



# **Investigating The Role of Isusu Savings Scheme as a Viable Tool for Promoting Social Inclusion: The Case Study of Udi Community, Nigeria**

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## **List of Acronyms**

1. **S&L** - Savings and Loans
2. **UN** - United Nations
3. **US** - United States
4. **UK** - United Kingdom
5. **WHO** - World Health Organization
6. **WB** - World Bank

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## **Abstract**

Most Nigerian communities struggle with social disintegration challenges such as ethnic disputes, differences in socioeconomic status, rural/urban divide, etc. These issues often exclude individuals from belonging to the community, leading to distrust and social isolation (Global Risks Report 2023). Local initiatives have emerged over time to solve the problem in communities, one is the Isusu savings scheme that provides community members with social benefits, and fosters community bonds. Consequently, this paper examines how the Isusu savings scheme plays economic and social functions, contributing to financial security, social inclusion, and social integration in Nigeria.

The study focused on the Udi community in Eastern Nigeria as the study area. A qualitative research design using interviews, focus group discussions, and questionnaires as data collection tools was used to examine whether, and how the Isusu scheme contributes to social inclusion and integration in the Udi Community. Likewise, the study investigated potential barriers within this “almost perfect” scheme that can hinder members' inclusivity and explored potential strategies to overcome these barriers.

## **Relevance to Development Studies**

Development studies strongly underline the importance of eradicating social inequalities and promoting social cohesion. One effective approach to help vulnerable groups become more financially self-sufficient is the traditional savings program, the Isusu scheme. By evaluating their effectiveness, academics might have a greater knowledge of the purpose of isusu scheme in reaching economic empowerment. This is essential for development as it helps to create policies meant to support long-term economic growth and poverty alleviation. Furthermore, common at the community level are schemes like Isusu aiming at promoting local development and social relationships. Examining their effectiveness may help us to widen the scope of community-led initiatives so that more ambitious development policies may be developed and implemented. The findings from this study can inform policymakers about the benefits and challenges of traditional financial systems in promoting social inclusion. Thus, inclusive policies integrating local and innovative approaches to financial practices might be devised. Finally, having an idea of some cultural norms that can affect the inclusivity of isusu scheme, and understanding the degree of acceptance of the scheme will help stakeholders to design more effective and sensitive development projects.

### **Keywords**

Isusu savings scheme, social inclusion, social integration, social cohesion, financial inclusion, economic benefits, effectiveness, barriers



# Chapter One: Introduction

## 1.1 Research Background

Imagine Ada, a young widow with two children. Ada lost her husband unexpectedly two years ago, and since then, life has felt like a colourless canvas. She is skilled at designing clothes, but her pockets are empty, with little or no resources to care for her children. Much more, she feels so lonely, sad, and heavy-hearted seeing that she is left with just her kids and her best friend (her husband) is gone. Then one of these days, her neighbour told her about a self-help network she belongs to known as “Isusu”, a social group for both men and women. Their tenet is “Connect. Heal. Save. Share”. This tenet is used to express the group's aims and beliefs during the opening or welcome remarks at each meeting. It also appears as the group's tagline during meetings on agendas and minutes.

Ada instantly felt a connection with them. She attends their next meeting, and it feels like home for her. Each person carried their grief like a fragile vase, but together, they held each other's pain. They share each other's pain and have a savings group where they contribute whatever little they can spare, and each week, one member takes home the collective sum (financial inclusion). Now she has the means to expand her fashion designing business (economic benefit) but much more she found solace, companionship, and community. For Ada, it is more than just taking home the collective sum when it is her turn; it is even more of the bonds, a place where loneliness transforms into belongingness (social interaction and Integration), and where everyone has equal access to all resources available (social inclusion). She wonders what can ever make her leave this “made in heaven” family she just found.

The above scenario brings into the limelight keywords like “Isusu savings scheme”, “financial inclusion”, “economic benefit”, “social integration”, and “social inclusion”. These keywords form the basis or focus of this research which intends to investigate the role of Isusu savings scheme as a tool for social inclusion, Integration, and Interaction in the Udi Community in Eastern Nigeria.

For the economically disadvantaged who depend heavily on their resources to survive, the isusu savings scheme is of utmost importance. Nigerians especially entrepreneurs face significant challenges due to lack of long-term finances and lengthy financial assistance procedures (Ezeagba,

2017). Inadequate income and lack of collateral hinder credit access at formal financial institutions (Thapa & Nepal, 2015). Thus, most entrepreneurs rely on individual funds, family resources, and informal financial institutions like the Isusu scheme (Ademola et al., 2020). Economically, the Isusu scheme fills this gap by pooling funds to achieve financial objectives (Ademola et al., 2020). Additionally, individuals may develop meaningful connections, share experiences, and engage in community activities using isusu savings scheme (Ahamefule 2020; Asonga & Nwachukwu 2016). It promotes trust and togetherness (Hossein 2018). This study will look at not just the financial advantages of Isusu but also its important social benefits, looking at how the scheme helps its participants achieve a sense of belonging, social cohesion, and mutual support.

The scope/focus of the study is to gain an understanding of the role of the Isusu scheme in promoting inclusivity and integration, especially to the most vulnerable in the Udi community, Eastern Nigeria, while also investigating potential barriers and further providing recommendations on how to overcome them.

## **1.2 Research Problem**

Even with tremendous progress achieved in the global fight against poverty, the goal of abolishing it by 2030 seems slow to attain especially in areas like Nigeria where probably five people fall into poverty every minute. The figure below provides substantial insight into the data compiled by "Our World in Data," as recorded by Hasell et al (2022). As seen below, as of October 2019, Nigeria accounted for 15.5% of the world's poorest population.



**Figure 1. Extreme poverty rate in Nigeria. Source: Hasell et. al (2022)**

According to this number, 94.6 million people (about 48% of the Nigerian population) lived in severe poverty in 2019, which means they could only afford \$1.90 per day. Meanwhile, Statista (2024) reported that in 2023, Nigeria was home to roughly 12% of the world's extremely poor people, with the poverty line set at \$1.90 per day. Adesola (2019) adds in her paper that Nigeria's poverty rate will have doubled by 2030, accounting for 30% of the world's significantly poor, which will be around 120 million people.

Sanusi (2011) comments that the high degree of poverty in Nigeria is caused by a rise in the number of individuals who are financially excluded from formal financial institutions. Insufficient financial resources have a huge impact on people's lives, well beyond their financial conditions (Richardson et al. 2013). It has a negative financial impact, contributing to financial stress and poor mental well-being (Fitch et al., 2013). Financial exclusion of a major part of the population may lead to social disintegration, defined as a collapse in social cohesion.

Scholars like Leyshon and Thrift (1995) suggest that a situation where social cohesion breaks down and causes rising inequality, crime, unrest, and less effective social ties, is termed as social disintegration. This can also occur when vast segments of the population are financially excluded. Leyshon and Thrift (1995) further assert that one of the most important ways to integrate people into the formal economy is through offering them financial services. Since those without access to

financial services are unable to fully engage in the community, social exclusion can result from financial exclusion.

According to Devlin (2005), financial exclusion causes separation from formal financial institutions, reducing growth opportunities. This allows for isolation and contributes to social collapse. Kempson and Whyley (1999) show that people suffering from financial exclusion commonly experience emotions of isolation and helplessness, which reduces their participation in social networks and community activities. Lack of access to finance or savings limits involvement in activities that build social capital, such as entrepreneurship, which is critical for developing community relationships. Bourdieu's (1986) study on social capital shows that financial exclusion reduces people's integration into society. Financial exclusion may lead to disempowerment, alienation, and a decrease in community trust owing to a lack of social capital.

United Nations (2017) opines that financial exclusion adds to poverty, which may lead to social disintegration marked by increased crime, civil unrest, mental diseases, and social instability, especially when excluded groups attempt to navigate an uneven society. Beck et al. (2009) show that economic marginalisation caused by financial exclusion may erode social cohesiveness, resulting in increased distrust, discontent, and possible social disintegration.

Thus, this demonstrates that financial exclusion is a fundamental contributor to social disintegration (Sanusi 2011). By exacerbating economic inequality, limiting access to opportunities, eroding social capital, perpetuating poverty, and increasing crime rates, financial exclusion undermines the social fabric of communities (United Nations 2017). Addressing financial exclusion is not only an economic imperative but also a social one, as it is critical for promoting equality, stability, and cohesion in society.

The pressing issue the study intends to address is that most Nigerian communities tend to struggle with social disintegration issues such as disempowerment, alienation, distrust e.t.c because of financial exclusion. Such problems keep vulnerable people on the fringes of society and exclude them from both social and economic life (Archibong, 2018). Hence, the study aims to address the problem of social disintegration in Nigeria, by recommending Isusu savings schemes that not only generate economic and financial benefits but also provide social benefits, foster

community bonds and solve social disintegration issues. There is a vast literature on Isusu scheme focusing mostly on the financial inclusivity of the scheme, leaving little to no in-depth studies on the extensive social and emotional impacts of Isusu on strengthening social relations and support systems. This study will contribute to the literature by evaluating more of the scheme's social aspect and examining how it affects the lives of the participants.

### **1.3 Research Aims and Objectives**

The primary objective of this study is to comprehensively explore how the Isusu scheme as a tool promotes social inclusion, and integration in the Nigeria community, while also investigating the barriers and constraints that hinder the scheme from being all-inclusive for the most vulnerable people in the Udi Community.

The specific aims are as follows:

1. To examine whether, and how the Isusu scheme contributes to social inclusion and integration in the Udi Community
2. To investigate potential barriers that can hinder the inclusivity of the Isusu scheme, and explore potential strategies to overcome these barriers

### **1.4 Research Questions**

1. In what ways does the Isusu scheme contribute to social inclusion and integration in the Udi Community?
2. What are some potential barriers that can hinder the inclusivity of Isusu scheme?
3. What strategies may be recommended to overcome these barriers?

### **1.5 Relevance and Justification of the Research Topic**

The tendency to focus solely on the positive aspects of the scheme has left gaps in understanding its barriers and limitations i.e. social inclusion challenges. For instance, challenges based on education, age, resources, race, sex, ethnicity, religion, socioeconomic status, status, place of residence, gender identity, and sexual orientation have been described as examples of social inclusion challenges (UN Department of Economic and Social Affairs, 2016). There is a

dearth of research on some potential barriers that can prevent inclusivity in accessing schemes like Isusu. The purpose of the study is to provide a more balanced viewpoint by analysing both perspectives. Also, while most of the literature evaluates Isusu as a means of financial inclusion, this study takes a step further. It looks at how well the initiative promotes social inclusion and integration beyond just financial access. The study intends to improve the plan's efficacy as a tool for local governance and social inclusion by considering likely barriers to social inclusion.

This study also stands out because it takes an in-depth analysis of social inclusion, focusing not just on the financial side of community-based financial systems but also on their wider social implications. The findings of this study will advance understanding and guide policymakers, practitioners, and local authorities in Nigeria and even globally on solving the issue of social disintegration and exclusion in their communities. Recommendations stemming from this research may enhance the design, implementation, and monitoring of similar schemes, ultimately benefiting local communities.

## **1.6 Contribution of the Research to Policy and Knowledge**

This study not only offers novel perspectives for academic knowledge but also offers novel insights for policy. The results can be utilised by policymakers to develop conceptual frameworks that are beneficial to community-based financial mechanisms. Additionally, the findings of this study make a valuable contribution to the existing corpus of literature on subjects such as social inclusion, community financing, and self-help networks. It paints a more nuanced picture of the impacts of the Isusu scheme, which will serve as a source of guidance for further research. It is possible that additional future research could be conducted to investigate the relationship between concepts such as social interaction, social inclusion, and community-based mechanisms like the Isusu scheme. This study will be beneficial in identifying the social, economic, and cultural barriers that are likely to impede the inclusion of the Isusu scheme to provide personalised solutions.

## **1.7 Chapter Outline**

Chapter 1 will outline the study's introductory part, which includes the introduction, research question, and aims of the study.

