2021

Dear Mr OC Enworo

Project Title:	Beyond Periphery: Dynamics of Indigenous Social Protection Systems in Dealing with Covariate Shocks in Southeast Nigeria.
Researcher:	Mr OC Enworo
Supervisor(s):	Prof ZS Mokomane
Department:	Sociology
Reference number:	20777672 (HUM037/0920)
Degree:	Doctoral

I have pleasure in informing you that the above application was **approved** by the Research Ethics Committee on 25 February 2021. 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 the actual research depart significantly from the proposed research, it will be necessary to apply for a new research approval and ethical clearance.

We wish you success with the project.

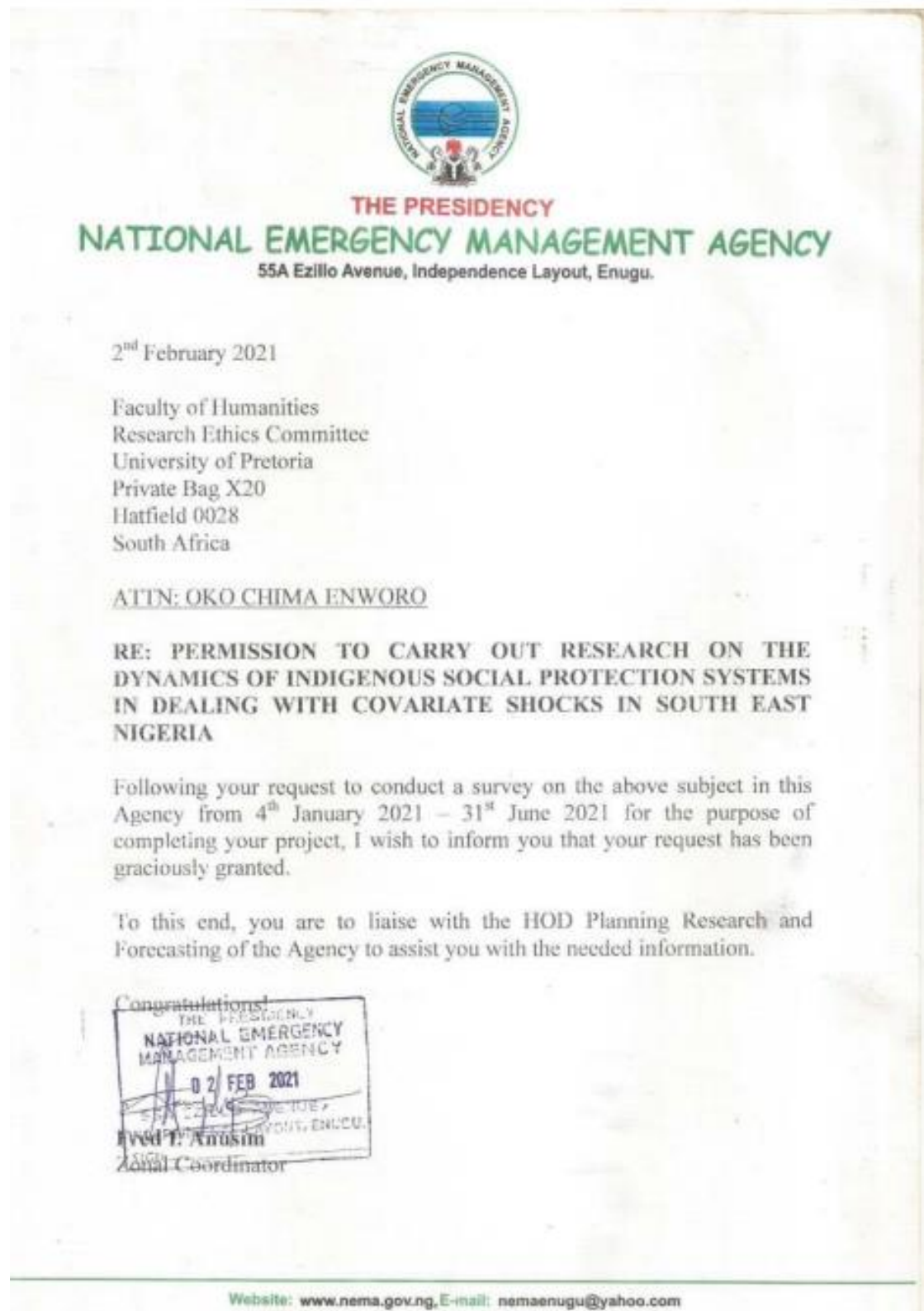
Sincerely,

Prof Innocent Pikirayi
Deputy Dean: Postgraduate Studies and Research Ethics
Faculty of Humanities
UNIVERSITY OF PRETORIA
e-mail: PGHumanities@up.ac.za


Fakulteit Geesteswetenskappe
Lefapha la Bomotheo

Research Ethics Committee Members: Prof I Pikirayi (Deputy Dean); Prof KL Harris; Mr A Bizoo; Dr A-M de Beer; Dr A dos Santos; Ms KT Govinder; Andrew De P Gubura; Dr E Johnson; Prof D Maree; Mr A Mohamed; Dr I Nooki; Dr C Puttergill; Prof D Rayburn; Prof M Soer; Prof E Tjebk; Prof V Thebe; Ms B Tsebe; Ms D Mokalapa

Appendix E (1): Approvals from the National Emergency Management Agency



Appendix E (2): Approval from Anambra State Emergency Management Agency : Government ministries and entities


GOVERNMENT OF ANAMBRA STATE OF NIGERIA
ANAMBRA STATE EMERGENCY MANAGEMENT AGENCY
GOVERNOR'S OFFICE
GOVERNMENT HOUSE, AWKA,
P.M.B. 5016, AWKA

E-MAIL: _____
TELEPHONE: _____

REF: SEMA/AN/5/105
DATE: 5th October, 2020



Faculty of Humanities
Research Ethics Committee
University of Pretoria
Private Bag X20
Hatfield 0028
South Africa

RE: PERMISSION TO CARRY OUT RESEARCH-OKO CHIMA ENWORO

