



How the COVID-19 Pandemic Affected VSLAs and Their Members: Qualitative Evidence From Nigeria and Uganda

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Introduction

The COVID-19 pandemic has further entrenched preexisting inequalities, with women bearing the brunt of the social, educational, and economic consequences (Burki, 2020; Copley et al., 2020; O'Donnell et al., 2021; Wenham et al., 2020). As the vast majority of the world's workforce faced full or partial lockdown, women's economic and livelihood activities became even more restricted. These restrictions increased rates of poverty, food insecurity, and gender-based violence (UN Women, 2020).

CARE launched the Women Respond sub-initiative in October 2020 to better understand the unique challenges COVID-19 presented in order to guide programming and advocacy aiming to improve gender equality. CARE collaborated with the Evidence Consortium on Women's Groups to conduct a mixed-methods study on the economic and social vulnerabilities Village Savings and Loan Association (VSLA) members in Nigeria and Uganda faced during the pandemic and to assess the role VSLAs played in helping their members cope with the

Key Findings

- Previous quantitative research shows that savings groups contributed to mitigating some of the short-term negative economic effects of COVID-19-induced lockdowns and other restrictions on women and girls (e.g., Adegbite et al., 2022; de Milliano et al., 2022; Namisango et al., 2021; Siwach et al., 2021).
- This study complements this existing quantitative research with qualitative data from 36 members of Village Savings and Loan Associations (VSLAs) in Nigeria and 32 VSLA members in Uganda to understand VSLA members' economic difficulties and social vulnerabilities and the ability of VSLAs to mitigate some of these challenges.
- Respondents reported that COVID-19 caused strains on businesses and livelihoods, resulting in food insecurity.
- Households in both countries used a variety of strategies to cope with the COVID-19 induced crisis, including selling assets and seeking help from extended family and neighbors.
- While some households continued savings, most households had to suspend savings during the pandemic, access to credit was limited and respondents who borrowed were sometimes left in debt.
- Respondents indicated that COVID-19 increased time spent with family, but spousal conflict, including but not limited to gender-based violence, increased.
- Respondents reported economic benefits of VSLAs that partially continued during the pandemic.
- VSLA members may require targeted social protection mechanisms to help them manage the longer-term economic effects of the COVID-19 crisis.
- Partnerships between VSLAs and governments or nongovernmental organizations were more pronounced in Uganda than in Nigeria, indicating that VSLAs may have more opportunities to contribute to social protection in Uganda than in Nigeria.

crisis.¹ Evidence from studies in diverse African contexts indicates that savings groups have contributed to mitigating some of the short-term negative economic effects of COVID-19-induced lockdowns and other restrictions on women and girls (e.g., Adegbite et al., 2022; Namisango et al., 2021; Siwach et al., 2021), but less evidence exists about the longer term ability of savings groups to mitigate the consequences of the pandemic.

Quantitative descriptive and regression analyses revealed that VSLA members in Nigeria and Uganda both experienced economic challenges caused by COVID-19-induced restrictions, but the consequences were greater in Uganda because of the longer lockdown (de Milliano et al., 2022). In Uganda, 41% of VSLA members reported income or livelihood needs as their main priority nearly a year after the first COVID-19-induced lockdown was lifted. These findings are consistent with evidence demonstrating large, long-term negative consequences of the strict lockdown in Uganda (Mahmud & Riley, 2021). In our quantitative research between 52% and 65% of VSLA members in Nigeria and Uganda, respectively, reported lower personal savings than before the pandemic. VSLA meetings happened as before the pandemic for 56% of the VSLA members in Nigeria and 14% of the VSLA members in Uganda, while 27% of VSLA members in Nigeria and 47% in Uganda reported adjusted meetings (de Milliano et al., 2022).

Savings and other women's group types contributed to mitigating some of the negative economic consequences of COVID-19 on individual savings group members (Adegbite et al., 2022; Namisango et al., 2021; Siwach et al., 2021), but decreasing savings and limited access to credit limited the ability of VSLAs to fully mitigate the negative economic consequences of the pandemic (de Milliano et al., 2022). A longitudinal data analysis indicates that households with a female member in a savings group in Nigeria were statistically significantly less likely to experience food insecurity and more likely to have savings (Adegbite et al., 2022). However, large reductions in savings among VSLA members suggest that initial savings likely were insufficient to cope with the longer-term financial consequences of the pandemic (de Milliano et al., 2022).