Chapter 2 will evaluate some literature reviews on the keywords of this research, while also examining some underlying theories and as well outline some existing research gaps.

Chapter 3 will focus more on analysing the Methodology approach which will include discussing the data sources, research approach, and techniques used in this research.

Chapter 4 will analyse the findings and discussions from the methodology used in this research.

Chapter 5 will evaluate the effectiveness of isusu savings scheme as a tool for social inclusion and integration.

Chapter 6 will investigate potential barriers that hinder the inclusivity of isusu scheme.

Chapter 7 will include conclusions and recommendations aimed at the Udi Community in Eastern Nigeria but can be used as a landmark that can apply to other communities globally.

# Chapter Two: Literature Review

## 2.1 Conceptual Framework

### 2.1.1 Defining Isusu savings scheme as a tool for individuals' inclusivity

Globally acknowledged as important instruments for local development are self-help networks, which are associations of individuals who come together to support one another financially, socially, and emotionally. Self-help networks promote the social inclusion of vulnerable populations with those of better socio-economic status (Entz, Karsgaard, & Salomons 2016). One such self-help network is the isusu scheme.

Isusu, one of the local savings schemes, is prevalent in Eastern Nigeria. The name "Isusu " in Eastern Nigeria emphasises its historical significance as a savings and loan system. Isusu enables traders to increase their capital, make regular contributions, and save for business expansion or other financial objectives without relying on traditional financial institutions (Adeola et al. 2022). Isusu has gained significant recognition in West Africa and is commonly referred to as susu or esusu. Isusu helps individuals obtain funding for a range of endeavours, including business ventures and personal projects like home construction (Alabi et al 2007).

Under the Isusu scheme, a group of trusted individuals pay a set amount on regular intervals to a fund. Every month, money collected from group members is given to the recipient by a draw or negotiation. This keeps on till every member gets their funds (Basu, 2011). Depending on their social rules, various groups schedule ceremonial meetings, ages, ethnicity, occupation, religion, education, or social level, a cycle of Isusu scheme can involve few to many people (Sandsör, 2010).

In line with Ahamefule (2020), the trust-based plan has played a crucial role in facilitating members to save and enhance their finances, thus making a significant contribution to the economic empowerment of the community. Individuals who have difficulty getting to traditional



banking institutions benefit greatly from this scheme since it allows them to contribute according to their financial capacities (Amankwah 2019). Isusu is built on trust and appeals to marginalised people because of this informality and the low costs (Hossein 2018; Gordon Nembhard 2014; Collins et al. 2009).

However, one main criticism of Isusu as noted by Ademola, et al., (2020) is that the group will kick out anyone who does not regularly donate. Likewise, unreliable members could make the schemes dangerous since state laws do not regulate them. Additionally contributing to the dissolution of the scheme are long hours of attending meetings and some additional default risks participants of some schemes run. Isusu credits, meanwhile, are usually little and short-term.

### **2.1.2 The Concept of Social Inclusion**

Social inclusion can be described as empowering individuals who face disadvantages due to their identity to actively participate in society. It involves improving the conditions for people and groups to engage in society, fostering their ability, opportunity, and dignity (World Bank, 2014). According to Oxoby (2009), individuals in socially inclusive societies can utilise different resources to their advantage.

An analysis conducted by the World Bank (2024) highlights the importance of promoting social inclusion to enhance opportunities and dignity for marginalised individuals and communities. People who are economically, socially, politically, or culturally marginalised should be able to fully participate in all parts of community life and live up to the standards of the community for there to be social inclusion. This safeguards people's fundamental rights and guarantees that their voices are heard (Commission of the European Communities, 2003, p.9).

Thus, this study seeks to investigate whether, and how the Isusu scheme encourages or promotes individuals to be equally valued, respected, appreciated, and given a sense of belonging in local communities like the Udi Community in Eastern Nigeria. As commented by Jones (2011) a truly

inclusive society is characterised by the recognition of everyone's ideas and the respect for everyone's differences, the study will examine the *modus operandi* of the Isusu scheme while trying to investigate if all members in the group participate and progress equally and fairly (Evers and Ewert, 2015).

Although academics such as Cobigo et al. (2012) point out that there might still be barriers and limitations associated with social inclusion. Studies such as the UN Department of Economic and Social Affairs (2016) also described some social inclusion challenges as being related to gender, ethnicity, sex, religion, sexual orientation, education, age, resources, race, disability, socioeconomic class, migration status, and place of residence. This study also aims to investigate potential barriers that can hinder the inclusivity of the Isusu scheme.

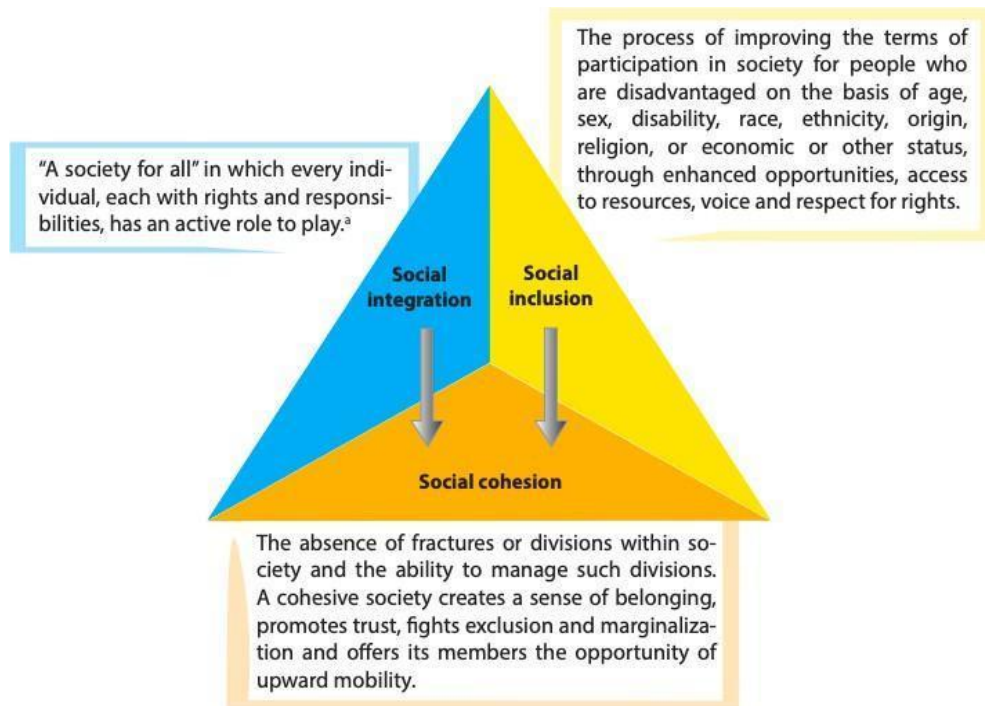
### **2.1.3 Social Integration**

Social integration, as outlined in Commitment 4 of the Copenhagen Declaration on Social Development (1995), is about creating groups, or societies that are stable, safe, and just. These societies prioritise solidarity, tolerance, diversity, human rights, non-discrimination, equal opportunities, security, and the active involvement of all individuals, including those who are non-privileged (Leckie & Gallagher 2006). In the 2008 Report of the UN Department of Economic and Social Affairs (UNDESA), social integration is described as creating an environment where every person can fully participate in social, economic, and political activities, with a sense of equality, fairness, and respect. It emphasises the importance of fostering principles, connections, and establishments that enable individuals to thrive and be included in society.

Individuals play a crucial role in social integration, which is all about the value of the social connections that bind individuals to society (Stolley 2005: 250). Meanwhile, building trust is a vital element in fostering social integration. “Trust in this context refers to the willingness to take risks to hand over their resources to others and harbour no ill intentions toward others (Mei et. al 2023).” The level of social integration is influenced by the extent to which individuals in society have trust in one another.

Although frequently used interchangeably, the terms social inclusion and integration do not mean the same thing. Nonetheless, as seen in Figure 1.1 below, societies are meant to be strengthened by both

**Figure 1.2. Social inclusion, integration, and cohesion**



Source: Based on Easterly (2006), Hulse and Stone (2007), OECD (2011a), United Nations (2010). A Report of the World Summit for Social Development, Copenhagen, 6-12 March 1995, para. 66.

Since social integration is a form of support and sense of belonging provided to individuals in groups to which they belong (Stolley 2005), this study will look at the internal support provided to Isusu scheme members in their group to help them grow, motivate them to engage in a range of roles, and integrate into society. This support ranges from a form of collaboration called "resource pooling" (Coleman 1974) where individuals come together for their benefit, such as the isusu savings scheme, to the deliberate cultivation of social capital for potential future opportunities (Stegbauer 2011).

### **2.1.4 Social Capital**

The basic idea of social capital theory traces back to Hanifan (1916), Putnam (2000), Jacobs (1961), Loury (1977), Coleman (1988), and Bourdieu (1986). Putnam (2000) calls social capital a network and standard for trust and reciprocity. Putnam (1993) presents the concept of social capital in terms of interactions or interdependence between people. Social capital, like social inclusion, fosters cooperation and trust among individuals. People who trust one another are more likely to collaborate and include themselves in activities together (Liamputtong et al. 2022).

Putnam et al. (1993, p. 35) describe social capital as "associations among individuals who have an impact on a community, which can take the form of networks of social engagement." It also contains elements of social organisations such as networks, values, and norms that help in collaboration and coordination for mutual advantage. According to the Health Development Agency (1999), social capital consists of involvement in the local community, mutual exchange, trust and security, social ties, influence, and community perspective.

- **Bonds That Bind, Bridges That Broaden: The Dual Power of Social Capital**

The theory of bonding and bridging social capital is important to explain the dynamics of Isusu scheme. In his groundbreaking paper on social networks, Mark identified these two types of social capital as fundamentally different but interrelated for their individual and collective roles in supporting community recovery and economic development (Granovetter, 2003).

Regarding the differentiation between bonding and bridging social capital, the former prescribes the dense connections among the members of the same community while the latter describes the rather loose connections among the members of different communities. Each of the forms of social capital has a positive effect on participation and encouraging inclusiveness within Isusu scheme.

For Isusu savings scheme, bonding and bridging social capital are complementary and are vital for the efficiency of the scheme. While bonding social capital leads to the creation of a lasting network of trust through association, bridging social capital exposes you to new opportunities. This double resource of social capital makes it possible for Isusu groups to serve as both support structures and means of economic enhancement.

In practice, it is possible to see Isusu scheme that has incorporated both types of social capital to enhance participation across the various strata. For instance, by developing bonding social capital internally the Isusu groups will be in a better position to enhance strong bonds. At the same time, utilising bridging social capital to foster connections with external networks, may improve members' acquisition of resources and opportunities supporting their financial capabilities (Goenadi et al., 2022).

### **2.1.5 Social Cohesion**

According to social cohesion theory, individuals in a society that share social relations, belongingness, and integration are likely to be a coherent society (Friedkin, 2004). This theory lays down the importance of social integration in developing strong societies in which people are not alienated but rather are accepted (Merwe & Morelli, 2022). As postulated by Green et al., (2003), if the people participating feel that they are in it together, during schemes like Isusu, they are more likely to coordinate their actions, trust each other, and seem to bring about the set goals. Cohesive societies are assumed to be more capable of addressing problems, managing disputes, and improving the quality of life (Andrews & Jilke, 2015).

In the context of social inclusion in Eastern Nigeria, social cohesion theory may prove useful to help advance how the financially inclusive Isusu savings scheme can also be a means of promoting social cohesion. In this way, the saving scheme will assist in strengthening social ties, associated positive feelings, and productivity of work, so that it serves as a key to enhancing integration among participants, and therefore helping to develop a society of unity (Merwe & Morelli, 2022).