This serves to confirm that Anambra State Emergency Management Agency (SEMA) has accepted the proposal made by Oko Chima Enworo of the University of Pretoria to conduct a survey on **the dynamics of indigenous social protection systems in dealing with covariate shocks in southeast Nigeria**. However, note that the permit is granted for six months, commencing from 4th January 2021 to 31st June 2021. The agency has no objection regarding the request, hence, permission granted.




You may therefore accord him all necessary assistance accordingly.

Thank you.

Paul Odenigbo
Executive Secretary

Appendix E (3): Approval from Anambra State Community and Social Development Agency

 WORLD BANK		
ANAMBRA STATE COMMUNITY AND SOCIAL DEVELOPMENT AGENCY (WORLD BANK - ASSISTED)		
Phone No: 08023303930, 08068822861 Email: anambrcsdp@gmail.com		Address: No. 10 Emeka Nwosu Road, Near Roban Stores Nodu-Okpuno, Awka-South L.G.A
Our Ref: ANCSDA/8/VOL.3/89	Your Ref:	Date: 05-February-2021.


Oko Chima Enworo
Department of Sociology
Faculty of Humanities
University of Pretoria
South Africa

RE: REQUEST FOR PERMISSION TO CARRY OUT RESEARCH

Your letter on the above subject refers.

I am directed to inform you that the General Manager has granted your request to carry out doctoral degree research in the Anambra State-Community and Social Development Agency (ANCSDA).

2. Please communicate timely to us on the scheduled date for the Agency.
3. We wish you all the best in your academic pursuit.



Uche A. Nwaizugbo (Mrs)
Operations Manager

CC:

- 1 GM,ANCSDA
- 2 Faculty of Humanities
Research Ethics Committee
University of Pretoria
Private Bag X20
Hatfield 0028
South Africa

Appendix E (4): Approval from Ministry of Social Welfare, Children and Women Affairs, Anambra State

GOVERNMENT OF ANAMBRA STATE OF NIGERIA
MINISTRY OF SOCIAL WELFARE, CHILDREN AND WOMEN AFFAIRS.