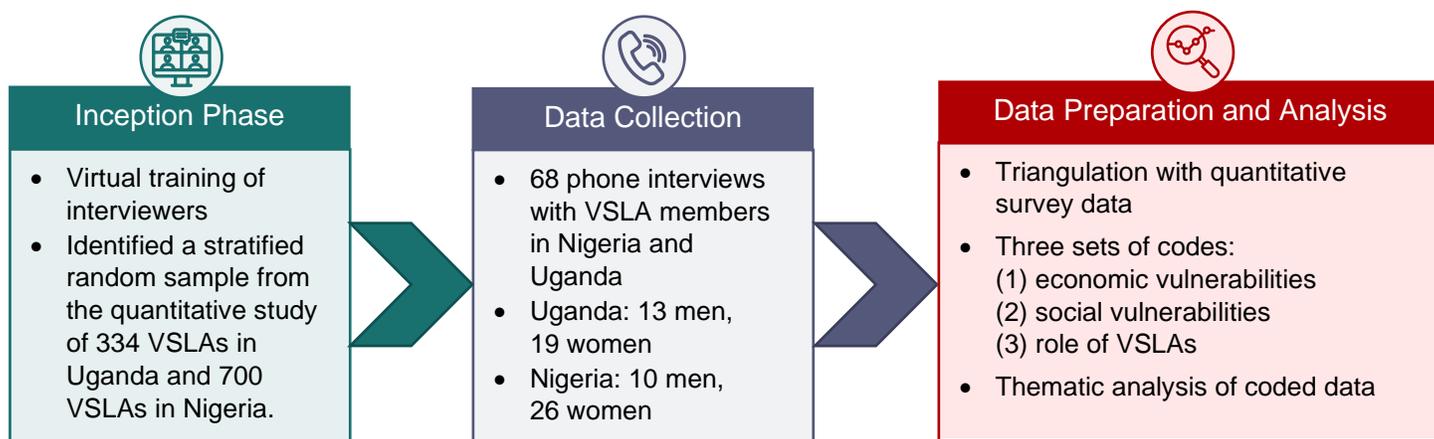
This study presents complementary in-depth qualitative research findings to provide more context and gain deeper insights into the way in which and the reasons why the pandemic and the associated lockdown affected VSLAs and their members. Specifically, we examined the following research questions:

- **RQ1:** What economic difficulties did VSLA members face during COVID-19?
- **RQ2:** What social vulnerabilities did VSLA members face during COVID-19?
- **RQ3:** What role did VSLAs and other community groups play in their members' lives during COVID-19?

We addressed each question using a semi structured phone-based questionnaire with a battery of open-ended questions with 36 VSLA members in Nigeria and 32 VSLA members in Uganda. Exhibit 1 presents a summary of the methods used, while the following section presents more details on the qualitative methods used.

¹ CARE defines "VSLA" as "[a] group of 15–25 people (most often women) who save together and take small, low interest loans from those savings" (CARE, n.d.).

Exhibit 1. Summary of Methodology



Methodology

To address the research questions, we used one round of phone-based interviews to gather qualitative data from a stratified random sample of 68 respondents who also participated in the quantitative phone-based surveys discussed in de Milliano and colleagues (2022). We used phone-based surveys due to uncertainty surrounding the spread of COVID-19 at the time of our research to limit some of the risks associated with in-person data collection. This research method was widely adopted during the COVID-19 pandemic and supported by existing protocols and best practices (Kopper & Sautmann, 2020; Self, 2021). We collected the data from 21 June to 3 August, 2021 in Nigeria and from 4 July to 25 August 2021 in Uganda following a training over Zoom with five to seven interviewers per country. We also conducted a second round of qualitative in-person interviews, but this report only presents findings from the first round of phone-based interviews. We anticipate reporting the results of the second round of qualitative data collection and four rounds of quantitative data collection in a future report describing the evolution of the link between COVID-19 and VSLAs over the course of the COVID-19 pandemic. We describe the results of the first two rounds of the quantitative data collection in a separate report (de Milliano et al., 2022).

The quantitative sample was geographically diverse in both countries. In Uganda, we collected data from 334 VSLAs across two main geographical regions (Northern and Western) in the districts of Gulu, Agago, Omugo, Arua, Rubirizi, Bushenyi, Kyenjojo, Kyaka, and Kyegegwa. We also recruited study participants in the refugee settlements of Kyangwali in the Western Region. In Nigeria, we collected data from 700 VSLAs across the states of Bauchi, Borno, Jigawa, Plateau, and Yobe.

We based our qualitative sampling strategy on the data collected during the quantitative phone-based surveys, which included survey questions on savings and credit. We conduct qualitative interviews with 36 respondents in Nigeria and 32 respondents in Uganda. Specifically, we aimed to collect data from 12 randomly selected respondents who reported lower savings than before COVID-19, 12 randomly selected respondents who reported higher or the same savings as before COVID-19, and 12 randomly selected respondents who reported having gained access to credit after COVID-19. We used a stratified sample by VSLA to minimize the likelihood of interviewing more than one member of the same VSLA.

In total, we completed 68 phone interviews with VSLA members in Nigeria and Uganda. These interviews included 19 interviews with women and 13 interviews with men in Uganda, and 26 interviews with women and 10 interviews with men in Nigeria. Respondents were VSLA members for 4.5 years, on average, with membership durations ranging from 1 to 11 years. All interviews were translated verbatim to English.

To analyze the data, we generated three sets of codes (economic vulnerabilities, social vulnerabilities, and the role of VSLAs). We trained a team of coders virtually, after which the team coded the interview data in Excel (for Uganda) and NVivo 12 pro (for Nigeria).² We analyzed the coded data, using a thematic analysis approach to identify patterns and generate the findings. The teams involved in the analysis met routinely to discuss emerging themes and the findings.

Study Findings

We report the results of the study while triangulating the findings with other studies on savings groups and COVID-19 in sub-Saharan Africa (e.g., Adegbite et al., 2022; de Milliano et al., 2022; Namisango et al., 2021; Siwach et al., 2021). In this way we can compare the qualitative findings with results from studies with more representative samples to increase the external validity of the findings.

Next, we present the results of the study by research question.

RQ 1: What economic difficulties did VSLA members face during COVID-19?

Respondents indicated that COVID-19 caused strains on businesses and livelihoods in both Uganda and Nigeria.