### **2.1.6 Social Justice**

Based on the mid-nineteenth-century idea, the theory states that social justice is established by non-discriminatory treatment towards societal improvement and by the recognition of existing injustices in society (Garcia, 2021). The theory of Social Justice encompasses components of procedural justice, which refers to perceived justice regarding decision-making procedures regarding the distribution of outcomes (Kim & Beehr, 2020). The theory stresses the inclusion of all the members of the society including but not limited to, age, ability, gender, or social status to engage in the

occupations of daily living (Nilsson & Townsend, 2010).

The Isusu scheme is comparable in that it provides equitable access to money and financial benefits to all members, regardless of socioeconomic status. Furthermore, the theory emphasises the need to protect an individual's basic rights and entitlements (Jost & Kay 2010). Regardless of how much members save or borrow, the Isusu scheme encourages a pleasant and respectful approach to financial transactions in which members are empowered, feel appreciated and their efforts are recognised (Ahamefule 2020). The scheme is a useful implementation of Social Justice principles since it aspires to create a more inclusive environment that preserves its members' rights and dignity, ensuring equitable access to financial resources throughout society (Amankwah 2019).

## **2.2 Uncovering Potential Barriers to Social Inclusion**

### **2.2.1 Barriers to Inclusion Through the Critical Theory Lens**

Critical theory challenges forms of oppression that may not be immediately visible (Parry 2023) such as cultural norm, or even being silently ignored (McArthur, 2021). It involves reflection on society's bias, rejection of other people, and oppression within the framework of society (McArthur, 2021). Under the Isusu scheme, this could mean that those with more social, economic, or political power within the Isusu group such as the group leader may control or influence the operations of the scheme to their advantage, so perhaps marginalising less powerful members (Bohman 2021).

Most often, Critical Theory promotes criticism of the cultural and ideological presumptions behind social activities (Gouthro & Holloway 2023). As a conventional practice, the Isusu scheme could have to be investigated for cultural prejudices that can impede inclusion like gender roles or socioeconomic inequalities impacting who can participate and who gains. Traditional cultural norms might support gender roles that limit women's involvement in economic and communal events. The same is the reality that religious practices, discriminatory laws, or gender stereotypes cause women to still be subjected to injustices and marginalisation notwithstanding constitutional clauses for gender equality (Adeosun & Owolabi 2021). Applying Critical Theory to the Isusu scheme helps us to identify and solve the underlying social problems that can prevent the scheme from achieving actual social inclusion.

### **2.2.2 Stigma's Role in Social Barriers**

Social stigma remains a major hindrance to individuals joining or being accepted into schemes like Isusu. Stigma is defined as a sort of social exclusion caused by misuse of power and knowledge and is described as a process that entails labelling, stereotyping, and discriminating against a particular group or an individual and excluding them from reception and treatment that is regarded as normal in society (Francis, 2023). Ideological stigma uses prejudice against socially stigmatised people, for example, mental health stigma, disability stigma, weight stigma, or general health stigma. Studies have shown that those who are sick or exhibit traits of being sick or diseased are the most stigmatised groups—that is, those who are most avoided (Oaten et al., 2011; Kurzban & Leary, 2001; Schaller, & Duncan, 2007). Two of such are leprosy and smallpox.

Stigma promotes social marginalisation that may exclude individuals or groups from society, thus excluding their active engagement (Villotti et al., 2018). For instance, people with disabilities, HIV, or other diseases lack proper access to services and social, economic, and personal opportunities as well as social networks; overall, it amplifies social exclusion (Pelleboer-Gunnink et al., 2021). Stigma can lead to social isolation and withdrawal not to participate in some activities (Ross et al., 2018). Doing so can further enhance the feelings of loneliness, passive performance, and seclusion from society, thus, strengthening the stigma-disconnect-loop (Ross et al., 2018).

### **2.2.3 The Exclusionary Power of Ostracism**

Ostracism is a notable potential barrier to inclusion because it entails a conscious, purposeful rejection, avoidance, or shunning of an individual leading to negative effects on well-being, interaction, and feelings of inclusion (Garner & Iba, 2014). As a spectrum of exclusions, ostracism manifests itself as a process of forced or involuntary expulsion from one's society, according to Kort (1986). So, a society that has various forms of social exclusion is clearly one that has laws in place to keep certain individuals out of important roles and from contributing to society (Kort, 1986). This can lead to negative shifts in mood, and decreased self-esteem (Wirth et al., 2014).

Ostracism is likely to elicit subjective experiences of distress, which may involve feelings of rejection, isolation, and loss, along with changes in thought and emotional patterns (Renneberg et al., 2011). In the instance where such an ostracised person already belongs to the scheme, it may affect the level of motivation of the members of a group, the extent to which group members will engage in social loafing with the person or the level of cooperation which they will display towards the person (Mermier et al., 2023). It is important to encourage people to be compassionate and help them understand what ostracism entails as well as ensure that society becomes more welcoming for

everyone who is experiencing or has experienced ostracism.

### **2.3. Conclusions**

This chapter examined various theoretical frameworks to enhance understanding of the Isusu scheme and its potential to foster financial and social inclusion in Nigeria. The analysis established links between the scheme and the potential for fostering inclusion and community development by examining theoretical frameworks related to social inclusion, integration, social capital, social cohesion, and social justice. According to the study, Isusu scheme promotes social capital and social cohesion by enhancing access to social and financial networks. The chapter indicated that social stigma, power disparities e.t.c may serve as obstacles to inclusion, possibly weakening the scheme's success.

Despite these potential barriers, the Isusu scheme's implementation can strengthen community development, advance economic independence, and boost social inclusion. This can be better achieved by removing social barriers and creating environments in which everyone feels valued. Other chapters will explore this theoretical framework closely.

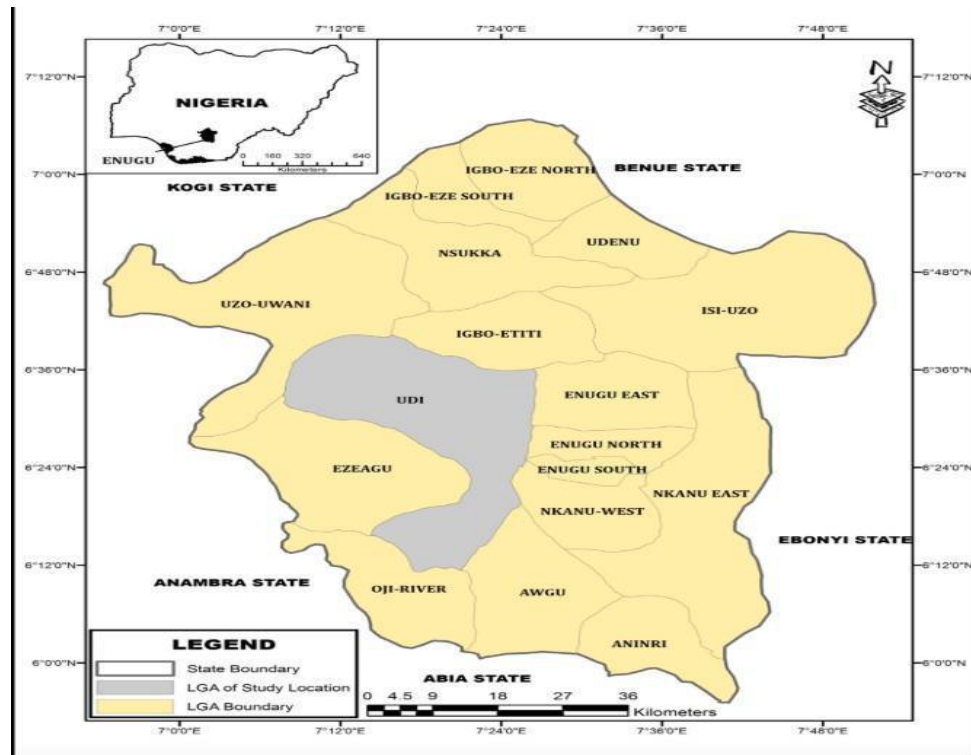


## Chapter Three: Research Methodology

### 3.1 Study Area

Located in Enugu State, Udi Community is one of seventeen local government areas in southeastern Nigeria. Udi has a total area of 897 square kilometres and a population of over 200,000 (National Population Commission of Nigeria 2023). Known for its rich cultural legacy, the community is home to the majority of the Igbo ethnic population. The Udi Community is one of many places in Eastern Nigeria where the Isusu scheme is deeply rooted. Thus, the study will investigate how effectively the Isusu savings scheme works as a practical tool to help the Udi Community build social integration and become more socially included. It investigated how Isusu's close-knit community supports social interaction and inclusion through its web of social networks (Chigozie 2019).

**Map 3.1 Map showing Udi Community in Enugu State**



Source: Asadu & Okoro (2020)

## **3.2 Research Philosophy**

The research philosophy provided a structure for identifying the methods and comprehending the assumptions they were founded on (Rubin & Rubin, 2012; Masadeh, 2012).

Bryman and Bell (2011) indicate that various studies have categorised research philosophies based on epistemological and ontological frameworks.

### **3.2.1 Epistemological view: Interpretivism**

Killam (2013) opines that the term “Epistemology” examines the relationship between knowledge and the researcher during discovery. (pp. 6-8). Positivism and interpretivist research theories are two major epistemological research philosophies. Positivism focuses on data from experiments and quantitative observation, identifying explanatory associations or causal relationships (Bryman and Bell, 2011). For example, in studying the demographic distribution of coal miners, positivists collect measurable data through experiments and quantitative surveys. Meanwhile, Interpretivism is a philosophical theory that asserts that reality is a social construct, influenced by individuals' beliefs, experiences, and perspectives (Cunliffe, 2010; Saunders et al., 2015). It suggests that people are purposeful, creative, and intentionally construct meanings through their actions (Blumer, 1969). The theory also emphasises studying the social environment in its natural state, without researcher influence or change (Hamersley and Atkinson, 1983).

This study used an interpretivist approach to gather views of Udi Community members about the effectiveness of the Isusu scheme as a means of social inclusion. The study acknowledges that individuals possess characteristics that are distinctive, opinions, and feelings that cannot be applied generally (Slade 2015). The interpretivist approach helps one to have a better knowledge of the scheme, its challenges, and possible recommendations for local development of the scheme. Since it captured the true feelings and thoughts of the individuals engaged, the numerical method could not fairly represent the effectiveness of the scheme.

### **3.2.2 Ontological Position: Subjectivism**

Ontology, "the study of being," (Crotty: 2003:10) studies existence and reality. It addresses questions like "What is there that can be known?" and "What is the nature of reality?" (Guba and Lincoln 1989). Ontology is our beliefs about reality and existence. Richards (2003) defines ontology as the

world and our knowledge of it.

Objectivism or Positivism is a major type of ontology that asserts that the world is external (Carson et al., 2001). This method uses a controlled, structural approach to find a defined research topic, create hypotheses, and choose an appropriate method (Carson et al., 2001). Objectivism believes it is possible to observe and understand everything without interference or involvement from social actors. Positivists typically use quantitative research methods. Meanwhile, there is subjectivism, another type of ontology that is the study of people's thoughts and feelings, a way to learn more about some individuals. Here, scientists contend that the world they study is inhabited by individuals with different opinions and knowledge. As part of their study, they use different methods, such as interviews, to figure out how people feel differently and what they are thinking. Merlo (2016) says that subjective views reflect a certain perspective. He asserts that people determine what to do based on their subjective experiences with a social occurrence.

Because the isusu scheme is operated by people and to determine its effectiveness, it involved investigating the actions of these people. Therefore, subjectivism was adopted in this study to assess how the isusu scheme effectively contributes to ensuring individuals in Udi Community members have equal benefits and participation in this scheme. Moreso, to emphasise that one's personal view of the scheme depends on their experiences, this study centred on the subjective viewpoint. It all boils down to personal experiences and attitudes when deciding if this scheme is a good tool for social inclusion. Saunders et al. (2012) argues that this shows how people's personal perceptions are subjective; in particular, how the participants in this research perceive the scheme and their experiences shape their subjective realities.