Phone: _____
Your Ref:.....
Our Ref:.....

Dora Akunyili Women
Development Center
Awka

Date:.....
12th Feb, 2021

Okochima Enwero
Department of Sociology
University of Pretoria
Private Bag X20
Hatfield 0028
South Africa

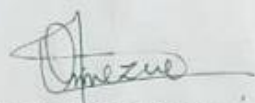
RE: PERMISSION TO CARRY OUT RESEARCH

The above subject matter refers.

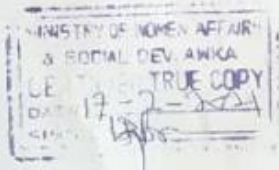
I wish to notify you that your request to conduct a survey in Anambra State Ministry of Social Welfare, Women & Children Affairs as part of your academic requirements on your research topic: *"The dynamic of indigenous social protection systems in dealing with covariate shocks in south east Nigeria"* has been approved.

However, be reminded that the approval is based on the fact that the survey should be purely used within the scope of academic exercise.

Best regards,



Lady Ndidi Mezue
Commissioner for Social Welfare, Women & Children Affairs
Anambra State, Nigeria



Appendix E (5): Approval from Anambra State Office of the Government (Sustainable Development Goals)

ANAMBRA STATE OF NIGERIA

OFFICE OF THE GOVERNMENT
(SUSTAINABLE DEVELOPMENT GOALS)

Phone: 07083689420

Our Ref: _____

Your Ref: _____



PROJECT SUPPORT UNIT
GOVERNMENT HOUSE
P.M.B. 5016
AWKA

15th February, 2021

Ref:.....

Oko Chima Enworo
Department of Sociology
Faculty of Humanities
University of Pretoria
South Africa.

RE: REQUEST FOR PERMISSION TO CARRYOUT RESEARCH




Your letter on the above subject refers that approval has been granted to you to carryout doctoral degree research in the Anambra State Sustainable Development Goals (SDGs) office.

You may wish to proceed with your interview while wishing you all the best in your academic pursuit.



Chioma Ezechukwu
Focal Person SDGs
Anambra State.

Appendix E (6): Approval from Anambra State Cash Transfer Unit



ANAMBRA STATE CASH TRANSFER UNIT

Household Uplifting Programme
Opposite Her Excellency's Office
Government House
Awka

Phone No:
07030922022,
07082051742,
09081851241

Our Ref: **SCTU/ADMIN/FEB/21/19** Your Ref: Date: **02/11/2021**

Okochima Enworo
Department of Sociology
Faculty of Humanities
University Of Pretoria
South Africa.

SIR,


RE: REQUEST FOR PERMISSION TO CARRY OUT RESEARCH

Your letter on the above subject refers.

I am directed to inform you that our Head of Unit has granted your request to carry out the research in Anambra State Cash Transfer Unit (SCTU).

1. Please communicate timely to us on the scheduled date for the Agency.
2. Please communicate timely to us on the scheduled date for the Agency.
3. We wish you all the best in research pursuit.

Thank you.


Eukorah Raphael .O.
Head of Unit.


Appendix F: Letter of Approval: Chair Local Government Area

ANAMBRA WEST LOCAL GOVERNMENT

LOCAL GOVERNMENT OFFICE
P.O. BOX 96
NZAM

Our Ref:.....

Your Ref:.....



.....12th January²⁰, 2021

Faculty of Humanities
Research Ethics Committee
University of Pretoria
Private Bag X20
Hatfield 0028
South Africa

Attention: OKO CHIMA ENWORD


RE: PERMISSION TO CARRY OUT RESEARCH

The above subject matter refers.

I wish to notify you that your request to conduct a six months survey (4th January 2021 to 31st June 2021) in this Local Government Area as part of your academic requirements on your research topic: "***The dynamics of indigenous social protection systems in dealing with covariate shocks in south east Nigeria***" has been approved.

