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Baraza: Social Networking and Sustainable Livelihood of Households in South-south Nigeria during the COVID-19 Pandemic

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Abstract

The outbreak of COVID-19 pandemic spiraled serious economic crisis to the households. While studies have largely focused on the formal mechanisms to cushion its effects on households' livelihood, study on the informal mechanisms is still scanty. This study, therefore, examined the roles of Baraza as a Multipurpose Cooperative Society (MCS) during COVID-19 lockdown in Yenagoa City. The theory of planned behaviour was adopted, while a cross-sectional survey design was employed. A respondent-driven sampling was utilized to sample 380 respondents through Baraza MCS using a structured-questionnaire. Descriptive statistics and multiple linear regression were used as analytical strategy at $p < 0.05$. Findings revealed that the majority were males, employed and had B.Sc/BA as educational qualification. It was further indicated that the majority had long-term plan (62%) in the scheme, as it served as an alternative source of income (54.7%), income diversification (55%), as well as a cushioning mechanism for COVID-19 pandemic (34.3%) among others. The predictor variables jointly predicted the level of satisfaction derived from the scheme during the pandemic at ($R=0.33$, $R^2=0.11$; $AdjR^2=0.10$, $F_{(5,369)}=9.23$), while the average investment ($\beta=.375$, $t=2.740$), contributory platform ($\beta=-.550$, $t=-2.360$) and number of packages ($\beta=.558$, $t=3.298$) of respondents significantly predicted the level of satisfaction derived from the scheme. In spite of these, the fear of political interference (39.7%), interest reduction (38.4%), collapse (33.7%), etc. were the associated challenges with the scheme. It is imperative that the scheme are thoroughly supported and regulated by the concerned agencies in order to enhance its roles as alternative source of livelihood sustainability particularly during economic crisis.

Keywords: Baraza, COVID-19, economic crisis, sustainability, Yenagoa

Introduction

The outbreak of the coronavirus which was declared a global pandemic by WHO in March, 2020, spiraled from a health problem and snowballed to a serious economic crisis with serious consequences especially among the poor and the vulnerable households. A latent effect of the disease outbreak led to serious economic consequences such as demand contraction, export slowdown, supply chain disruptions, household livelihood standstill in formal and informal activities and transactions due to lockdown, etc. (PPRC-BIGD, 2020; Kansime *et al.*, 2021).

Findings from the United Nations High Commissioner for Refugees, UNHCR (2020) on the impact of COVID-19 on the socio-economic status of household in Nigeria indicated that COVID-19 affected several households with the majority experiencing reduced income that stemmed from the restriction measures imposed by the government both at state and federal level. The report further revealed that a good number of households equally experienced loss of income largely due to poor business activities or job loss, bringing majority of people to a very low income of below N20,000 (UNHCR, 2020).

The shock in food prices following the rise in monthly food expenditure occasioned by COVID-19 was also a major difficulty to households. Going by the CPI, there was increased in food prices across all locations in Nigeria. In fact, it has been noted that the bleak global and regional food insecurity currently experienced will be compounded by the unfolding effects of the Coronavirus Disease (Kansime *et al.*, 2021). The UN-Habitat & WFP (2020) report food price increases of 8 to 10 % in the region between April 2019 and April 2020, following the start of the COVID-19 pandemic. Fresh produce such as vegetables, meat, and fish recorded the highest increases, driven mainly by shortages related to disruptions in the supply chain.

In East Africa it has been noted that due to the multiple shocks caused by the Pandemic, the households within the region are already struggling with widespread poverty, hunger, and malnutrition (Kansime *et al.*, 2021). Several reports have already indicated that households are likely face disruptions in their economic lives in three ways; (i) the loss of income (especially for those in the informal sector whose means of survival are daily hand-to-mouth wages), (2) reduction in income from remittances, and (iii) disruption of food systems (Demeke & Kariuki, 2020; ILO, 2020; UN-Habitat & WFP, 2020). All these three factors no doubt will create strong tensions and food security risks. The consequences on households will further be made worst by the weak or non-existent state welfare programmes especially in the continent of Africa to shield households against loss of income. Household income will also dwindle as a result of the pandemic through increased business costs, increased public health care expenditure, and changes in labour supply due to mortality and morbidity (Siche, 2020; Torero, 2020; McKibbin & Fernando, 2020).