### **3.3 Research Design**

Research design provides insights into the conduct of research using a particular method for the collection, measurement, and analysis of data (Khanday & Khanam 2019). The following are some of the methods and techniques used in this study to achieve the study aim;

#### **3.3.1 Research Method**

When researching on a particular topic, researchers utilise either quantitative or/and qualitative approaches. In contrast to qualitative research, which seeks to understand more intangible factors like cultural norms, gender roles, personal feelings, etc, quantitative research seeks to offer evidence

for hypotheses (Marshall, 1996). Acap (2012) states that qualitative research makes use of an inductive approach to analysing data, and uses data-gathering methods, such as interviews. To rigorously examine the inclusivity of the Isusu scheme, especially to the most vulnerable in the Udi Community, the study proposed a methodological approach that involves qualitative methods. Qualitative method was preferred for this study to effectively gather, comprehend, and make sense of Udi community members' actual feelings/opinions on the research topic.

### **3.3.2 Sampling Technique**

A sample serves as a statistically valid representation of a broader population (Quinlan, 2014).

Sampling aims to select a subset from a larger population that is statistically representative of the entire population.

This study employs nonprobability sampling due to the unequal opportunity for participation among population members. This is justified because involving the whole population is not feasible due to time restrictions. Researchers utilised the non-probability sampling technique referred to as Judgement Sampling (Purposeful Sampling) to enhance the representativeness of their sample. This selection technique entails the researcher utilising his expertise and reputation to select members of the Udi community for participation in the study. The participants selected for the study were a diverse group of Isusu scheme members, including both active participants and those who have left the scheme. It will select participants from different age groups, genders, and socio-economic backgrounds within the Udi Community. The selected participants were knowledgeable and had direct experience with the research topic (Hossain, 2011).

### **3.3.3 Data Collection Method**

The research examined participants using focus group discussions, semi-structured interviews, and qualitative survey questionnaires. The focus group discussion and semi-structured interview were mainly for active members of Isusu scheme. The qualitative survey questionnaires were mainly filled by past members and those who once signified their interest in joining the scheme but could not join. The questionnaires were administered to past participants and persons who had shown interest in participating in the scheme but were not able to, to gain insight into the problems and experiences of those people based on the prepared questions. These methods resonated well to gain a holistic understanding of participants' satisfaction with the inclusiveness of Isusu scheme from both the current and the prospective participants.

There were fifteen (15) participants for the one-on-one, individual interview session. There were also fifteen (15) participants for the focus group discussion. The participants who participated in the interview were different from those who participated in the focus group discussion. The participants for the survey questionnaire were Thirty (30) participants. There were a total of sixty (60) participants. The questions asked were open-ended questions to capture emotions, feelings, thoughts, and detailed responses, and produce richer data. The same set of questions were asked at focus group discussions, semi-structured interviews, and in the questionnaire. The focus group and interview sessions were recorded to ensure every detail of the conversation was captured accurately and allow for thorough and accurate transcription.

Meanwhile, there was room for some potential bias in this study. There could have been a possibility to encounter problems with selecting participants through community leaders, word-of-mouth, and personal contacts, as it could attract only those people who are willing to participate and may not be a representation of the entire population which could affect the results obtained. To avoid this possible bias, the researcher took precautions in terms of sample selection, whereby participants were selected from different age groups, genders, and socioeconomic status, both active and inactive Isusu scheme members.

Also, because some of the participants are in a focus group, they might have been compelled to give answers that might please the facilitators thus giving false information. To avoid such a problem, the research included focus groups, semi-structured interviews, and qualitative questionnaires. Interviews contained significant benefits, one of which was privacy; participants were thus more willing to express themselves.

The use of the same questions for the three methods was to ensure consistency, giving room to directly compare responses from interviews, focus groups, and questionnaires facilitating a more straightforward analysis and interpretation of the data. These helped to adequately identify patterns, trends, and divergences in responses. It made it easy to cross-verify the information obtained, enhancing the reliability of the findings.

The participants were selected from different age groups, genders, and socioeconomic backgrounds within the Udi Community. The recruitment strategy for all participants was to collaborate with community leaders to identify some of these active and past participants. I also asked some close family and friends who are aware of some Isusu groups, then also attended two of such Isusu meetings to meet participants. Likewise, the researcher asked some initial participants to refer to

others, especially those that they knew were interested in the scheme but could not join them due to one reason or the other.

The research employed these three data collection methods and selected a diverse group of Isusu scheme members, including both active participants and those who have left the scheme, to increase the study's validity and reduce bias possibilities. This was also to ensure diversity in research to promote inclusivity, and produce more robust, personalised, and effective recommendations.

### **3.3.4 Data Analysis Method**

Thematic content analysis was employed in this research to spot, examine, and summarise patterns in the data gathered from all the methods i.e. interview, focus group discussion, and questionnaire (Braun and Clarke, 2006). The study employed the thematic analysis method since it enables the identification of the key themes to be discovered from all study participants' responses. This method requires a step-by-step procedure ranging in six stages (Braun and Clarke, 2012).

In analysing the data, the first step I employed was familiarising myself with the recorded data through listening to the recorded focus group and interview sessions, then also reading the questionnaire responses and immersing myself in it. The second step involved creating codes manually from the recorded and read responses by identifying, noting down, and labelling important words, and phrases that re-occurred frequently. The codes were grouped into general subject areas in the third step and were reviewed in the fourth stage. Themes were created from these codes and again reviewed to ensure they accurately reflect the participants' data gathered from the transcription. The fifth step involved defining the themes, modifying their titles, and ensuring they share the same semantic pattern. The final step was creating a report, by elaborating on each theme's significance using concrete examples and scanning all topics simultaneously to identify themes. After the last step, the report was used to write the findings and discussion.

## **3.4 Positionality and Ethical Consideration**

The study first provided all participants with an informed consent form before any further activity. The informed consent form explains the goal of the research, participant rights, options for withdrawal, and potential risks. Providing participants and researchers the autonomy to make informed decisions about their involvement in the study, helps to protect both parties. It encouraged transparency, boosted confidence, and allowed individuals to feel more relaxed. Included in the form were specifics on data usage, storage, and security as well as pledges of privacy and confidentiality.

Participants' higher willingness to provide honest responses after this knowledge improved the validity and quality of the research findings. I also protected the participants' identity and privacy by swapping their real names with fictional ones. I guaranteed the anonymity and confidentiality of every participant by making sure that they all got full details about the objectives and methodology of the study.

As a native of Eastern Nigeria, my insider status could aid or negatively impact the research. As an insider, the researcher's knowledge and experience of the community could increase participants' trust, and communications and improve field data collection. However, this could also lead to biases in data interpretation due to personal observations and relationships. The participant's fear of criticism might also affect data collection. As an insider, the researcher's status related to socioeconomic background could affect participants' engagement and power relations during the fieldwork. Meanwhile, If the researcher chooses to be an outsider, he might see patterns and dynamics that insiders miss but might struggle to access and connect with the community.

Therefore, due to the above-identified bias possibilities, I tried to be reflexive, critically assessing my biases at different points of the research and examining how they might affect the research. I kept trying to be aware and reflect on how my identity and experiences could affect interactions with participants and data interpretation. I intentionally maintained a reflective journal to document my positionality throughout the fieldwork and research process. I had to leverage my insider knowledge to balance my roles as a participant and observer while upholding ethical standards and integrity.

### **3.5. Conclusion**

This chapter sets an exciting stage for the practical research on the isusu scheme. Focus groups, open-ended questions, and semi-structured interviews offer incredible insights. The research maintains consistency and dependability by employing the same open-ended questions across the data collection methods. The data collection methods were chosen to ensure accurate representation and depth. Two key lessons learned! Interpretivist and subjectivist approaches are essential for exploring Isusu, as they grasp the intricate interplay of individual and communal values. Secondly, ethical considerations especially for insider-researchers, emphasise transparency, trust, and reflexivity. Next, the study will analyse the data gathered using the data collection method, to reveal the role of Isusu scheme in promoting social inclusion

## Chapter Four: Findings of the Study

### 4.1. Introduction

This study aimed to investigate the Udi Community, Eastern Nigeria the efficiency of Isusu scheme as a tool for promoting social inclusion, and integration. The data collection was focused on addressing the following research questions: In what ways does the Isusu scheme contribute to social inclusivity and integration in the Udi Community? What are some potential barriers that can hinder the inclusivity of Isusu scheme? What strategies may be recommended to overcome these barriers? The study was designed as a qualitative study based on primary research in which different Isusu members (both active, past members, and non-members) were interviewed on the topic. To address the three research questions, the study specifically gathered data through interviews, focus group discussions, and survey questionnaires.

### 4.2. The Background Profile of Study Participants

This subsection presents the background information of those who took part in the study. It was August week, and a lot of people were available for interviews because of the annual community festival that is held every August. The study involved a total of sixty (60) participants, who were divided into three distinct categories:

- **Fifteen (15) Participants for One-on-One Interviews:**

I questioned in-depth the individuals who are active members of different Isusu scheme groups, in one-on-one interviews. Participants who took part in the semi-structured interviews were able to tell their own stories and give thorough accounts of their personal experiences and points of view. Every person who took part was given a unique number from P1 to P15 to protect their privacy.

Table 4.1 below presents data characteristics of 15 active members who are part of Isusu savings scheme.



**Table 4.1: The Background Data of Isusu Members**

<b>MEMBER</b>	<b>AGE</b>	<b>GENDER</b>	<b>LOCATION</b>	<b>DURATION OF MEMBERSHIP</b>
P1	32	Female	Udi Community	3 years
P2	27	Female	Udi Community	2 years
P3	44	Male	Udi Community	4 years
P4	35	Female	Udi Community	1 year
P5	30	Female	Udi Community	1 year
P6	41	Female	Udi Community	6 years
P7	29	Male	Udi Community	1 year, 4 months
P8	30	Male	Udi Community	11 months
P9	54	Male	Udi Community	5 years
P10	26	Female	Udi Community	1 year
P11	52	Female	Udi Community	3 years
P12	45	Male	Udi Community	2 years, 3 months
P13	37	Female	Udi Community	4 years, 6 months
P14	26	Male	Udi Community	1 year
P15	32	Male	Udi Community	2 Years

- **Fifteen (15) Participants for Focus Group Discussions:**

Fifteen (15) other individuals, which include active participants of Isusu savings scheme, were interviewed as a group. There was ample opportunity for all participants to engage in conversation at this meeting. Participants were able to exchange their thoughts and experiences, seeking common threads that connect their actions. The study found that participating in focus groups allowed for improved communication and connection with others, resulting in the generation of unique ideas that may not have been discovered through individual conversations.

Figure 1.2 below presents a photograph of participants who attended the focus group discussion.

**Figure 1.2. Picture of focus group discussion participants**



Source: Captured by the Researcher

Table 4.2 below presents data characteristics of the above 15 active members who are part of different Isusu savings scheme groups, in the community.

**Table 4.2: The Background data of some other Isusu Members in the Focus Group Discussion**

MEMBER	AGE	GENDER	LOCATION	DURATION OF MEMBERSHIP
P16	41	Male	Udi Community	3 years, 8 months
P17	35	Female	Udi Community	2 years
P18	39	Male	Udi Community	3 years
P19	28	Female	Udi Community	4 years
P20	52	Male	Udi Community	4 years
P21	33	Female	Udi Community	2 years
P22	34	Female	Udi Community	3 years

P23	30	Male	Udi Community	4 years
P24	27	Female	Udi Community	2 years, 6 months
P25	39	Female	Udi Community	5 years
P26	31	Female	Udi Community	6 years
P27	26	Female	Udi Community	3 years
P28	40	Female	Udi Community	4 years
P29	37	Female	Udi Community	3 years
P30	32	Male	Udi Community	3years, 2 months

- **Thirty (30) Participants for the Qualitative Survey Questionnaire:**

This final group consisted of thirty participants who filled out qualitative survey questionnaires, totally different from individuals in the first and second groups above. Participants who completed the questionnaire will be referred to as P31 through P60 to ensure their privacy and reference some parts of their responses within this chapter. Primarily, these participants were former members of the Isusu scheme group or those who expressed interest in joining but were not admitted due to one reason or the other. The study also included this group to identify the potential personal, social, and financial barriers to participation, interaction, and inclusion in the Isusu scheme.