Quantitative results revealed that COVID-19 and the associated lockdowns and other restrictions did negatively affect the income and livelihoods of the respondents in both countries (de Milliano et al., 2022; Mahmud & Riley, 2021). Respondents from Nigeria further indicated that the restrictions on physical movements and economic activities during lockdown phases may have resulted in the avoidance of crowded marketplaces and shops, which respondents suggested may have led to income losses for business owners. In addition, the respondents suggested that the costs of transporting goods had gone up, but that business owners could not raise prices without risking further shrinking their sales. This is exemplified in the report of a Nigerian woman business owner.

The cost of running my business has increased and it has really affected me. I buy my goods from Kano state and the prices of the goods and even transportation have gone up. Sadly, because most people do not have money, I cannot really raise the price of my goods, so my profit margin has decreased, and my business has been very slow. — **Female, Nigeria**

Respondents from Uganda further perceived that the pandemic resulted in employment and livelihood losses for some families, which in their view may have led to reduced household income. In particular, respondents indicated that the Ugandan lockdown disrupted the small businesses of respondents and reduced profit

² Not all team members in Uganda had access to NVivo at the time of the analysis.

margins by increasing the costs of production and transportation, without a corresponding increase in selling prices. This finding is consistent with a study by Mahmud and Riley (2021), who report that small business owners in Uganda were hit particularly hard by the negative economic consequences of the lockdown. Qualitative results suggest that those who engaged in animal husbandry may have faced fewer negative economic consequences, possibly because they had a more diversified livelihoods portfolio.

As we discussed in the quantitative study, the COVID-19-induced lockdown had larger negative economic consequences for Ugandan VSLA members than for Nigerian VSLA members, most likely because of the longer lockdown (de Milliano et al., 2022). The effects in Uganda were particularly pronounced for small nonfarm business owners. Qualitative results revealed that farming operations and the livelihoods of farmers were likely also affected because of the farmers' inability to source fertilizers and transport farm produce. The quantitative findings are consistent with the qualitative results, during which respondents indicated that the lockdown was a major hindrance to getting work and continuous employment, especially for men.

Food was the most reported household need in both Nigeria and Uganda.

The most common and greatest household need reported during the qualitative interviews was food. Some farmers reported that they had to sell their farm produce to procure food and condiments needed for cooking. Other families engaged in food rationing to cope with the crisis. Food scarcity was felt intensely both because of the objective shortage of food and the subjective meaning assigned to food, with food sufficiency generating feelings of wealth and well-being, as shown in the following quote from a Nigerian man:

Our major problem was food, because if you have food to eat, this means you are rich. That time, because we couldn't go out, we had to sell some of our crops to buy things like Maggi and salt.
— **Male, Nigeria**

As exemplified by the quote from a Ugandan woman below, respondents from Uganda also reported medicines and school fees as urgent needs during the crisis:

In fact, in the past month, buying food became difficult. Even medicine, food, and school fees are all difficult to cater to. When we were paying school, we didn't finish as expected. Buying food is irregular; sometimes we buy and also miss to buy; when we fail to buy food, we cannot eat in our family. If my husband gets some money, he can buy food but the quantity he normally gives doesn't make me happy. For medical issues, I can borrow money from the neighbors for treatment and pay back their money later. — **Female, Uganda**

However, in contrast to Nigerian respondents, those in Uganda did not report obtaining farm inputs as a major challenge during the crisis.

Households used a variety of strategies to cope with the COVID-19-induced crisis.

In Nigeria, respondents used a variety of coping strategies to meet household expenses during the lockdown. Respondents with businesses with sustained activity faced fewer challenges, but other households had to resort to seeking help from extended family and neighbors to meet food and education expenses. Additional strategies to meet family expenses included buying food on credit, taking up menial jobs such as wheelbarrow pushing, relying on pensions, and selling assets.

In Nigeria, most respondents indicated that they resorted to selling assets to pay for essential expenses. These were mostly distress sales, and included the selling of land, cattle, sewing machines, and cars to provide for different needs such as food, school fees, and so forth. Most respondents could not acquire new assets, as they lacked the required cashflow. Only a small handful of respondents reported acquiring assets such as farm animals and land during this time.

In contrast, in Uganda, most respondents did not report having to sell household assets to pay for essential expenses. Only a few respondents sold parcels of land, bicycles, chickens, goats, and furniture to meet pressing family needs such as food and children's education.

The interviews revealed some instances in which families could not afford all their expenses and had unmet needs. In these cases, the respondents either had to make difficult choices or were forced to forgo things. For example, one family, which could afford only one school fee, had to choose which child's schooling to continue. Some families chose to discontinue their child's education because they could no longer afford paying school fees. Other families had to forgo a balanced or varied diet and ate the same food for several days in a row.

While some households continued saving, most households had to suspend saving during the pandemic.

Previous quantitative studies indicated that VSLA savings can contribute to mitigating some of the negative consequences of the pandemic and the associated restrictions, but groups often faced financial challenges because of decreased savings, which sometimes resulted in the depletion of group assets (Adegbite et al., 2022; Namisango et al., 2021). However, a longitudinal data analysis indicates that households with a female member in a savings group in Nigeria were statistically significantly less likely to experience food insecurity and more likely to have savings (Adegbite et al., 2022; Namisango et al., 2021).

More recent quantitative evidence indicates that, while regular VSLA functioning likely contributed to individual savings in Nigeria, many VSLA members in Nigeria and Uganda may have used their initial savings to cope with the short-term consequences of the pandemic (de Milliano et al., 2022). Fifty-two percent of VSLA members in Nigeria and 65% of VSLA members in Uganda reported lower personal savings than before the pandemic. The large reductions in savings among VSLA members suggest that initial savings likely were insufficient to cope with the long-term financial consequences of the pandemic.