Households cope with crisis through multiple personal coping mechanisms as well as through social and institutional support mechanisms. A study found out that during the height of COVID-19 pandemic, only 24% of urban

households and 38% of rural households were able to cope relying on their current income to meet their household's expenditure needs (PPRC-BIGD, 2020). Other dominant personal coping strategies were savings (Adesina-Uthman & Obaka, 2020), borrowing or grocery shop credit, and curtailing food consumption needs (PPRC-BIGD, 2020). Onyekwena and Ekeruche (2020) on the other hand predicted that households will reduce their consumption level as a means of coping with the pandemic in Nigeria.

While personal coping strategies were the dominant coping strategies in most parts of the world, some degree of social and institutional support also contributed to households coping with their economic crisis. Thus, social support came from friends, relatives and neighbours (PPRC-BIGD, 2020), while institutional supports (which did not figure prominently as a coping strategy) came from government and NGOs.

While studies are increasingly addressing the impact of COVID-19 on the economic lives of people, currently, no study has featured how households in Nigeria coped during the peak of the outbreak of COVID-19 using social network contributory schemes, though the two studies highlighted above (PPRC-BIGD, 2020; Adesina-Uthman & Obaka, 2020) made mention of coping through personal savings. However, in this part of the world from observation and grapevine information, most households resorted to investing in contributory schemes where they are paid monthly income and their capital returned at the end of a stipulated period. A very prominent social contributory scheme was the *Baraza* Social Networking Scheme. Thus, the aim of this research is to investigate how the *Baraza* scheme was used as sustainable livelihood scheme for households in times of COVID-19 Pandemic in the South-South region of Nigeria.

Theoretical framework: Theory of Planned Behavior (TPB)

The theoretical basis of this study is built on the theory of planned behaviour (TPB) as propounded by Icek Ajzen to improve on the predictive power of the theory of reasoned action by integrating into it perceived behavioural control. The basic tenet of this theory is that the best way to forecast and elucidate a person's conduct is through behavioural intent. Behavioral intention according to this theory is determined by attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). TPB is a very potent and predictive model for explaining human behaviour during crises situations. This is why health experts and nutritionists use this model quite often in their research and it remains relevant for explaining households' behaviour during COVID-19.

TPB is applied in order to investigate the deeper beliefs that influence a person's financial behaviour (Zocchi, 2013). Generally, individuals are motivated to save (Abrahamse & Steg, 2009). Nevertheless, a participant's capability to save was influenced by the lack of opportunity, lack of knowledge, lack of willpower, and their attitudes toward savings and financial institutions (Abrahamse & Steg, 2009). The TPB has constantly been applied in the social psychology literature and has been applied to investigations in the

field of credit counselling, personal finance and private money management both domestically and internationally (Ramayah *et al.*, 2009; Rutherford & DeVaney, 2009). Financial knowledge or literacy has been found to be positively associated with improved financial behaviours, including higher rates of savings (Huston *et al.*, 2012). This theory is thus applied to this study in the sense that subjective norm and perceived behavioural control have a correlation and interconnection between them with investing behaviour especially when current source of income fails. The direct positive relationship of attitude, subjective norm and perceived behavioural control are underlined in studies conducted by Ajzen (2002), Minton *et al.* (2015) and Tsourgiannis *et al.* (2014).