Table 4.3 below presents data characteristics of 30 past and non-members.

**Table 4.3: The Background data of some past and non-members.**

MEMBER	AGE	GENDER	LOCATION	DURATION OF MEMBERSHIP /NOT ADMITTED
P31	33	Male	Udi Community	Past member ( 2 years)

P32	39	Female	Enugu city	Not admitted
P33	42	Male	Udi Community	Past member ( 1 year)
P34	55	Female	Udi Community	Past member ( 5 years)
P35	29	Male	Enugu city	Not admitted
P36	30	Female	Udi Community	Not admitted
P37	37	Female	Udi Community	Not admitted
P38	40	Male	Udi Community	Past member ( 4 years)
P39	41	Female	Udi Community	2 years, 6 months
P40	27	Female	Udi Community	Past member ( 3 years)
P41	35	Female	Enugu City	Not admitted
P42	46	Female	Udi Community	3 years
P43	39	Female	Udi Community	Past member ( 2 years)
P44	43	Female	Udi Community	Past member ( 2 years)
P45	46	Male	Udi Community	Past member( 4 years, 2 months
P46	53	Male	Enugu City	Not admitted
P47	26	Female	Enugu City	Past member ( 1 year)
P48	31	Male	Udi Community	Past member ( 1 year, 2 months)
P49	37	Female	Udi Community	Not admitted
P50	48	Male	Nsukka	Not admitted
P51	29	Female	Agbani	Past member (3 years)

P52	50	Female	Udi Community	Past member (4 years and 7 months)
P53	45	Male	Agbani	Past member (2 years)
P54	42	Male	Agbani	Past member (2 years, 6 months)
P55	56	Female	Nsukka	Past member (5 years)
P56	64	Female	Udi Community	Past member (6 years)
P57	55	Male	Udi Community	Past member (4years)
P58	41	Female	Nsukka	Past member (5 years)
P59	38	Female	Agbani	Not admitted
P60	32	Female	Agbani	Not admitted

N.B: Participants with locations in Enugu City, Agbani or Nsukka are former inhabitants in the Udi Community.

### 4.3 Demographic Diversity

To acquire an extensive understanding of the impacts of the Isusu scheme, participants of various ages, genders, and socioeconomic backgrounds were selected from the Udi Community. This diversity was necessary to depict the diverse range of situations and challenges that various Isusu groups may experience.

The Isusu scheme is an active multigroup scheme formed by individuals from similar communities who trust each other, regardless of their economic backgrounds. The research was enriched by a diverse range of participants with a total of sixty (60) participants, enabling a thorough evaluation of the Isusu programs from the viewpoints of young adults, middle-aged individuals, and the elderly. In addition, there was a strong focus on ensuring that individuals from a different range of gender identities were represented.

### 4.4 Recruitment Strategy

- **Collaboration with Community Leaders:**

To ensure that research participants were recruited properly, community leaders with extensive knowledge about the problems that could affect the research were utilised. Due to their wide knowledge, personal details, and records of community members, the community leaders were deemed crucial in selecting both the previous and current Isusu scheme members. They helped to develop a good sample of the community. These leaders also assisted in reaching out to people who

could not be targeted directly, including the elderly, thus the need to work with leaders. The community leaders can be regarded as reliable because they have detailed and specific knowledge of the community and are well-known in the community. Every community member also gets to register with their community leaders, supplying some important information. This information is important especially to make decisions that foster community development. Also, their capacity of recruiting marginalised groups, who are likely hard to locate, is a plus for the research for it will have a wider and more diverse participant pool to work with. This reduces bias and enhances the credibility of the process of selecting the participants from the study.

- **Personal Networks and Attending Isusu Meetings:**

I also relied on personal networks, especially consulting relatives who are part of Isusu groups to get participants to the study. This approach made it possible for me to attend two different Isusu group meetings where they interacted with the members to assess their perceived willingness to participate in the study. These interactions helped me gain an understanding of group dynamics, especially in the data collection.

- **Snowball Sampling:**

Respondents were told to invite other people to join the study, particularly those who may have wanted to be a part of the Isusu scheme. The use of the snowballing technique increased the coverage area of the study and made it possible to reach out to more participants. It also provided fresh insights that could have not been gained through other methods of recruitment, especially about diversity.

## **4.5. Conclusion**

This chapter has provided an in-depth look into the experiences and diverse backgrounds of study participants. The findings reveal a rich tapestry of perspectives and motivations for engaging with Isusu, illustrating the scheme's unique role as both a financial and social institution. The use of interviews, focus group discussions, and questionnaires attracted diverse participants from every part of the Udi community and beyond, including previous members and those who indicated interest but were rejected. This chapter discusses how community leaders, personal networks, and snowball sampling can help create a varied and representative sample. The use of community leaders shows that local institutions are critical to engaging individuals, especially in close-knit communities where trust and relationships are essential. This thorough knowledge of participants' profiles and comments will be used to assess the research topic in the following chapter.

## **Chapter Five: Evaluating The Effectiveness of Isusu Savings Scheme as a Tool for Social Inclusion and Integration**

### **5.1 Isusu Strengthens Trust and Reciprocity**

#### **5.1.1 Trust as the Cornerstone of Isusu**

Savings are a critical component of the Isusu practice and a strong element of trust, especially in environments with inadequate formal institutional financial services. This view is supported by Hossein (2018) and Mpaata et al. (2020) who opined that interpersonal trust is crucial in events that involve participants depositing their money into a pooled account. This trust not only mobilises funds but also promotes social bonding where each individual feels obliged to support others. Qualitative data from the interviews reveal that this trust does not only apply to financial services but closely connects individuals so that members will help each other achieve their financial and social potential. As P5 described during an interview,

“...The reason I joined Isusu was because I trusted the people involved. We are like family now. I know that whenever I contribute, it’s not just about the money, it’s about the belief that others will do the same for me when I need it.” (Interviewed: 8th August 2024).

This trust forms the basis of their co-operating and working together to achieve the group’s objectives, leading to trust and commitment in the social network. Trust is instrumental in the success of the group because members are confident that together they can accomplish their goals.

Also, Isusu enhances the socioeconomic status of its members by offering them financial security and support (Nwachukwu & Asonga, 2016). P31 further highlighted the connection between trust, financial responsibility, and security:

“...If you can’t be trusted with the contribution, how can we trust you with anything else? The essence of trust in this group is character and it translates to all aspects of life. So, we operate on trust, and this in return makes us financially steady.” (Interviewed 7th August 2024).

This statement reveals the worth of trust that had been developed In Isusu scheme that transforms participants into more responsible citizens in the society. This is also consistent with Social Justice Theory, which asserts that people should have equal opportunities to secure financial resources, and trust should be maintained to provide all members of the team with relatively equal input.

## **5.2 Reinforces Community Integration, Community Identity, Social Networks and Justice**

### **5.2.1 Fosters Community Integration**

Unlike other savings and credit institutions, Isusu allows people to create new relationships and strengthen bonds between people and communities (Amankwah, 2019). This form of social integration is important in giving a feeling of togetherness in dwelling and belonging to a community. Also, this is in line with the Social Cohesion Theory which states that unity is key in finding solutions for problems ailing society and enhancing cohesion and efficacy in the society (Carbone & McMillin, 2018).

The members of the Isusu schemes also benefit from transforming their financial standings and fostering community affiliation through contributing and saving collectively. The scheme fosters communal assertiveness whereby members assist one another in different domains such as empowering each other with skills, pooling funds for emergency needs, sharing food, passing on skills or information, etc. Communal assertiveness in this regard comes to light when members of the Isusu scheme go out of their way to support others in different ways.

As P52 noted;

“Other than the meetings, there were times that some of the people I came across in the group even demonstrated how to prepare some snacks and food items and the skills I have learned are making my livelihood better.” (Interviewed 14th August 2024).

Engagement in Isusu fosters unity and trust not just within the individuals, but within the group as a whole enhancing the experience of everyone in the group. This view supports the findings of Ahamefule (2020) and Merwe & Morelli (2022) that Isusu facilitates the integration of members within a community and boosts interaction.



### 5.2.2 Isusu as a Form of Community Identity

Isusu scheme is not only a way to financially provide for oneself, but also a form of identity that strengthens a community on the social level and gives them a sense of belonging which is very essential (Ahamefule 2020). Though not all Isusu groups are run in the same way but from the interview, some isusu groups develop an identity of their own that has a general aim, which is to foster bond amongst members. This is further supported by some participants' statements, which suggest that some participants believe that their participation in Isusu means that they are identified as being part of a community.

For example, P11 pointed out

“I am a member of Isusu not because of the money but because it helps me to mingle with the other women in the community, if you are not in Isusu, then women like you will think you are not part of the community.” (Interviewed 9th August 2024).

Such a statement portrays how social capital is accumulated through engagement in group activities as a way of strengthening bonds of society (Story, 2014).

According to P2, her mother is still a member of Isusu even though she does not require financial help, as she said,

“My mother doesn't need the money from Isusu , she is doing very well financially but she is part of it because she feels she must belong to a women's group like her other mates ... (Interviewed 8th August 2024).

This resonates with the fact that social ties can provide emotional support and a sense of purpose. The idea that people are willing to sacrifice to have a sense of belonging suggests that social affiliation is a significant determinant of human happiness and involvement (Spiridon et al., 2020; Walton et al., 2012). In addition, the Isusu scheme demonstrates that bonding social capital that stems from the close-knit relationship can improve the flow of mutual trust and support among members (Story, 2014; Ahn & Davis, 2020).

### 5.2.3 Isusu as a Vehicle for Social Justice

Another fascinating aspect of the Isusu savings scheme is its potential in the achievement of equity in society. The scheme embraces all participants with no regard to their age, mental, gender, or social abilities, thus enabling them to perform general life activities (Nilsson & Townsend, 2010). This is supported by Social Justice Theory as it points out fairness and equality in access and utilisation of resources by the people in a particular community.

Analysing participants' responses derived during the study, it was revealed that Isusu offers a rigid but adaptable financial plan to the beneficiaries, which in turn reaffirms their membership within this social unit. For example, P11 said (in Igbo language and was translated),

“Before I joined Isusu, there was no one to turn to for assistance because I was unable to read or write, and I had no source of collateral to acquire a loan from the bank, but here I found a home where I could make my contribution and also receive help.” (Interviewed 12th of August 2024).

P25 remarked in igbo language and was translated by the researcher to mean that ;

“I never thought I could be part of something like this. Among everyone in my group, I am the only one without any education. But in Isusu, everyone is equal. We all contribute, and we all benefit (Interviewed 12th August 2024).

These narratives demonstrate how these individuals who might be considered socially and economically marginalised, receive both an economic and social re-affirmation through the Isusu scheme.

### 5.2.4 Building Social Networks through the concept of “bonding social capital”

In the context of this scheme, the concept of **bonding social capital** is critical because it is formed within tight-knit communities that share common identities like ethnicity, values etc. The scheme is both a financial and social tool that fosters inclusion within the group. By encouraging members to pool resources, Isusu deepens the social ties among participants, who typically belong to the same ethnic or social group. This solidarity fosters mutual reliance and provides financial safety nets for participants (Granovetter, 2003). These groups are not only platforms for saving money but also places for emotional support and shared responsibility, which reinforces the trust necessary for continued participation. The frequent Isusu scheme meetings help participants to foster healthy

relations as well as increase their circle of friends. Such meetings offer a forum for reporting and discussing experiences, expressing concerns, and receiving information from other sources. These interactions are backed by Social Capital Theory which reveals that networks, based on trust and reciprocity, have a great ability to enhance individual and group performance (Mondal, 2021).