Indeed, various Nigerian VSLA members suspended saving during the pandemic, and these respondents indicated that this led to suspension of institutional and group savings activity. Reasons for the savings

suspension included financial hardship, channeling all available funds to expand current businesses, and keeping money at home because of the assumption that it would be challenging to obtain access to bank loans. The suspension of institutional and group savings activity, combined with the lack of frequent VSLA meetings, caused many accounts to fall dormant. Difficulties in getting consent from all VSLA members and making quick decisions contributed to reductions in savings, as well, because these difficulties hindered respondents' attempts to open new accounts in VSLAs. The few respondents who continued to save often could not access banks because of the restriction on movements during the pandemic.

Nonetheless, some respondents managed to continue saving through VSLAs, commercial banks, or at home. In some cases, it was easier to continue saving in VSLAs because some VSLAs had made a special arrangement to maneuver lockdown restrictions by appointing a volunteer to collect and deposit money on behalf of all group members. One other reason some respondents continued saving with VSLAs throughout the pandemic was to ease their access to VSLA loans, which allowed flexibility in repayment, as needed.

In Uganda, more than half of the qualitative research respondents continued to save in a variety of institutions but also experienced stress in their effort to continue saving in that time of economic hardship and uncertainty. The most common type of savings was with the VSLA. Some respondents saved with both VSLAs and banks or other microfinance groups such as Kweziika (a group social fund for unforeseen risks), and BRAC. Other respondents reported saving with other economic groups, religious groups, cultural dancer's groups, and catering groups. Respondents continued their savings for various reasons, including to continue to gain access to loans, to keep up with the obligation to save according to VSLA membership requirements, and to feel financially secure. An ability to save monthly also made it easier to continue saving. Factors that guided decisions around which savings to suspend or continue included easy access to loans; frequency of savings (i.e., weekly or monthly savings); penalties imposed on loan defaulters; other benefits derived from VSLAs such as government aid (e.g., free distribution of masks and financial aid through government-led development programs such as emyooga); and functioning of the group during the pandemic.

Some respondents who continued saving in VSLAs expressed feelings of gratitude for the VSLA, as they had access to soft loans. However, others felt there was room for improvement in aspects of loan disbursement and in providing support for businesses and farm-based livelihood activities. The latter is consistent with quantitative research demonstrating that VSLA members only had limited access to credit (from VSLAs and other sources) during the pandemic. Only 20% of VSLA members in Nigeria and 29% in Uganda obtained loans since mid-March 2020, whereas 21% of members in Nigeria and 28% in Uganda were denied loans.

Some respondents with access to credit were in fear of facing penalties in case they were unable to repay the loans. This finding shows the importance of flexibility in external loan repayments by those groups with access to formal credit during COVID-19, to help women and households cope with the shocks and to build their resilience in emerging and reemerging shocks (Adegbite et al., 2022).

Importantly, keeping up with savings during the pandemic was associated with feeling stressed by most respondents from Uganda. A handful of respondents suspended all their savings (in banks, farmers' groups, and VSLAs) during the pandemic. Respondents reported a variety of emotions regarding the disruption of savings. Some rationalized the suspension of savings as a consequence of not having enough money. Others who stopped saving altogether also reported feeling afraid of the unknown and of what the future might hold.

Still others lived in fear that, if they were unable to make their loan repayments, they would face penalties just like before COVID-19. However, some other respondents felt indifferent about suspending their savings.

Access to credit was limited, and respondents who borrowed sometimes were left in debt.

As we discussed above, VSLA members only had limited access to credit during the pandemic. In Nigeria, experience with household borrowing was varied. Most respondents reported borrowing from family, friends, VSLAs, cooperatives, and microfinance banks. Some respondents were left in debt because of the pandemic, especially those who had no assets to liquidate.

In Uganda, VSLAs, banks, friends, and family members were the major sources of credit for respondents during the pandemic, but interest rates were substantial. For example, VSLA loans had interest rates ranging from 5% to 10% per month. Indebtedness was thus a major stressor for those who took loans, possibly because of the high interest rates. By contrast, loans from family and friends were either interest-free or varied depending on agreed terms.

Yes, I have to be stressed because the amount from the bank is too much. I also have nothing to do about it, am just praying that God helps us to end this pandemic, and I resume working so that I can clear off these debts. Yes, because the interest [I] am going to pay is accumulating day by day.

— **Male, Uganda**

The fear of not being able to repay and the negative consequences that might follow (like the seizure and forced sale of assets) kept some respondents from taking loans altogether.

Respondents reported economic benefits of VSLAs that partially continued during the pandemic.

Many VSLA members reported economic benefits of the groups that became smaller but continued during the pandemic. Most respondents reported that VSLA benefits reduced during the pandemic, but they continued to report access to loans and some food supplies based on a roster. In Nigeria, many respondents highlighted several improvements VSLAs had caused in their lives. These improvements included ease of saving; accessible loans; funds to scale up business; funds to purchase farming aids like fertilizers, herbicides, and pesticides; and receiving medicines for livestock at little or no cost.

While some Nigerian respondents shared that their VSLA was doing enough already, others wanted their VSLA to do more. The wish list included providing start-up funds for business, opportunities for loans, farmlands, and improved livelihoods.

In Uganda, most respondents also reported economic benefits of VSLAs. For example, respondents reported an ability to strengthen their businesses because of VSLAs. Other respondents reported the way the VSLA helped them finance the education of their children and solve unforeseen problems in their households.