Materials and methods

Study Designs and Population

This cross-sectional study elicited information from 380 respondents in Yenagoa city the headquarters of the *Baraza* multi-purpose Cooperative Society. The population of the study included people who have invested in one scheme or the other. The inclusion criteria for the study were those who have invested for 6 months since the beginning of the scheme in 2020. *Baraza* Multipurpose Cooperative Society founded by Arc. Miebi Bribena is an organisation that is made up of people who have come together to contribute their resources and engaged in investing, production or sale of goods and/or services for the common benefit of its members.

The packages that can be invested on in the scheme includes; (1) *Baraza* simple monthly earner, where you invest a specific amount and get a monthly return of twenty-five per cent (25%) on your investment, which is paid into your bank account every 30 days over a period of not more than 12 months. (2) *Baraza* compound earner, where you receive fifteen percent (15%) monthly for a period of about 6 months, (3) *Baraza* Car Financing: with this package, you choose any car you wish to buy. Pay half of the money to *Baraza* and in 3 months you get your brand-new dream car, (4) *Baraza* Education Financing: With this package you pay the full tuition for the first year of your schooling child/ward (or yourself) to *Baraza* (3 months before your resumption date) and *Baraza* covers the entire remaining tuition up to the fourth year, (5) *Baraza* Business Builder: This scheme is meant for entrepreneurs looking to start a new business or trying to expand an existing one. Whatever the cost of your proposed plan, pay 50% of the cost to *Baraza* and in 3 months, receive the equipment and materials at only half of the cost with no other payment whatsoever, (6) *Baraza* Property Funding: In this scheme, those that want to buy a land or house, build a house, renovate or furnish any property, find out the total cost and pay just 50% to *Baraza* and in 3 months, *Baraza* offset 100% of the costs and deliver that house, land, building materials or furnishings to you.

Sample and sampling techniques

A total sample of 380 respondents was drawn for the study based on Cochran's (1977) sample size determination formula. Sample for the study was selected through a respondent-driven sampling technique where the study began with 100 respondents that attended meeting of *Braza* Multipurpose Cooperative Society before a referral was made for other respondents. After the first set of respondents (Wave 1) was selected and interviewed, each of the respondents in the first set was motivated to refer the researcher to the next member, and that constituted the second set of respondents (Wave 2). At the completion of each interview in the second Wave, respondents were also motivated to refer the researcher to other respondents, and that constituted the third wave (Wave 3). This referral chain continued until the 380 respondents were recruited to complete the sample size (Wave 4). In the recruitment process however, respondents received two incentives: one for completing the interview, and one for each peer that they successfully recruited. The rationale for this sampling method was based on the nature of *Baraza* Multipurpose Cooperative Society wherein only members were the main focus and could be reached *via* the networks of members attending the meetings of the association.

Data collection

A structured questionnaire was used to gather quantitative data from the respondents. This instrument was designed and divided into five sections. The Section 'A' was used to gather socio-demographic profile of the respondents, while the Section 'B' was on the mode of investment in the scheme. The Section 'C' elicited questions on the factors that motivated participants to be involved in the scheme and Section 'D' and 'F' were designed to elicit information on the satisfaction levels and challenges/fears in the scheme respectively.

Data Analysis

Descriptive statistics and multiple linear regression were performed. While the descriptive statistics was concerned with the use of simple percentage, the mean and charts, the multiple linear regression analysis was performed to predict the satisfaction levels of the respondents based on their average investment, number of packages, investment plan, contribution package and contributory platform.

However, the dependent variable for the study is the level of satisfaction derived from the scheme. It was measured by the payment schedule, customers' relations, service provision, fund security and progress. Each of the satisfaction levels was measured by low, moderate and high level of satisfaction before they were summed up to form ordinal variable suitable for the performance of multiple linear regression at $P < 0.05$. The predictor variables on the other hand, ranged from average investment (ordinal), investment plan (short, medium or long term), contributory platform (nominal), contributory package (ordinal) and number of package (ordinal). All ethical guidelines on the conduct of social research such as clearance/approval for the

conduct of the study, anonymity, confidentiality, and non-maleficence were strictly applied.