Some of the opinions of the participants related to this theme are as follows;

P38 commented –

“I like weekly meetings and enjoy sharing joys and sorrows with other people. In one of the meetings, I had a chance to talk to a lady who later helped my daughter apply to a higher education institution” (Interviewed 14th August 2024).

P14 stated,

“Due to Isusu, I know many people whom I did not know before; We even formed a small group outside the isusu group where we pool funds together and buy foodstuff in bulk and share. This saves us almost 30% of the original cost of feeding the household. (Interviewed 8th August 2024)

Such valuable time strengthens bonds and creates a web of social attachments interconnecting the participants.

Although bonding social capital is important for developing strong intra-group relationships, it can however sometimes be **exclusionary**, particularly for those who do not have the same identity background. This raises significant analytical questions like is it true that the Isusu scheme drives some forms of social exclusion while enabling some others to become fully integrated members of their community? Taking into account the perspectives of some non-participants in this research, this argument may have some validity. Their comments below suggest that the scheme's well-organised structure fosters group cohesion, possibly at the expense of those who are outsiders.

P55 asserted that;

“I once tried joining, but I was not admitted so I got the feeling that the group is meant for people from the Udi ethnic community. Most of the members are from this community, and when I was rejected, it felt like I was an outsider. I later heard they look out for each other and prefer to help their own.”

P60 also commented that;

“To be honest, I don’t think it’s open to people outside their close circle or community, because I’m from Agbani Community and I wasn’t admitted. It’s mostly for people who already know each other well, like family members or long-time friends. It unintentionally creates a divide. It creates an invisible line between those who are ‘in’ and those who are ‘out.’”

Thus, the study points out that the Isusu scheme might often operate within ethnic lines, reinforcing intra-group cohesion but making it harder for outsiders to join. Isusu groups rely heavily on pre-existing relationships. The emphasis on trust within the group, while beneficial to members, acts as a barrier to those without long-standing connections, further supporting the notion that bonding social capital, in this case, can be exclusionary. This suggests that the exclusion is not necessarily overt or intentional, but rather a byproduct of the close-knit nature of bonding social capital, where strong internal ties create a subtle form of exclusion for those outside the circle.

Future studies can investigate deeper if Isusu groups are open to diverse memberships, and how/ how not the scheme transcends typical exclusionary boundaries, promoting a broader form of social inclusion. Future studies can also further investigate how this scheme can be made more accessible to diverse populations. It is also important to note that there are different types of Isusu. Some groups are formed by colleagues in the office or marketplaces. However the focus of this study is on community-based isusu schemes.

## **5.3 Isusu as a Gateway to External Networks and Collaboration**

### **5.3.1 Establishing external connections through the concept of “bridging social capital”**

One interesting discovery made in this study is the fact that, **bridging social capital** fosters relationships with people of different backgrounds, especially different socio-economic status. Through the scheme, individuals can gain access to resources and opportunities from people beyond the members of his or her social group. The scheme unites individuals from several different social classes to create wider networks outside of the close-knit circles usual of bonding social capital. More outwardly looking, bridging social capital promotes the sharing of resources, ideas, and opportunities across diverse social networks. It is essential for promoting broader social inclusion because it enables individuals to access resources that are not available within their immediate community (Goenadi et al., 2022). The Isusu scheme functions as a middleman,

especially for the vulnerable groups that are unable to access some forms of support i.e educational, employment, business ideas etc, by connecting them to various resource providers, including employment. This was also possible because members of the group are not equally poor, with some having little knowledge or network to share.

By cultivating and maintaining relationships with individuals in these spheres, Isusu participants directly improve their position in the social hierarchy and consequently, the welfare of their loved ones (O'Connell, 2021), and enable them to gain external networks for further positive changes and economic endeavours (Hill, 2023).

This was captured by P39 who noted,

“I didn't know many people apart from those in my neighbourhood before joining Isusu, but I have met some people in the group who introduced me to others outside the group, who assisted with my pension and gave ideas for new businesses.” (Interviewed: 10th August 2024).

However, in practice, the study observed that bridging social capital in the Isusu scheme can sometimes become exclusionary. This was discovered from interactions with the study participants. Participants expressed their concerns that members of the scheme may unintentionally favour those they already know, trust, or share common values with, leading to the exclusion of outsiders who do not meet these criteria.

P19 reflected on this issue;

“ One challenge I have observed over time that prevents some individuals from joining, fully participating in the scheme, or getting to build networks through our members is if the person isn't known to anyone in the group. We might be hesitant. We've seen cases where people join but don't fully commit, which puts the group at risk. So we prefer to stick with people we already trust or who have some connection to a current member.” (Interviewed: 12th August 2024)

Participants like P19 assert that trust within the Isusu scheme is based on familiarity and shared experiences, which are difficult for newcomers to access unless they have a personal connection to a current member. Their reluctance to admit new people without inside connections reflects how bridging social capital may inadvertently exclude those lacking the same networks or backgrounds. While bridging social capital should ideally foster inter-group connections, P19 feels that without an “insider's endorsement,” chances of joining her Isusu group are slim. This perception of exclusivity prevents people from accessing the financial support Isusu is meant to provide, creating

a barrier to social inclusion. This highlights the need for policies that can encourage wider accessibility within Isusu and similar social finance schemes.

### **5.3.2 Creating Lasting Networks of Support**

Most of the relationships that are created through the isusu scheme are enduring and turn into other cooperative relationships even in a later stage of life once they are out of the isusu group. This network may involve everyday business interactions or social contacts, future employment positions, or even the development of social capital needed in community projects through Isusu (Silumbwe, 2024).

P17 described how these lasting connections have benefited them:

“After our Isusu cycle was over, some of us remained friends and kept helping each other in other ways besides the financial support; even advice concerning our families and being there for one another during the lean times.” (Interviewed: 16th August 2024).

This comment sums up how the networks developed through the Isusu cycle offer a lasting gain in the lives of those involved beyond the benefit of the savings scheme.

## **5.4. Conclusion**

In this chapter, it was shown how a community-based financial initiative may have far-reaching social effects by exploring the Isusu savings system as a vehicle for social inclusion and integration. Trust, reciprocity, and community support underpin the Isusu scheme, establishing social relationships, economic stability, and mutual support.

Beyond a savings plan, the scheme promotes social justice, identity, and cohesion. Trust builds the bonds among members of Isusu, therefore promoting cooperation and giving everyone worth and responsibility. It raises issues of exclusivity but also strengthens ties and increases bonding social capital. People without common race, values, or cultural background might find difficulties resulting from Isusu classifications. This implies that Isusu is inclusive; nevertheless, it might also support social divisions, therefore restricting involvement for people from different origins or social ties.

## **Chapter Six: Investigating Potential Barriers That Hinder Inclusivity of Isusu Scheme**

### **6.1 Cultural and Gender Norms as Barriers to Inclusion**

The Isusu savings scheme, aimed at encouraging financial partnership and societal integration, remains within the culture and gender disparity standards embraced by the societies. These norms can adversely impact the ability of women and marginalised persons to engage in activities and therefore require scrutiny of the Isusu framework. Applying critical theory helps to examine how traditional cultural norms, patriarchal structures, and gendered roles affect interaction with Isusu and the possible benefits it brings to different communities (Fleming et al., 2020).

#### **6.1.1 Gender Roles and Restricted Autonomy**

Despite the increasing change in roles of men and women within society, a majority of traditional societies hold the belief that men are the providers and have the final say while women are the caregivers and are confined to the house. As critical theory argues, this division of labor significantly compromises women's freedom and ability to engage in financial processes such as Isusu. The financial self-sufficiency of women is considered a threat to traditional culture; hence society especially relatives or community heads are threatened by women when they attempt to violate the set norms (Chiu et al., 2016).

P37 noted:

“I wanted to join Isusu, but my husband said it was not good for women to be involved in money matters outside the home because handling money was for men only.”

(Interviewed: 13th August 2024).

P34 narrated her desire for a changed future and how she had to assert herself economically, as the following quote shows:

“When I started saving with Isusu, my father-in-law scolded me saying women should not sit at the

table where men discuss money. It was difficult to stand up for myself, but I had to improve my children's future.” (Interviewed 13th August 2024).

Such testimony can be understood from a critical theory perspective concerning the objectification of women and the domination of patriarchy.

### **6.1.2 Gendered Access to Resources**

The engendering of Isusu participation is also reflected in the unequal distribution of capital, land, and education that are mainly dominated and owned by the male gender. Analysing the information from critical theory perspective, one establishes that women are mainly locked out because they do not own the basic assets that are vital in contributing to Isusu groups. Sometimes when women are allowed to join Isusu schemes, they are unable to save or invest due to restrictions in employment opportunities which are dominated by men or restricted by male-dominated societies (Wangsa et al., 2023).

P47 shared her experience with this challenge:

“...Even though I joined Isusu, I couldn’t contribute as much as the men in the group because I didn’t have the same opportunities to earn money. My husband owns the land we farm, and I only get a small portion of the profits. It’s hard to keep up with the contributions when you don’t have control over your own income.” (Interviewed 14th August 2024).

Such conclusions draw attention to the structural factors identified by critical theory, which underlie women’s limited opportunities to engage fully in Isusu and stress the need for changes at the systems level that would make a difference to these norms.

### **6.1.3 Cultural Resistance to Change**

Values, especially those within the ethnic framework, where tradition is a significant factor, are never easily shifted. According to critical theory, attempts to take action to diversify Isusu schemes are often cognitively resisted by some elders or male members of a community perceiving such changes as a threat to their authority. Indeed, this resistance becomes a stumbling block to inclusion, meaning that Isusu can never be what it is intended to be, a tool for social and financial inclusion (Gerrans et al., 2013).

P29 spoke about this resistance in the following line:



“When some of us women tried to start our own Isusu group, the village elders didn’t approve; they said we were acting out of line and trying to upset the natural order. It was discouraging, but we decided to keep going even without their support.” (Interviewed 15th August 2024)

This statement represents a conflict of culture and change, which, as per critical theory analysis, hinders the advocacy for the underrepresented through cultural resistance (Okamoto & Komamura, 2021).

As a conventional practice, the Isusu scheme should be investigated for cultural prejudices that can impede inclusion, including gender roles or socioeconomic inequalities impacting who can participate and who gains. Traditional cultural norms might support gender roles that limit women's involvement in economic and communal events. Often built on community trust and collaboration, Isusu scheme might exclude women depending on these standards (Adeosun, and Owolabi 2021). The same is the reality that religious practices, discriminatory laws, or gender stereotypes cause women to still be subjected to injustices and marginalisation notwithstanding constitutional clauses for gender equality (Adeosun & Owolabi 2021).

## **6.2 Social Marginalisation through Health Stigma**

Health-related stigma which implies exclusion of people facing health challenges is known to worsen social exclusion within Isusu schemes as people are locked out of financial and social opportunities. This stigma is usually due to fear and prejudice about certain diseases, or diseases that are regarded culturally or in some way ethically wrong, such as AIDS. The effects of this stereotype is that other people start avoiding those infected by the virus and as such perpetuates inequality in the society (Rueda et al., 2016).

### **6.2.1 Health Stigma and Social Exclusion**

Health stigma is pervasive, ranging from sleights to full-blown rejection, and entails the exclusion of such people from community-based financial systems such as Isusu. When the presence of health problems arouses suspicion or fear in a society, an affected person is not only excluded from social relations but also from most economic opportunities. This makes the social structure of Isusu, assessed in terms of trust and cooperation, deteriorate since some of its members start perceiving people with health problems as being a burden or a threat (Rueda et al., 2016}.

P59 recounted her experience with health-related stigma:

“When I got sick and slimmed down, people in the community began murmuring that I had HIV and, when I went to my Isusu meeting, I noticed others avoiding me; I stopped attending meetings because of the embarrassment.” (Interviewed: 11th August 2024).

This shows how those suffering from health stigma are bound to be excluded from various Isusu schemes thus denying them the social, financial, as well as economic benefits they would otherwise enjoy. These kinds of people can be given back their financial contributions so far and be forced to leave the group.