The VSLA has really brought significant economic changes, even right now I was going to borrow some money from there so that I can run some of my other businesses. . . . Now, when I started weaving

these baskets, I didn't have capital to start me off. . . . So I went and borrowed 200,000 Ugandan shillings from the VSLA. . . . The 200,000 Ugandan shillings, I was able to acquire stock and right now I have 4 goats. — **Female, Uganda**

Respondents praised VSLAs and wished the achievements would be improved by increasing loan amounts, providing trainings on business, income-generating activities, and ways to better invest loans.

RQ 2: What social vulnerabilities did VSLA members face during COVID-19?

Respondents did not report major changes in gender roles during the lockdown.

Most respondents noted that gender roles during the lockdown had not changed much. Many of the respondents indicated that they considered their social lives, including caregiving, similar to the period before the pandemic.

However, some women respondents in Nigeria expressed that the time required for domestic chores had increased because of an increased focus on hygiene and cleaning, and changes in work-sharing practices within the household. Delegating household chores to children or chore sharing among cowives was disrupted by social distancing norms. Turn taking among individuals and the increased volume of housework meant that people had to do more than they did during normal times.

In Uganda, a small minority of the respondents reported a shift in domestic chores because of help by other household members. The respondents attributed these changes to the presence of children at home after school closures and the limited mobility imposed by the lockdown. A female respondent explained:

Before the pandemic, we were doing these domestic chores by ourselves, the children were occupied mostly at school. . . . Now that the children are no longer going to school, they are also doing the same chores as us; they also go for digging, fetching water and firewood and then after [that they] come back home and thus keep in that kind of lifestyle at the household. — **Female, Uganda**

COVID-19 reduced activities associated with communal life.

In Nigeria, several respondents reported that COVID-19 had **reduced social visits** among relatives, neighbors, and friends, and this had adversely affected social relationships. The pandemic had drastically affected the communal life of visiting and conversing with one another, sharing food, or celebrating social events together. Social distancing had contributed to these changes. However, financial hardships and limited opportunities to share food in difficult economic times also contributed to the reduction of social activities in the community.

We would interact together, eat food, go out and go about greeting. Some other times we sit in front of the door chatting. Someone will say this and the other person will say that and when there is need to go and work, we go and continue with the work. But during the pandemic [lockdown], everyone stayed at home. When it was not there [the pandemic], relatives use to come around and when they want to

leave, if you have something in your hands then you give them, but now since you don't even have what to give them and the pandemic, they don't come visiting as often, even they want to come they will feel that they may add to your burden considering the pandemic that is why they may not come but it is not because we quarrel that separated us. — **Female, Nigeria**

Several Nigerian respondents reported on the adverse effect of the *inability to move around freely* during the pandemic and especially during lockdown periods. Overall, the social life of people, particularly mingling with people outside the immediate household, had been curtailed during to the pandemic.

COVID-19 increased time spent with family, but spousal conflict increased.

Time spent with family increased which respondents attributed to the restriction on outside movements. For some this was an opportunity to spend time together, for others it resulted in increased tensions. Several people reported on experiencing spousal conflict; the pandemic may have put a strain on the relationship between wives and husbands within households by increasing financial difficulties, idleness, and misunderstandings.

Since we know the condition we are in [COVID-19 pandemic] if you tell him things, we will give him advice and talk to him the way his mind will calm down. Don't tell him what will make him angry else you may get divorced since that time there [is] a bad situation [hardship and emotional problems due to the pandemic]. — **Female, Nigeria**

My husband has not been a happy man because of our financial situation and he was taken it out on the children and me. But things have improved. He is not making so much money now so he is happy that he can provide no matter how small. Yes, he is not as frustrated as he used to be. His business is not doing very well but it is still better for him to go to the market and sell a few things than to stay at home doing nothing. — **Female, Nigeria**

Other respondents reported *domestic conflicts* in their own homes or in the community. Some women, especially those who married shortly before the pandemic, were sent back to their parents because of economic and domestic difficulties.

We here I did not see anyone forced into marriage because people were looking for what to eat; instead the wives were asked to return to their parents due to the difficulties caused by the pandemic. — **Male, Nigeria**

Several people expressed that *gender-based violence in the community increased* and attributed these changes to the financial hardships of the pandemic. Some specifically mentioned the *rise in violence among married couples* and the *dissolution of marriages* during the pandemic. They attributed these changes to the limited ability of men to provide for the household combined with demands from women for money from their husbands.

Like if a woman ask for money and the husband said he doesn't have and she knows he doesn't have, but seeing her children in hunger, she will go back and request and that will lead to fight. Had it been

things were normal there would be no problem, but in this situation when women ask their husband for things and he cannot give then problem will start. **Female, Nigeria**

Asked about the types of violence that have become more frequent people reported physical violence among married people; wife beating; emotional violence; husband abandoning the family; denial of food and resources; physical violence in forced marriage, rape, especially involving small children. One respondent explained the way abusers typically took sexual advantage of unsuspecting children who worked as hawkers by luring them with the prospect of buying things from them.

In Uganda, a perceived increase in community gender violence was mostly reported by women. There was consensus on the increase of community gender-based violence among all VSLA members. As one woman stated:

Surely some people have experienced violence when a man stays home; before COVID, men did not spend much time home. They used to stay in the trading centers until late. In the village there's nothing that will make him busy like in the town where he can spend time sometimes watching television. But during the lockdown a man could stay home watching every move you make and watching out for mistakes. For instance, if [I] prepared lunch late he would lose his patience and quarrel, hence violence. — **Female, Uganda**

Participants cited various reasons for the rise in community gender-based violence. These included increases in poverty; bad peer group influence; misuse of drugs like alcohol, “mairungi”, tobacco, and opium; ignorance among community members about the consequences of violence; men's not giving enough money to women, which results in quarrels; lack of trust among spouses; failure to provide basic needs; men's forcing their wives to give them money; and children's not going to school.