However, be reminded that the approval is based on the fact that the survey should be purely confined within the scope of academic exercise.

Good luck



Hon (Sir) Sylvester Orji Okafor
Chairman
Anambra West Local Government Council

All Correspondence to be Addressed to the Chairman of the Local Government

Appendix G(1): Information Sheet and Consent Form for Key Informants (Government officials)



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Who I am and why I am here

Good day. My name is Oko Chima Enworo. I am a doctoral student in the Department of Sociology at the University of Pretoria. As partial requirements of my studies, I am undertaking a research project entitled: *Beyond periphery: dynamics of indigenous social protection systems in dealing with covariate shocks in southeast Nigeria*. The main aim of the project is to assess the overall patterns and functions of indigenous social protection systems in Nigeria and to explore their potential in managing natural covariate shocks.

Request for your participation

To assist me in gathering the information required to complete the project I am requesting your permission to conduct an interview with you. You have been chosen because in your official role you work one way or another with the issue of social protection in this State. The interview should last no longer than one and half hours. In addition I will be grateful for your permission to audio-record the interview. On the next page there is a place for you to sign (or make an “X” sign) as an indication that you give permission for me to conduct the interview and, if you are willing, to audio-record it.

Please understand that you are not being forced to take part in this study, and the choice whether to participate or not is yours alone. If you choose not take part, there will also be no penalties and you will NOT be prejudiced in ANY way. If you agree to participate, you may choose to withdraw at any time during the interview. Furthermore, if at any point in the interview you feel uncomfortable with a question asked, you are not forced to answer it and you have the option to decline to respond to the question.

Your participation will cost you nothing and there will be no direct benefits to you.

Confidentiality

All the information you provide in this interview will be kept highly confidential and in all dissemination of the study results, pseudonyms will be used to protect your identity. The information will only be used for academic purposes such as writing the dissertation, presenting in local and international conferences, writing journal articles, books or book chapters. However please note the following:

- The records from your participation may be reviewed by people responsible for making sure that research is done properly, including members of the Research Ethics

Committee of the Faculty of Humanities and the University of Pretoria (all these people are required to keep your identity confidential).

- As per the University of Pretoria policy, the transcripts of your interview will be stored securely and in an anonymised format at the Department of Sociology for a maximum of 15 years.
- While I will not be recording your name anywhere in the write up of the research, it may be possible for you to be linked to particular information in the report through your organisational affiliation. As a result of this we give you the option (below) of not having your organisation named.

Risks/Discomforts

There are no anticipated risks attached to participating in this study. However, if you feel distressed in any way at any point during the interview or after, please let me know and I will provide you with the details of a trained counsellor who will be on standby to offer you services free of charge.

If you have any concerns regarding the way the interview was conducted, or any other concern regarding your participation in this study, please contact the Postgraduate Coordinator of the Department of Sociology at the University of Pretoria on +27 12 420 3744 or by email at Zitha.Mokomane@up.ac.za

Consent

I hereby consent to participate in an in-depth interview as part of a research study on the patterns, functions, and potentials of indigenous social protection systems in dealing with covariate shocks in Nigeria. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop this interview at any time should I not want to continue, and this decision will not affect me in any negative way.

I understand that this is an academic research project.

I understand that my answers will remain confidential.

.....

Signature of participant

.....

Date

I consent to the interview being audio taped.

.....

Signature of participant

.....

Date

Interviewer's signature:

Date:

Appendix G (2): Information Sheet and Consent Form for Vulnerable Members of Community (In-depth interviews)



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Who I am and why I am here

Good day. My name is Oko Chima Enworo. I am a doctoral student in the Department of Sociology at the University of Pretoria. As partial requirements of my studies, I am undertaking a research project entitled: *Beyond periphery: dynamics of indigenous social protection systems in dealing with covariate shocks in southeast Nigeria*. The main aim of the project is to assess the overall patterns and functions of indigenous social protection systems in Nigeria and to explore their potential in managing natural covariate shocks.