### **6.2.2 Rumours and Reputation Damage**

In any close-knit society, gossip can run rampant. This does not always adhere to the truth, and has potential long-lasting repercussions for an individual while tarnishing their standing in society. In a situation where somebody is suffering from a health crisis, rumors can be very destructive since friends and other people in the society withdraw their support. Consequently, within the context of Isusu where reputation and reliability hold significant value such rumors lead to the withdrawal of invitations to participate or the unwillingness of other members to pool resources with the stigmatised person (Rueda et al., 2016).

P57 shared his struggle with rumors:

“After I got sick and had rashes over my body, people in the group started avoiding me. They thought I was a danger to them, even though I tried to explain my situation. It was as if my illness had made me untouchable, and I was no longer welcome in the group.”

(Interviewed: 9th August 2024).

Such an experience shows how health stigma compromises the idea of support and togetherness in Isusu. Though this kind of attitude happens in every social circle, what is different in the case of Isusu is the economic aspects (i.e as a solution to those who cannot afford formal financial organisations) that are supposed to bind these groups.

## **6.3 Age Barriers to Inclusion**

Due to its collective and participative platform, the Isusu savings scheme has certain key issues concerning the enrolment of elderly people from a certain age range. This age-based exclusion is

mainly a result of cultural beliefs that regard financial considerations for the elderly as financially unfeasible. Particularly, there is a worrying belief that elderly people may die before they complete their share of the contributions, which, in turn, may cost the rest of the group a lot of their money. This concern stems from general ageism that encompasses negative stereotypes and prejudice towards older adults, which makes it easier for the community financial systems to discriminate against the elderly (Bodner et al., 2015).

P14 identified this ageism when he noted that in his own Isusu group, people above 70 years are not allowed to join because the leaders are wary of the chances of a death that would hamper the group's finances.

“When I joined my current Isusu group and wanted my father to join, I realised that they do not admit anyone beyond 70 years of age. The leaders are always concerned that if one of the elderly members dies, it will affect the group and the Organization's financial status.”

(Interviewed 12th August 2024)

Studies show that seniors depend not only on cash support but also on social interactions, and their exclusion only contributes to loneliness and rejection (Levy, 2016). The cultural factors influencing those dynamics include traditional cultural values that might favor young family members over the elderly, thus effectively endorsing ageism which in turn exacerbates the elderly's inability to actively engage in communal financial processes (Jang & Kim, 2022).

#### **6.4 Social Marginalisation through the Osu (Outcast) Stigma**

The Osu stigma is another major barrier that exists within many societies especially within Eastern Nigeria owing to the historical practice of avoiding anyone who descends from a previous Cast or banished members of the community (Dike, 2002). This social division remains entrenched and persists across different domains of communal life, including engagement in community financial models like Isusu. This is because in these societies the Osu, or outcasts, are socially and economically locked out from participating in most activities because it is believed to be taboo to interact with them ( Human Rights Watch 2001). This type of social exclusion not only continues the legacy of past prejudices but also compromises the purpose and function of such group-oriented monetary initiatives such as Isusu, which are intended to foster solidarity and mutual financial help

(Muhammad, Ngah and Obad, 2022)

During the study, while talking about some limitations noticed in isusu groups, P38 lamented that in their Isusu group, there was no tolerance for the Osu, with some group members willing to abandon the group than share resources with outcasts in the community, referring to them as 'Osus'. This depicts the extent to which the Osu stigma is deep-seated in the Isusu scheme in Eastern Nigeria, where cultural norms bar participants who wish to be members of certain groups or wish to participate in community engagement take part.

This cultural discrimination restricts the function of Isusu financial networks as a means for social integration and provides a strong association with prejudices all around society (Caplan et al., 2020). Through the exclusion of Osu individuals in the above schemes, communities continue to keep them in a circle of poverty and exclusion which otherwise can be avoided through fair financial practices.

The Isusu scheme which exists to ensure that the members support each other financially is slightly impaired when a specific segment of the people is locked out. This exclusion does not only exclude the Osu individuals from most economic opportunities but also hampers the general ability of the community to generate and sustain income (Muhammad, Ngah, and Obad, 2022). Therefore, the eradication of the Osu stigma significantly contributes to promoting financial inclusion and fair socioeconomic development in these areas.

## **6.5 Personal Reflection**

All through the fieldwork activities, I tried to be reflexive, critically assessing my biases at different points of the research, and also examining how they might affect the research. Maintaining a reflective journal to document my positionality throughout, really helped me to balance my roles as an insider (as a native of the Udi Community) and as a participant and observer while upholding ethical standards and research integrity. Through the use of focus group discussion and interviews, valuable comments were provided by current, former, and prospective scheme participants. The input from the focus group revealed a strong sense of community among the participants. It became evident how social networks play a crucial role in supporting community members. This research method likewise helped to identify areas that require improvement in terms of inclusivity, such as gender equality, health stigma, etc.

A total of fifteen Isusu members took part in the focus group discussion. The discussion was conducted in one of the community's public spaces. Participants who arrived early engaged themselves in conversation before the commencement of the discussion, fostering a pleasant atmosphere. Participants in focus groups conveyed a powerful sense of togetherness. The group exchanged warm greetings, and I couldn't help but notice how they openly shared personal updates, which created a more genuine atmosphere for their interactions. Participants shared their experiences and perspectives on the scheme with great enthusiasm. Participants shared heartfelt testimonials about how Isusu had been a source of both financial and emotional support for them. The Isusu group meetings provided a secure environment for people to openly discuss their struggles and successes, fostering a strong sense of unity and friendship among those in attendance. However, I also noticed some significant concerns during the focal group discussion. The group dynamic encouraged in-depth discussions, with certain individuals, like the older men being more vocal than others. Occasionally, discussions were facilitated by female participants, and I perceived that social gender dynamics might influence the scheme's inclusiveness, which is similar to same gender dynamics that is prevalent in the larger community.

For the interview, I had the opportunity to engage in a one-on-one conversation with fifteen Isusu members individually. Through the private interview, I was able to engage in a more in-depth conversation with each of them. While I met some at their homes, I met others at a community open space depending on where it is convenient for them. I was able to gather personal narratives and firsthand encounters of each participant concerning the isusu scheme. A significant number of participants expressed that Isusu had provided them with financial, social, and emotional support. Nevertheless, they also outlined some challenges they have encountered/are encountering. Some of these are related to cultural and gender norms, social stigma, etc.

Personally, I did lots of jottings in my notebook, photograph capturing, penning down observations that could help me reflect well on each day's event. After reflecting on the chain of activities for each interview and the focal group discussion, I noticed the interaction patterns occasionally mirrored cultural norms such as gender hierarchies. Likewise, the meetings were filled with strong emotions as participants openly discussed their challenges and achievements. I can say that Isusu serves as a vital link that fosters connection, friendship, and interaction among them, fostering a bond that extends beyond mere monetary donations. Thus, for the isusu scheme to maintain the status of "made in heaven" family as it looks like, it must find ways to overcome the obstacles pointed out as

affecting its total inclusivity.

From these interviews, I gained a holistic understanding of the social fabric of the community, revealing both the successes and challenges related to social inclusion, integration, and cohesion. The insights helped me to assess practical outcomes of policies and programs, and real-life experiences of inclusion or exclusion. I was also able to understand underlying social dynamics that promote or hinder cohesion. Some recommendations from the participants themselves on how to improve inclusiveness and unity within the community helped me have a good idea of the pressing needs of the isusu groups to achieve better social inclusion status. Overall, the findings were invaluable in evaluating how well community groups like Isusu group promotes inclusivity, integration, and cohesion and in identifying areas for further development.

## **6.6 Conclusion**

This chapter highlights the institutional, cultural, and social challenges that hinder Isusu from fully realizing its potential as a powerful tool for inclusion, despite its remarkable economic and social advantages. It highlights how patriarchy, social stigma, outcast stigma, gender norms create challenges for members, ultimately affecting trust and mutual support. The chapter wraps up by emphasising that reaching genuine inclusivity requires breaking down cultural and institutional barriers that hinder participation connected to gender, age, health, and social class. The chapter expresses viewpoints that highlight the potential of a more inclusive Isusu scheme; however, it requires intentional efforts to reshape norms, challenge biases, and foster a more inclusive society.

## **Chapter Seven: Recommendations and Conclusion**

This chapter summarises the research findings on the impact of the Isusu savings scheme on social inclusion and integration in the Udi Community, Eastern Nigeria. It restates the purpose and objectives of the research, and presents a synthesis of the conclusions and recommendations, to overcome barriers to inclusion in the scheme. Lastly, it discusses the implications of the study, the limitations of the study, and some recommended areas of research for future study.

### **7.1 Reiteration of the Aim and Objectives**

The purpose of this study was therefore to examine the full extent of how the Isusu scheme supports social inclusion and integration, specifically focusing on the Udi Community apart from identifying the challenges that hinder the achievement of its goal for the most vulnerable populace. The specific objectives were:

- To assess the extent to which the Isusu scheme is promoting social inclusion and integration in the Udi Community.
- To identify limitations that may hinder participation in the Isusu scheme and to examine ways of addressing such limitations.

### **7.2 Recommendations**

Based on this study, there is a need for policymakers, practitioners, and local authorities to pay more attention to community-based financial instruments such as the Isusu scheme for social inclusion and integration. In this context, knowledge regarding the factors that hinder vulnerable populations' participation in such schemes can go a long way in designing strategies that assist in improving access and, therefore, no one is left behind.

To further strengthen the inclusivity of the Isusu scheme, the following recommendations are proposed:

## **1. Breaking Traditions: Pathways to Inclusive Cultures and Genders**

To improve participation within the Isusu scheme more effectively, measures need to be taken to eliminate all cultural and gender barriers within the society. The local government and community authorities must start awareness-raising programs and interventions to deconstruct stereotypical gender roles and cultural expectations. Such programs should focus on the benefits of women's engagement in the economy and how organisations' approach to diversity yields positive returns to the community and economy. For instance, facilitating the exchange of experiences from successful female Isusu members may address worries regarding women's financial independence, thereby fostering a more supportive community outlook.

Numerous community-based initiatives might improve Isusu and address the issues raised. Men's worries about gender roles may be allayed by workshops on the economic worth of female-led enterprises and their effect on family financial stability. A portion of community donations may be allocated to a revolving fund for low-income female members, or resource-sharing agreements with neighbouring communities may facilitate access for women in restricted families to shared land parcels for crop cultivation, thereby enhancing their earning potential.

A rotating council featuring female representation in Isusu groups could provide women with a participatory role in decision-making, thereby directly confronting cultural opposition. Implementing a rotation of leadership every six months to a year facilitates democratic decision-making and emphasises female leadership while avoiding direct challenges to male authority structures. Organising community-wide Isusu activities that celebrate the accomplishments of both men and women may encourage financial equality.

Furthermore, the use of incentives for the Isusu groups could be a very efficient measure: for instance, financial, recognition awards, or extra resources probably from the local government or NGOs may encourage the groups to take an inclusive consideration. According to research, incentivization helps foster participation and ensures that all members of a community benefit from the required schemes (Githapradana, 2024).



## **2. From Shame to Solidarity: Addressing Health Stigma for Inclusion**

A variety of measures are recommended to counteract prejudice and falsehoods to resolve health-related stigma and ensure the inclusion of the Isusu scheme. Workshops could be organised by local healthcare practitioners and NGOs that are committed to addressing health stigma. The workshops would debunk myths, explain how illnesses spread, and emphasise helping sick people rather than isolating them. For instance, testimonies from trustworthy community members who live with or help persons with comparable health issues would humanise the experience and lessen unjustified worries.

Integrating targeted community-driven initiatives is critical for aiding impacted individuals while maintaining their dignity and inclusion. Isusu groups may set clear standards, possibly in their handbook or group rules and regulations, to guarantee that no member is rejected because of their health state or condition. The handbook may be formally presented at regular Isusu meetings to underscore the group's stance against exclusion due to health concerns, thereby reinforcing the principle that participation in the scheme is founded on collective solidarity and trust, rather than health status.