Overall, respondents indicated that the pandemic had disrupted people's ability to obtain help in resolving domestic and community-based gender violence. Some respondents felt that certain avenues of complaint were out of reach during the pandemic because of the lockdowns. For instance, one person mentioned that the district head's house (a local government structure) and police stations were inaccessible. Other respondents mentioned that community heads were still accessible, although others mentioned that they, too, had become inaccessible. As one person explained:

During these months, people have been quiet because even the audience to hear you and your petitions have greatly reduced and people didn't really come out especially during the lockdown so even if there was a conflict that needed to be resolved there was no one to tell it to. — **Male, Nigeria**

Three respondents mentioned *the role of VSLAs in matters of violence*. One indicated that the perpetrator could lose some of the benefits associated with belonging to a VSLA. First the complaint would be verified, then the perpetrator would be warned, and, if this failed to improve the situation, then the perpetrator could lose their entitlements, like access to loans. Another mentioned that VSLA members could collectively bring the matter to the attention of the community leader. A third respondent mentioned the problem of the VSLA clusters engaging in the work of resolving and redressing violence but not being given any financial resources to do so effectively.

Respondents reported no major changes in household decision-making patterns during the pandemic.

Both in Nigeria and in Uganda, most respondents reported no major changes in household decision-making patterns during the pandemic. Couples reported that they continued making decisions in the same manner as before, whether that was joint decision making that included participation of the wife/cowives or decision making primarily led by the husband.

Respondents suggested that women had gained a voice and participated in major decisions concerning their lives and households even before the pandemic. Some respondents attributed this to VSLA membership and learning from others.

Only three respondents indicated that decision-making had changed and was more inclusive and collaborative during the pandemic due to the financial hardships. One respondent said the pandemic had created a situation in which no family member's comment would be refused outright, and two respondents commented that a lack of income had strengthened collaborative decision making.

Some respondents reported a loss in self-confidence and power during the pandemic, especially for men.

In Nigeria, some respondents expressed a loss in power for men due to the loss of their earning capacity during the pandemic. According to them, with the loss of earnings, men had lost respect in the family and experienced a fall in self-esteem.

Men's voice and power has been affected the most. You know a man's respect comes from his ability to provide and the pandemic has striped most men of that ability. — **Male, Nigeria**

Other respondents expressed that both men and women had lost self-esteem during the pandemic. The capacity to earn money and provide for the household is considered critical for the way men and women regard themselves and the way they are regarded by household and community members. Therefore, the drop in earnings during the pandemic hurt people regardless of gender.

I will say lack of money killed our confidence. Sometimes I cannot scold my children because I know that I have not paid their school fees. I also noticed the same thing with my husband. — **Female, Nigeria**

Respondents expressed hope and aspirations for the future despite the challenges caused by COVID-19.

In Nigeria, reflections about the future included hopes for economic self-sufficiency for women business growth; buying properties; advancing children's education and well-being; for children to grow up, be well educated and employed; being able to take care of family; the hardship brought on by the pandemic to be over; healthy life, ability to take care and provide for oneself and help others; and peace at home and in the community.

My hopes and dreams are that I am praying to God will bring people that will help us to give something that we can be doing to take care of ourselves without depending on anyone and even help those that do not have. I also wish to help my parents because they took the responsibilities of my education and other needs. That is why we are asking that the group [VSLA] should help us and give us support that we can own and do businesses to make some money, especially women, we need help. If the men marry us and take us home and keep us, that is all. Honestly women need a lot of help especially in our place. Only a few men are taking the responsibilities of their children — **Female, Nigeria**

In Uganda, participants mentioned a variety of plans and desires for the future of their families. The most important was the *return and strengthening of livelihoods* through continued savings and obtaining loans from VSLAs. Other hopes expressed included the resumption of children's schooling, completing house construction, and stopping violence at home.

RQ 3: What role did VSLAs and other community groups play in their members' lives during the pandemic?

VSLAs were negatively affected by the pandemic.

VSLAs in Nigeria were negatively impacted by the pandemic. Respondents noted that their meeting frequency and member attendance dropped. They reported that they could not convene meetings as frequently as they did pre-pandemic because of the restrictions. This is consistent with the quantitative evidence demonstrating that VSLA meetings occurred as they had before the pandemic for 56% of the VSLA members in Nigeria and 14% of the VSLA members in Uganda, whereas 27% of VSLA members in Nigeria and 47% in Uganda reported adjusted meetings (de Milliano et al., 2022). Respondents indicated that the meetings contributed to knowledge exchange, shared learning, and savings. They reported that the fundamental activities of the group were severely impacted without the meetings. In addition, the number of members allowed to attend meetings was also capped in some VSLAs to comply with social distancing guidelines. Some VSLA members who could have attended were excluded because of limited capacity. The sudden drop in meeting attendance meant that decision making on core issues like loan disbursement had to be deferred.

VSLAs also suffered in collecting member savings and pooling resources. Group members' propensity to save had declined because of adverse effects on their businesses, which reduced their earnings and cut business profits. This finding is consistent with the large reduction in savings shown in the quantitative research (de Milliano et al., 2022). The reduction in earnings was worsened by the increase in cost of living during the pandemic. Without VSLAs collecting regular savings, group members could not meaningfully pool resources. Pooled resources provide the basis for future share-outs and internal lending.