Request for your participation

To assist me in gathering the information required to complete the project I am requesting your permission to conduct an interview with you. You have been chosen because: (i) you are ----- (researcher mentions vulnerability) and (ii) you do not currently receive any social protection from the government. You are therefore in a better position to share how you meet your livelihood needs. The interview should last no longer than one and half hours. In addition I will be grateful for your permission to audio-record the interview. On the next page there is a place for you to sign (or make an “X” sign) as an indication that you give permission for me to conduct the interview and, if you are willing, to audio-record it.

Please understand that you are not being forced to take part in this study and the choice whether to participate or not is yours alone. If you choose not take part there will also be no penalties and you will NOT be prejudiced in ANY way. If you agree to participate, you may choose to withdraw at any time during the interview. Furthermore, if at any point in the interview you feel uncomfortable with a question asked, you are not forced to answer it and you have the option to decline to respond to the question.

Your participation will cost you nothing and there will be no direct benefits to you.

Confidentiality

All the information you provide in this interview will be kept highly confidential and in all dissemination of the study results pseudonyms will be used to protect your identity. The information will only be used for academic purposes such as writing the dissertation, presenting in local and international conferences, writing journal articles, books or book chapters. However please note the following:

- The records from your participation may be reviewed by people responsible for making sure that research is done properly, including members of the Research Ethics

Committee of the Faculty of Humanities and the University of Pretoria (all these people are required to keep your identity confidential).

- As per the University of Pretoria policy, the transcripts of your interview will be stored securely and in an anonymised format at the Department of Sociology for a maximum of 15 years.
- While I will not be recording your name anywhere in the write up of the research, it may be possible for you to be linked to particular information in the report through your organisational affiliation. As a result of this we give you the option (below) of not having your organisation named.

Risks/Discomforts

There are no anticipated risks attached to participating in this study. However, if you feel distressed in any way at any point during the interview or after, please let me know and I will provide you with the details of trained counsellor who will be on standby to offer you services free of charge

If you have any concerns regarding the way the interview was conducted, or any other concern regarding your participation in this study, please contact the Postgraduate Coordinator of the Department of Sociology at the University of Pretoria on 012 420 3744 or by email at Zitha.Mokomane@up.ac.za

Consent

I hereby consent to participate in an in-depth interview as part of a research study on the patterns, functions, and potentials of indigenous social protection systems in dealing with covariate shocks in Nigeria. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop this interview at any time should I not want to continue, and this decision will not affect me in any negative way.

I understand that this is an academic research project.

I understand that my answers will remain confidential.

.....

Signature of participant

.....

Date

I consent to the interview being audio taped.

.....

Signature of participant

.....

Date

Interviewer's signature:

Date:

Appendix G (3): Information Sheet and Consent Form (Focus Group Discussions)



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Good day. My name is Oko Chima Enworu. I am a doctoral student in the Department of Sociology at the University of Pretoria. As partial requirements of my studies, I am undertaking a research project entitled: *Beyond periphery: dynamics of indigenous social protection systems in dealing with covariate shocks in southeast Nigeria*. The main aim of the project is to assess the overall patterns and functions of indigenous social protection systems in Nigeria and to explore their potential in managing natural covariate shocks.

As part of the study I would like to request you to be part of a group discussion to find about your opinion on the issue I have just described. Please understand that you are not being forced to take part in this study and the choice whether to participate or not is yours alone. However, I would really appreciate it if you do share your thoughts with me. If you choose not to take part in answering these questions, you will not be affected in any way. If you agree to participate, we need to put your code (signature) on the reverse side of this sheet.

The group discussion will last approximately one and half hours and we will have a break to have some refreshments during the group discussion. Your participation will cost you nothing. Also note that as a participant, you will have no direct benefits. If you choose to participate, however, your participation will contribute to the academic knowledge of the field of social protection.