Results

Table 1 reports the distribution of respondents by socio-demographic characteristics. It was revealed that the majority of the respondents were males (58.4%), while most of them have attained Bachelors of Science (B.Sc) in their educational level. While the highest proportion of the respondents (41.1%) earned between N100,000-N200,000 as monthly income, the majority (70.5%) were from Bayelsa State origin. In terms of the status of respondents in the household, more than half of them (51.8%) were the head of their respective households compared to other categories of respondents.

The result also indicated that the majority were employed (91.3%) as the highest proportion of the respondents signified that they were civil/public servants. In the composition of household members, about half of them (50.8%) indicated that they were composed of 1 – 3 members in the household which was closely followed by those who had between 4 – 6 members (41.8%). On their religious affiliation, the highest proportion of the respondents were Catholic (33.3%), followed by those who were Protestants (29.5%) and Orthodox (26.3%) among others.

Table 1: Distribution of respondents by socio-demographic characteristics

Variables	Response Categories	Frequency (n=380)	Percentage (%)
Gender	Male	222	58.4
	Female	158	41.6
Education	B. Sc	259	68.2
	M. Sc	94	24.7
	PhD	19	5.0
	Secondary	8	2.1
Income	Less than N100,000	152	40.0
	N100,000-N200,000	156	41.1
	N201,000-N300,000	57	15.0
	Above N300,000	15	3.9
State of origin	Bayelsa	268	70.5
	Non-Bayelsan	112	29.5
Status in household	Head of household	197	51.8
	Proxy to head of household	135	35.5
	Dependant in household	48	12.6
Employment status	Employed	347	91.3
	Unemployed	33	8.7
Employment type	Civil/public servant	187	49.2
	Private sector	108	28.4
	Self-employed	79	20.8
	Others	6	1.6
Number of household members	1 – 3 members	193	50.8
	4 – 6 members	159	41.8
	7 – 9 members	18	4.7
	10 and above members	10	2.6
Religion	Catholic	127	33.4

	Orthodox	100	26.3
	Protestant	112	29.5
	Non-Christian	41	10.8

Mode of investment in Baraza scheme

The awareness of *Baraza* was ascertained. Figure 1 displays the distribution of respondents by the media through which they were aware of the scheme. It was revealed that friends (42.4%) of the respondents had the highest proportion of the medium through which respondents were aware of the scheme, followed by co-workers (18.7%) and family members (14.7%) among others.