In Uganda, the majority of the respondents noted that their VSLA had been adversely impacted by the pandemic. Consistent with the quantitative evidence from de Milliano and colleagues (2022), the most commonly mentioned impact was reduced savings, which made it difficult for the groups to accumulate the capital required to generate the pool of money from which members could borrow. Respondents further noted that the savings had been impacted because of the interruptions in meetings, which were the main forum at which members saved or pooled resources.

Now the issue is that people's income levels are quite low. . . Yes so you find that even the saving levels have also reduced in the VSLAs. . . . This eventually means that even the amount we were supposed to borrow from the VSLAs also reduced. . . . You could find that someone would save around 560,000 Ugandan shillings in a year and by the time we share that saved money plus the interest gained at the end of the year, you find that you are in 700,000 or 800,000 Ugandan shillings at the end of the year. — **Female, Uganda**

Quantitative evidence further showed that the pandemic affected access to loans, as group members could not convene meetings to disburse loans. For most VSLAs, the number of people attending the meetings had reduced to ensure compliance with the COVID-19 social distancing guidelines. Group leaders received priority for these meetings, while other members lost opportunities to obtain access to credit because of their absence during meetings.

VSLAs played a positive protective role in the COVID-19 response but not consistently so.

Despite the challenges listed above, there were positive protective roles of the VSLA during the COVID-19 pandemic but not consistently so. In Nigeria, groups helped members with financial services that included access to loans and offered platforms for saving and financial literacy skills to foster a saving culture. However, other respondents were more skeptical of the role of VSLAs during the pandemic.

Other forms of support came in the form of informal exchanges and included informal money exchanges among group members, physical support, support for vulnerable children, and social support for group members who face shocks such as death but also those engaging in important social events such as marriage.

And all the help originates from the group. They use[d] to teach us that even if we encounter a problem be it ill health or need for celebration we use to contribute money and offer as assistance among group members. — **Female, Nigeria**

Respondents also indicated that VSLAs contributed to the strengthening of relationships to foster coexistence in communities and at family level.

In the sense that we know togetherness now, we do meet every week with ourselves, and discuss our problems and those of our families . . . and reason how to solve them. You see before now if anyone has a problem, they use to struggle with it alone. — **Female, Nigeria**

In Uganda, VSLAs played useful roles in supporting their members during the pandemic, especially through financial contributions in the form of easier access to credit services. Some members reported that it was easier for them to access credit in emergency situations (e.g., to pay medical bills or food expenses or to support their business) because of the VSLAs.

They have played a great role because sometimes I fell sick from malaria and I was able to get money from the VSLA and I used the money to buy medication and later on got better. — **Female, Uganda**

Respondents also referred to shared learning when discussing the contributions of VSLAs. Shared learning happened through financial literacy trainings and [teaching] business skills in things like crafts to equip members with income generating skills. The shared learning also covered soft skills such as cultivating positive relations.

VSLAs brought people together during the pandemic, and respondents indicated that this fostered access to networks and *social capital for members*. Notably, some VSLA members mentioned existence of informal money exchanges among members. Other forms of support include physical support, support for vulnerable children, and social support for group members who faced health shocks, including family deaths.

Yes, it happens. Yes, if you want to borrow 50,000 Ugandan shillings and he or she has it, he or she can be able to lend you the money. Yes, if it's an individual and let's say you have borrowed 10,000 Ugandan shillings or 20,000 Ugandan shillings. — **Female, Uganda**

While VSLAs provided considerable support during the pandemic, in both countries, some members reported their respective VSLAs did not provide support during the pandemic.

VSLAs partnered with other institutions.

We found that partnerships between VSLAs and governments or nongovernmental organizations (NGOs) were more pronounced in Uganda than in Nigeria. The difference may be explained by the current approach of the government of Uganda to work through existing and emerging women's groups that aim to promote socioeconomic development (World Bank, 2019). While Nigeria has started implementing the Nigeria for Women Project (de Hoop et al., 2021), the government of Uganda has a larger number of savings and other women's group initiatives that it supports (Namisango et al., forthcoming).

In Nigeria, the VSLAs that reported partnerships mainly identified NGOs (like Mercy Corps) that provided them with material support. This support included scholastic materials for children going to school, COVID-19 personal protective gear, and sensitization sessions.

In Uganda, we found mixed responses on the issue of partnerships. Some respondents reported partnerships with governments, while others mentioned NGOs, with some respondents reporting no partnerships. Those who reported partnerships with the government reported registration with specific bodies for recognition, or received COVID-19-related sensitization and education. Engagements with NGOs (like CARE) involved support for VSLAs that came in the form of physical support with such items as tanks or water supply, seedlings, or training in agriculture or health.

Some VSLAs increased their level of flexibility during the pandemic

In Nigeria the respondents reported mixed experiences with VSLA discipline during the pandemic. Some respondents reported some level of flexibility in the VSLA discipline, while others noted that penalties still applied to those who failed to meet their loan repayment obligations on time.

Because of the effect of the pandemic on our savings in particular. For example, when we collect a loan for 50,000 . . . there's a strict law attached to that, and you're meant to start paying back in three weeks times; if you fail to pay at that stipulated time this would attract an extra charge. — **Male, Nigeria**

In Uganda, respondents reported varied experiences when it came to VSLA discipline during the pandemic. For example, a small minority of the respondents reported more flexibility in VSLA discipline, which manifested itself as giving extensions for loan payback timelines or waiving penalties for those who failed to pay back loans on time.