At the start of the group discussion, I will take down a few of your personal details such as your age, highest level of education and current occupation. However, your name will not be written down; only codes and pseudonyms will be used in the transcripts and the report respectively. Thus, no one will be able to link you to the answers you give.

Although I will adhere to confidentiality and ensure anonymity of your identity and everything you say during the discussions, I cannot guarantee that other participants will regard the information as confidential. I will request all participants not to disclose sensitive personal information divulged during the group discussion. All the information collected from you will be anonymously stored in the Department of Sociology in the University of Pretoria for approximately 15 years.

I will also request your permission to audio-record the information gathered from you in the group discussion. If you are happy for me to audio-record the group discussion, I also need you to give your consent by signing a consent form (or make an “X” sign).

I may also ask some questions that you may not have thought about before, and which also involve thinking about the past or the future. I know that you cannot be absolutely certain about the answers to these questions but I ask that you try to think about these questions.

If I ask you a question which makes you uncomfortable in any way, you may stop me at any time and we can stop and talk about it a little. You may also tell me if you do not want to go on with the group discussion. If you do this, there will be no penalties and you will NOT be prejudiced in ANY way.

There are no expected risks in participating in this study, however if you do feel uncomfortable or distressed during or after the discussion please inform me so that I can provide you with the details of a trained counsellor that will assist you at no cost. If you agree to participate in the study, please sign the consent form below.

If you have any concerns regarding the way the interview was conducted, or any other concern regarding your participation in this study, please contact the Postgraduate Coordinator of the Department of Sociology at the University of Pretoria on +27 12 420 3744 or by email at Zitha.Mokomane@up.ac.za

Consent

I hereby consent to participate in a focus group discussion as part of a research study on the patterns, functions, and potentials of indigenous social protection systems in dealing with covariate shocks in Nigeria. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can withdraw from this group interview at any time should I not want to continue, and this decision will not affect me in any negative way.

I understand that this is an academic research project.

I understand that my answers will remain confidential.

.....
Signature of participant
Date

I consent to the focus group discussion being audio taped.

.....
Signature of participant
Date

Interviewer's signature:

Date:

Appendix H: Letter from Language Editor



WORDPLAY EDITING
Copy Editor and Proofreader
Email: karien.hurter@gmail.com
Tel: 071 104 9484

18 May 2023

To Whom It May Concern:

This letter is to confirm that *Beyond Periphery: Dynamics of Indigenous Social Protection Systems in Dealing with Covariate Shocks in Southeastern Nigeria* by Oko Chima Enworu was edited by a professional language practitioner. It requires further work by the author in response to my suggested edits. I cannot be held responsible for what the author does from this point onward.

Regards,

A handwritten signature in black ink, appearing to read "KH", is written above the name Karien Hurter.

Karien Hurter

Appendix I: Letter of Psychological Support Services

UNIVERSITY OF NIGERIA, NSUKKA DEPARTMENT OF PSYCHOLOGY

JohnBosco Chika Chukwuorji
(Lecturer/Clinical Psychologist)



Tel: +2348039655344
E-mail: johnbosco.chukwuorji@unn.edu.ng

Our Ref: PS/RE/UP01.....

Date: September 23, 2020.

Faculty of Humanities
Research Ethics Committee
University of Pretoria
Private Bag X20
Hatfield 0028
South Africa

RE: PSYCHOLOGICAL SUPPORT SERVICES - OKO CHIMA ENWORO

Reference is hereby made to the above subject, regarding the request for psychological support services for research participants during the data collection period. The Psychological Services Centre in the Department of Psychology at the University of Nigeria, Nsukka, has qualified staff comprising of psychologists and career counselors. These professionals are willing to provide the psychological support services requested for at no cost to the study participants.

Please note that the support will apply to the current study only, and will cover from 1st January-30th June 2021.

I am hopeful that this letter will suffice for your requirements.

Warm regards

A handwritten signature in blue ink, appearing to read 'JohnBosco Chika Chukwuorji'.

JohnBosco Chika Chukwuorji