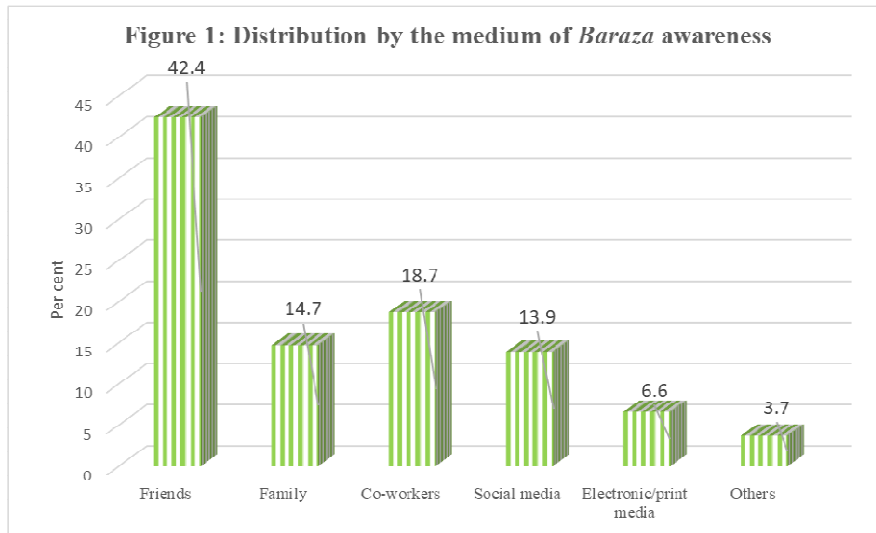
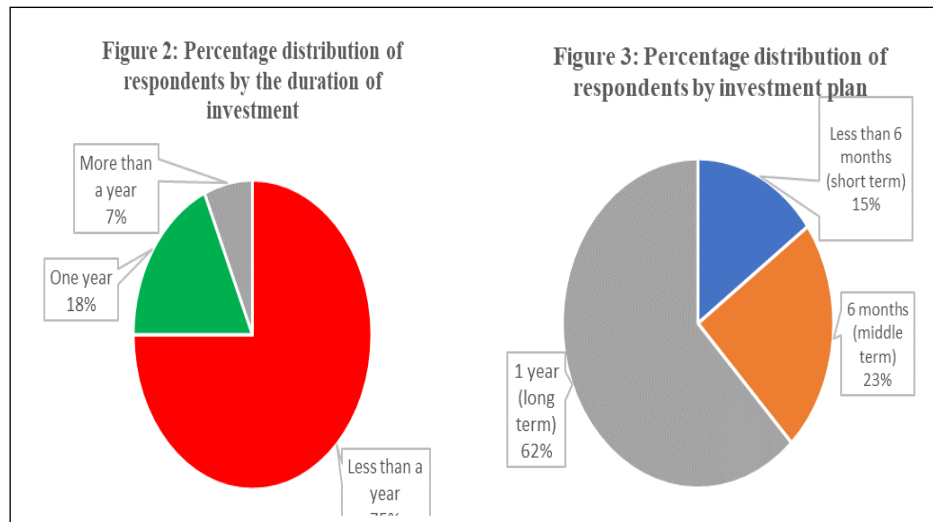
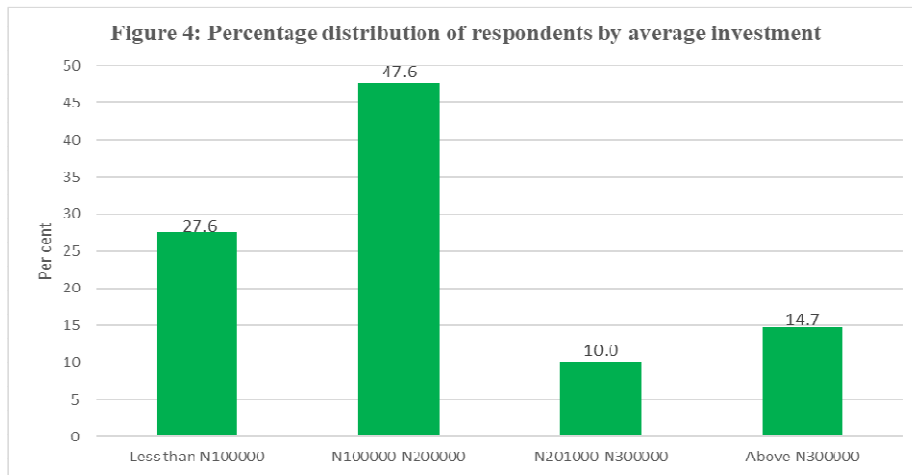


Figure 2 further reports the distribution of respondents by the duration of investment. It was indicated that the majority (75%) had engaged in the scheme less than a year as compared to those who had engaged in it for one year and more than a year.