In addition, Isusu groups could have “health ambassador” roles. These ambassadors would refute rumors among the group as peer educators. They might also work with Isusu leaders to protect member health information with confidentiality and respect rules. The ambassador might organise informal meetings or discussions on respect and inclusiveness to combat rumors like those that hurt P57 and P59. Furthermore, this ambassador—preferably a reliable senior member with expertise in local healthcare resources will serve as a confidential ambassador for members encountering health-related issues, assisting to clarify misconceptions. The ambassador could arrange brief educational sessions to address misconceptions and foster empathy and accurate information among members in situations such as P57, where concerns regarding a member's health resulted in social isolation.

Isusu group leaders and members need to be trained on how to handle the issue of stigma in such groups. Apart from general guidelines of an empathetic and understanding approach, this training should also contain information about how to prevent discrimination, how to react to discrimination, and how to make all members of an organisation feel safe and welcome. It has been identified that through effective training, leaders can significantly improve the dynamics of the group

and create more inclusive environments (Hogg et al. , 2022).

### **3. Addressing Age Barriers to Inclusion**

For Isusu scheme to remain as true as possible to their promise of equality and fairness, age restrictions that most often exclude elderly people must be dealt with. By implementing rules and regulations that recognise the wisdom, experience, social support, and other intangible contributions of senior members, isusu organisations can address age discrimination effectively. For instance, rather than directly prohibiting elders from participation, isusu groups may offer alternatives that are neutral in terms of age. Alternate group responsibilities, such as mentoring, may be considered, such as lower contribution levels or the opportunity for older members to help with financial planning or meeting facilitation, showcasing their valuable role in the community.

It is also important to undertake awareness campaigns in the respective communities with a view of demystifying myths concerning financial issues surrounding elderly participants. These campaigns should focus on the roles and contributions that the elderly people would provide to the group, not only in monetary form but also in learning, knowledge, and continuity of traditions and culture to avoid extinction. Promoting the understanding of the acceptance of all age groups of individuals will also improve the cohesiveness of the Isusu groups and create a favourable environment for their members to grow (Peng et. al. , 2022).

### **4. Addressing the Osu Stigma in Isusu Schemes**

To make changes towards an inclusive and fair Isusu scheme, it is very important to address the social exclusion arising from the Osu status. This means that although the foundations of this stigma can be traced back to social stratification, it still fosters discrimination within communities. Community leaders should therefore ensure that policies that are being used and implemented in organisations are culturally sensitive to fight such outdated practices. For instance, formalisation of anti-discrimination policies within Isusu groups' rules and regulations would rule out discrimination towards members based on Osu status. Measures like these are mandatory in ensuring that every part of the community is fully engaged in communal tasks and optimally benefits from communal financial support initiatives (Rafferty, 2020; Tropp et al., 2017).

Likewise, the community may start recognising Osu members as valuable contributors rather than

social outcasts by providing concrete examples of their contributions to the group's success. One method to influence individuals' perspectives is to have current or former Osu participants discuss the positive impacts of Isusu on their lives.

Lastly, awareness creation through educational programs, especially as regards the history of the Osu stigma, is also important. They can explain the negative impact of such stigmas to society and the economy, for instance. Studies also show that getting the story behind the stigmatised groups can help in the process of reconciliation, to foster a more integrated society for all (Denov & Marchand, 2014). This sentiment resonates with previous studies that have posited that more openness and discussions on community platforms help develop an acceptance of others (Evans-Lacko et al., 2013; Stringer et al., 2015). Involving several other stakeholders in these efforts may prove to be central in altering community perceptions, especially with the help of cultural and religious leaders. Their involvement can assist in the process of reform and make more people accept inclusiveness (Walker et al., 2021; Cilliers et al., 2016).

These recommendations will not only assist in realising the intended transformations of Isusu schemes to become more equally accessible; the recommendations will also ensure the restoration of all the stigmatised discriminative Osu's to gain access to receiving and offering and consolidating equal mechanisms of financial and communal support that Isusu schemes create. Removing the stigma and cultivating acceptance can therefore help increase the social capital of communities and their general well-being (Tropp et al., 2017; Cilliers et al., 2016).

### **7.3 Limitations and Further Research**

Although this research may help in understanding how the Isusu scheme implements and supports social inclusion and integration, some limitations have been noted here. The study was carried out geographically among a particular community, Udi Community, Eastern Nigeria and therefore the results of the study might not be generalised to other communities.

In addition, the study exclusively focused on qualitative data that were obtained from interviews and focus group discussions. The analysis of the present study could be strengthened by using a quantitative research data set and the use of longitudinal research design in future studies to gain better insight into the long-term effects of the Isusu scheme on social inclusion and integration.

Subsequent studies could investigate how the innovations in the Isusu scheme could be applied and developed further in a way that allows the scheme to expand and become institutionalised while keeping intact many of the important aspects that it currently relies on such as trust, reciprocity, and civil society participation. Additionally, cross-sectional comparisons of the results in different communities or different countries may help understand the context factors that affect the use of community-based financial instruments for social inclusion.

Lastly, further research could be conducted on the need for Isusu schemes to adopt the right balance between tradition and modernity and investigate how technological progress can help improve the efficiency of Isusu schemes in rural communities. Though this is beyond the scope of this study however the use of technology can greatly enhance the efficacy of this scheme as some respondents complained of the theft of their pooled funds because they operate a cash-based financial system due to a lack of efficient telecommunication networks in the community.

## **7.4 Conclusion**

In a world filled with darkness and despair, where the flame of hope is a rare sight, the Isusu scheme emerges as a radiant beacon, illuminating the atmosphere with its brightness. Ada's story beautifully captures the power of love and the strength of a united community. Ada's journey is an embroidery of challenges and victories, weaving together the threads of her blossoming fashion dreams. Isusu gave her a new family, a new life, and a new support system.

Yet there are some traces of shadow found in this beautiful scheme. The prevalent cultural and gender norms create limitations, the Stigma sparks criticism and negative labeling, while some elderly ones are left outside and stereotyped. This is a clarion call to create a more inclusive path, for everyone to participate.

Nevertheless, Isusu will continue to shine brightly, offering comfort and solace. Regardless of the challenges, the Isusu scheme will always be a beacon of hope that serves as a financial lifeline as well as an empowerment to both communities and individuals.

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## Appendices

### Appendix 1

#### ETHICAL CONSENT FORM FOR ALL STUDY PARTICIPANTS

Thank you for showing an interest in this study. Please read all the information and decide if you are willing to participate in this study. If you would like to participate, it is lawfully required for you to sign to indicate your informed consent. If you decide not to participate, there is no disadvantage to you. Thank you.

***Title of the Research:*** Analysis of the Effectiveness of the Isusu Scheme as a Viable Tool for Social Inclusion: The case study of Udi Community

***What are the main objectives of this study?***

- To evaluate how the Isusu scheme contributes to social inclusivity and community bonds in Udi Community
- To analyse how the Isusu scheme addresses the social inclusion challenges faced by individuals in Udi Community
- To investigate potential barriers that can hinder the inclusivity of the Isusu scheme, and explore potential strategies to overcome these barriers

***What do I do if I want to leave?***

- Participants are free to leave the study at any time.
- You do not need to give a reason and will not be placed at any disadvantage.

***What information will be collected about me? And how will it be used?***

- The information will be collected by the researcher involved in the study. All person's identities will remain anonymous. Data collected will be used in final year student dissertations, published in the form of presentations and literature

***Statement by participant. I agree that:***

- I have willingly volunteered to be a part of this study
- I can withdraw my consent at any time, without need to state a reason for my withdrawal
- I understand my identity will remain anonymous
- I understand my results will contribute to student dissertations and for literature.
- I have had the opportunity to ask questions, and understand I can continue asking question at any time

***Signature. ....***

## **Appendix 2**

### **FOCUS GROUP AND INTERVIEW QUESTIONS FOR ACTIVE MEMBERS OF ISUSU SCHEME**

#### **1. Participant's Background and Knowledge about Isusu Scheme:**

- Can you tell us your age and gender?
- Do you live in the Udi Community? If yes, for how long?
- Do you know what “Isusu” means? If yes, Briefly tell me what you understand by that.
- Do you belong to an Isusu scheme group? If yes, How did you first hear about the Isusu scheme, and what motivated you to join?

#### **2. Social Inclusivity and Interaction:**

- Do you feel accepted, valued, and loved by being a member of this group?
- Has there been any event or activity within the group that made you feel like you belong to the community or has increased your level of interaction with other members of the Udi Community?
- Beyond financial benefits, what other positive changes have you experienced through your participation in the Isusu scheme?

#### **3. Barriers to Inclusivity:**

- Have you ever observed any challenges or barriers that prevent certain individuals from joining or fully participating in the Isusu scheme?
- Can you share any specific instances where you or others felt excluded from the activities of the group Isusu scheme? If yes, what do you think is the reason for the exclusion?
- Have you ever felt that resources were distributed unfairly? If yes, can you share a specific instance?
- Are there specific individuals who have more say in decision-making or resource allocation?
- Can you recall any specific incidents where you or someone else was intentionally left out of group activities or discussions?
- Do you believe that all members of the group are treated equally and fairly? Why or why not?

#### **Recommendations for Improvement:**

- What suggestions do you have to make the group more inclusive and welcoming to all members?
- Are there any specific strategies or changes you would recommend to overcome some challenges to inclusivity within the group, as you mentioned earlier?

### Appendix 3

# SURVEY QUESTIONNAIRE

Community/City : .....

Length of Stay in the  
Community/City : .....

Status (either a past member of Isusu  
group OR unsuccessful applicant) .....

N.B: Past members are individuals who were previously part of the group but are no longer active participants .  
Unsuccessful applicants are individuals who applied to join the local group but were not accepted .....

**Question 1:** If you are a past member, how long did you spend and why did you leave?  
If you are an unsuccessful applicant, How did you first hear about the Isusu scheme group,  
and what motivated you to join or apply?

# SURVEY QUESTIONNAIRE

Community/City : .....

Length of Stay in the  
Community/City : .....

Status (either a past member of Isusu  
group OR unsuccessful applicant) .....

N.B: Past members are individuals who were previously part of the group but are no longer active participants .  
Unsuccessful applicants are individuals who applied to join the local group but were not accepted .....

**Question 1:** If you are a past member, how long did you spend and why did you leave?  
If you are an unsuccessful applicant, How did you first hear about the Isusu scheme group,  
and what motivated you to join or apply?

**Question 2:** If you are a past member, did you feel accepted, valued, and loved by being a member of this group? Was there any event or activity within the group that made you feel like you belong to the community?

If you are an unsuccessful applicant, why were you rejected, in your opinion?

**Question 3:** Did you witness or hear about any challenges or barriers that prevented other individuals from joining or fully participating in the Isusu scheme?

**Question 4.** If you are a past member, do you believe that all members of the group were treated equally and fairly? Why or why not?

If you are an unsuccessful applicant, would you say the decision not to select you was fair? Why or Why not?

**Question 5.** If you are a past member, can you recall any specific incidents where you or someone else was intentionally left out of group activities or discussions?

If you are an unsuccessful applicant, were there specific incident during the selection process that made you feel intentionally left out, excluded or disadvantaged?

**Question 6.** If you are a past member, have you ever felt that resources were distributed unfairly? If yes, can you share a specific instance?

**Question 7.** If you are a past member, beyond financial benefits, what other positive changes have you experienced through your participation in the Isusu scheme? Would you recommend the scheme to other people?  
If you are an unsuccessful applicant, would you still love to belong/apply again?

**Question 8.** If you are a past member OR an unsuccessful applicant, what suggestions do you have to make isusu group more inclusive and welcoming to all members and prospective members? Are there any specific strategies or changes you would recommend to overcome some challenges you mentioned earlier that you faced or heard about?

**THANK YOU FOR YOUR TIME AND FEEDBACK.**