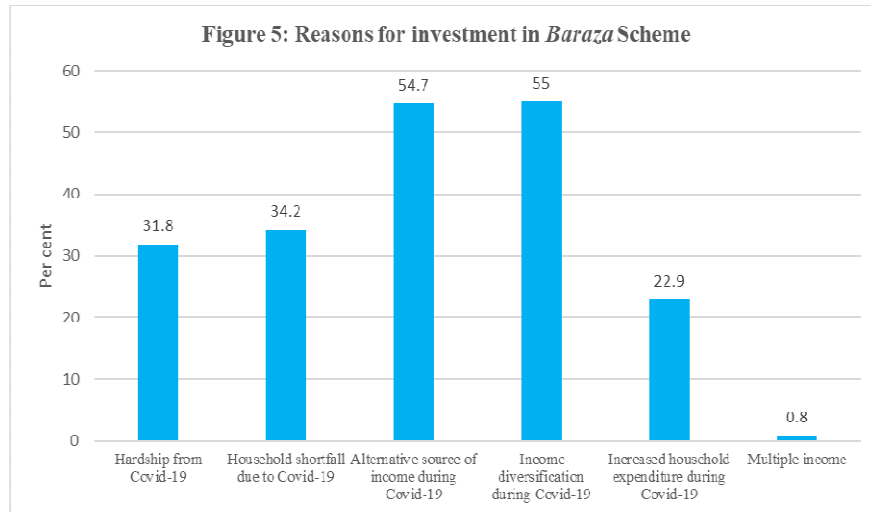
In addition to this, Figure 3 presents the distribution of the investment plan of the scheme. It was found that most of the respondents (62%) had long term plan (1 year), while 23% and 15% of them had middle term and short term plan of the scheme.

In the average investment of the respondents in the scheme, Figure 4 displays that nearly half of them had an average of N100000-N200000 (47.6%) as investment in the scheme, while 27.6% of the respondents invested less than N100000, above N300000 (10.0%) and N201000-N300000 (10.0%).



Factors responsible for investment in the scheme

The reason for investment in *Baraza* scheme in the state was ascertained from the respondents. Figure 5 reports that more than half of the respondents (54.7%) indicated that it served as alternative source of income during COVID-19 lockdown as well as 55% of them pointing out that it provided for income diversification during COVID-19 stay-at-home order. It was also indicated that about 34.3% of the respondents involved in *Baraza* scheme to cushion the effects of household shortfall resulting from COVID-19 pandemic, while 31.8% of them said to cushion the effects of the hardship from the COVID-19 pandemic among other reasons.



Satisfaction level with the scheme

The extent to which respondents were satisfied with the scheme were explored. Table 2 indicates the various areas to which they were satisfied based on low, moderate and high response categories. With the mean level of satisfaction derived from all areas of satisfaction, there seems to be favourable disposition of respondents in their satisfaction level. Further analysis of the satisfaction level derived from the scheme by the respondents using multiple linear regression shows that there was statistical relationship between the predictors of satisfaction level and the dependent variable.

Table 2: Distribution of respondents by the level of satisfaction with the scheme

Areas of satisfaction	Level of satisfaction (<i>n</i> =380)			
	Low (%)	Moderate (%)	High (%)	Mean level of satisfaction
Payment schedule	28 (7.4)	176 (46.3)	176 (46.3)	2.39±0.621
Customers' relations	47 (12.4)	241 (63.4)	92 (24.2)	2.12±0.594
Service provision	82 (21.6)	189 (49.7)	109 (28.7)	2.07±0.706
Fund security	33 (8.7)	136 (35.8)	211 (55.5)	2.47±0.651
Progress	71 (18.7)	160 (42.1)	149 (39.2)	2.21±0.734

As table 3 reveals, there was a statistically significant relationship between the joint predictors (number of packages, investment pans, contribution package, contributory platform and average investment) and level of satisfaction at ($R=.333$, $R^2 = 0.111$; Adj. $R^2 = 0.099$, $F_{(5, 369)} = 9.228$). With the R of 0.333, it means there was 33.3% variations of the predictor variables in the model, which suggests that the remaining 66.7% could be explained by factors other than those that have been included in the model.

Table 3: Table showing model summary and ANOVA of the multiple linear regression

Model	Sum of squares	df	Mean square	F	Sig.
Regression	234.344	5	47.069	9.228	.000 ^b
Residual	1882.080	369	5.100		
Total	2117.424	374			
R=.333^a	R Square=.111	Adj. R square=.099	Std. Error of the Estimate = 2.258		

- a. Dependent variable: **Level of satisfaction**
 b. Predictors: (Constant), number of packages, investment plan, contribution package, contributory platform, average investment

In the examination of independent contribution of predictor variables, using the unstandardized coefficients, the average investment ($\beta=.375$, $t=2.740$, $p<0.05$), contributory platform ($\beta=-.550$, $t=-2.360$, $p<0.05$) and number of package ($\beta=.558$, $t=3.298$, $p<0.05$) were significantly related to the level of satisfaction derived from the scheme by the respondents.

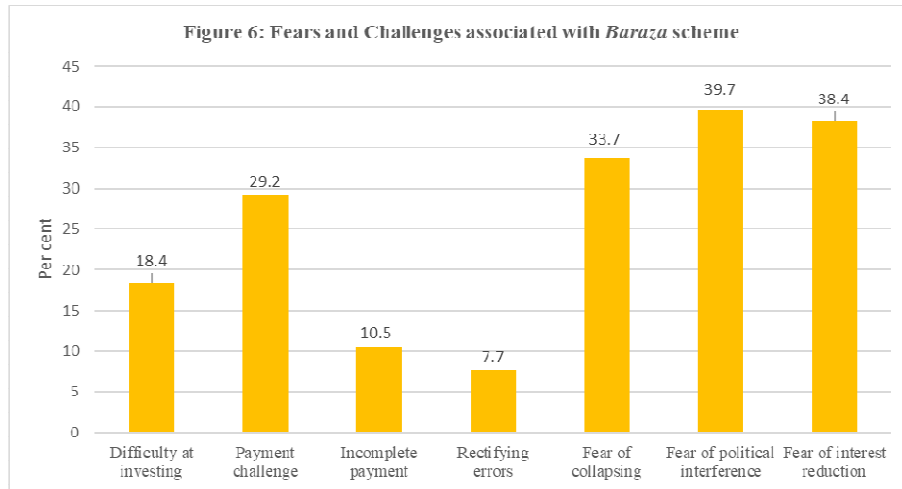
Table 4: Multiple linear regression showing the predictors of the level of satisfaction derived from Baraza scheme ($n=380$)

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	Remarks
	B	Std. Error	Beta			
(Constant)	10.703	.892		11.993	.000	Significant
Average investment	.375	.137	.155	2.740	.006	Significant
Investment plan	-.234	.166	-.073	-1.407	.160	Not significant
Contributory platform	-.550	.233	-.123	-2.360	.019	Significant
Contribution package	.122	.156	.039	.780	.436	Not significant
Number of packages	.551	.167	.187	3.298	.001	Significant

- a. Dependent variable: **Level of satisfaction**
 *Significant at $p<0.05$

Major fears and challenges in the scheme

Figure 6 reveals that fear of collapsing (33.7%), political interference (39.7%), and interest reduction (38.4%) were the associated fears in the Baraza scheme. While payment challenges (29.2%), difficulty at investing (18.4%), incomplete payment (10.5%), were the major challenges that participants in the scheme experienced.



Discussion

This study focused on the social networking and sustainable livelihood impact of *Baraza* as a multipurpose cooperative society. It was noted that the multipurpose cooperation was in existence before the pandemic. However, patronage during the pandemic rose to about 95% due to a total lockdown. Findings indicated that more male respondents in the study area were more likely to adopt *Baraza* as a means of livelihood sustainability than their female counterparts during COVID-19 pandemic. This may not be too surprising because the majority of the males in the region served as the breadwinner of their respective families. Thus, in a situation where there is low flow of income, particularly during a period of economic crisis, breadwinners are more likely to be affected than those who are not breadwinners. Therefore, sourcing alternative means of livelihood as sustenance become imperative for the men.

The findings further suggest that those who were educated and employed were more likely to use the multipurpose cooperative society as a means of sustainability during pandemic than those who do not have any source of livelihood. This may be as a result of the initial capital requirements and collateral security that may not be available for the unemployed. It was also observed that the adoption of the scheme as livelihood sustenance cut across all religious affiliations. This is by implication suggesting that the adoption of the scheme as livelihood sustainability during the pandemic has no religious connotation.

The UNHCR (2020) earlier report on the economic consequences of Covid-19 pandemic showed that several households experienced reduced income due to the restrictions imposed by the governments to contain the spread of the pandemic. As coping strategies, this present research has found out that most of the respondents who involved in the scheme had engaged in it less than a year with an average of N100000. This suggests that the importance and benefits the majority stood to derive from the scheme motivated them to

participate in *Baraza* especially during the pandemic so as to cushion its effects. This finding confirms the work of PPRC-BIGD (2020) that institutional supports came from certain NGOs to curtail food consumption needs as coping strategy during Covid-19 pandemic.

In view of the benefits accrued to the scheme among the study population, findings revealed that the average investment, contributory platform and number of packages served as the predictors of the level of satisfaction derived from the scheme. This means that the amount of money invested by the participants of the scheme, the contributory platform (whether compound or simple interest platform) and the number of package (whether 1, 2, 3 or more packages) largely influence the level of satisfaction derived from the scheme. This further suggests that the more a respondent increases the amount to be invested in the scheme and the number of packages in the scheme, the more likely he/she derive maximum satisfaction from the scheme.

In spite of the benefits participants could derive from the scheme, however, there were challenges identified that may serve as hinderances to the levels of satisfaction derivable from the scheme. As the findings had indicated, the fear of collapse of *Baraza*, political interference, interest reduction, payment challenge, difficulty at investing and incomplete payment could affect its effectiveness. This is by implication suggesting that for participants to derive maximum satisfaction from the scheme especially during a pandemic situation, there is a need to address these challenges across board by the concerned agencies. Findings also reveal that the conventional co-operative norm that guides every multipurpose cooperation differs from the *Baraza* Operations.

Conclusion and recommendations

This study designed to investigate the role of social networking in sustaining livelihood in households during the peak of COVID-19 lockdown period conclude following the findings that; Firstly, this study concluded that the friendship and family networks are the most powerful tool in bringing information about new investment opportunity to help households improve their source of sustainability and livelihood especially during crises. Again, people participating in social networking plans during crises tends to go for long term plans that gives them the highest profits rather than participating in short term plans and investments. Furthermore, as shown by the study, it can be concluded that the top two reasons why people invested in social networking during the COVID-19 periods were to have a source of alternative income during COVID-19 lockdown as well as providing for income diversification during COVID-19 stay-at-home order. In addition, two major sources of dissatisfaction of social network investment scheme during the COVID-19 period emanated from problems with customer relations and general service provision, while fund security was a major source of satisfaction among people investing in the scheme. The study also concluded that number of packages, investment plans, contribution package, contributory

platform and average investment are the major predictors of the satisfaction level in the social network investment scheme.

Based on the findings, it is recommended that such schemes are thoroughly supported and regulated by the concerned agencies such as the Trade and Investment Ministries of both the state and Federal Government, the small and medium enterprise scheme of the Federal Government etc. This to a large extent will enhance the alternative source of livelihood sustainability among people particularly during periods of crisis such as that of the COVID-19. Also, social network investment schemes should have realistic interest rate so as to keep the scheme afloat for as long as possible, as most schemes collapse as a result of starting with a very high interest rate, and later try to reduce these rates which eventually leads to their collapse. Lastly, the Baraza multipurpose cooperation should follow the already existing rules and regulations that guide cooperatives and be managed as same else it's a reflection of Ponzi schemes.

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