But right now, they add you an extra week so that you are able to look for the money and repay your loans or make your savings deposits. . . . So there is even less pressure as compared to the way it used to be in the past or the period before the pandemic. . . . Yes, the pressure is less now because money is scarce among people. — **Female, Uganda**

VSLAs used a diversity of approaches to adapt their functioning during the pandemic.

In Nigeria, the VSLAs embraced the COVID-19 preventive measures to adapt to the COVID-19-related challenges. These preventive measures included observing the standard operating procedures such as hand washing and avoiding crowds. For some VSLAs, the number of people attending meetings was reduced to comply with the COVID-19 preventive measures.

Well, honestly, it adapted very well because it helped the situation. It has helped in ensuring people are taken care in [during the pandemic]. . . . It help in ensuring people used face masks and wash their hands and practice social distancing. The member will also tell those that are not in the group to practice these preventive measures. — **Female, Nigeria**

Other VSLAs adapted by showing more flexibility in loan repayment terms. VSLA members who failed to pay on a given date would receive additional opportunities to raise the money and pay their debt.

In Uganda, some respondents highlighted a shift toward observing the recommended standard operating procedures for COVID-19 prevention measures such as reducing the number of members attending meetings, handwashing, and use of masks. These procedures were put in place by the government of Uganda in June 2020.³

The women go but now in few numbers since they stopped big gatherings. Or at times the executive committee. They are the only ones who sit. The rest just take the money and go away. Because they said meetings should be with few people to avoid the spread of the virus. — **Female, Uganda**

Respondents reported the importance of improving operations to restore VSLA normalcy.

In Nigeria, VSLA members who participated in the study proposed several changes to the VSLA scope. The most dominant theme was improving operations to restore normalcy, but also ensuring that supervision of activities and support for leaders to perform to their best were also emphasized, as they seem to have stopped during the pandemic.

³ See <https://covid19.gou.go.ug/about.html>.

Honestly what we need now is time as in supervision. For over five months now no one came to check or supervise how we do our work [running the VSLA] to the extent the members are complaining that they will not be coming since no one is coming to see us so they kept complaining. You see now had it been they are coming from time to time to motivate us [so the members] will feel happy.

— **Female, Nigeria**

Respondents reported the importance of continuing the group in order to accumulate group capital and of raising the amount of loans. For example, it was critical to ensure that group members save and continue to get the education to help them manage their businesses appropriately. This would increase the pool of funds available for group members to borrow and engage in income-generating activities. Also, raising the group loan amount was noted as a way that VSLAs could help each member have a reasonable sum with which they could pursue their goals.

Like the other time they gave about 356,000 or thereabout. Now looking at the number of people in that group, if they can increase the amount so that. . . shared members can have reasonable amount of money. — **Male, Nigeria**

Respondents also highlighted a need for financial support. Such financial support could help meet the needs of households living on the poverty line that need some relief. Respondents also proposed incorporating a social support service to provide members who face shocks with some form of support from the group.

Effort should be made to improve the group. Sometimes when you sacrifice for the well-being of the society, you can spend your personal income for the welfare of society and society always calls on you for help. When you are in a problem, at least they too should do something for you. It will encourage you to do more and continue doing what you are doing. So this will improve the group. **Female, Nigeria**

In Uganda, respondents highlighted suggestions for reshaping VSLAs scope to align them with the needs of the members. The theme of increasing access to loans and credit for members was most dominant. The suggestions pointed toward increasing the capital base through networks and partnerships. Respondents reported the importance of bringing on board the government as a partner. Respondents also noted a need to modify the regulations to limit the severity of penalties for those who might not be able to meet their loan obligations in a timely manner and to reduce the interest rates.

We really feel the government should give us more capital because we have little money that we use as capital. If the government adds them money, they can develop themselves so that other people will admire them. — **Female, Uganda**

We noted differences between VSLAs in Nigeria and Uganda on the theme of VLSA scope change. The theme on a need to improve governance was unique to Nigeria. Respondents consistently noted concerns around having a meaningful voice in leadership, being listened to, and ensuring that there is two-way flow of information between members and leaders, as well as having equity in effecting regulations.

Respondents reported a variety of measures to increase the effectiveness of VSLAs.

In Nigeria, group members made a variety of suggestions for ways VSLAs could help families get back to normal after the pandemic or could increase their relevance for members. This included support quick recovery to normalcy; respondents expressed an urgent need to recover from the pandemic and resume normal activities. Members also noted that the management of some of the groups needed improvement to enable VSLAs to deliver more effectively on their mandate.

Some respondents reported the importance of reigniting the ideas for better outputs from the meetings to increase the group capital base. This would increase the resources available for borrowing in the case of those who may wish to take loans. Others suggested providing support in the form of raw materials, capital equipment, and vocational training—Respondents reported a need for social support in the form of raw materials to support local production of household items such as soap and capital equipment like sewing machines.

Items to learn sewing and items to learn knitting. With soaps and pomades. That is what I am pleading. They help is what I told you aunty. I said the help is that they should try and help us so that we can feed our family, so those items to learn trade are the things you can bring and teach us let us be doing it.
— **Female, Nigeria**

In Uganda, one main theme emerged regarding how VSLAs could help members return to normal after the pandemic or to be more useful to them, in that respondents suggested that VSLAs consider giving loans to group members for them to engage in income-generating activities.

They could give to someone who has a serious business. . . . If [I] can get assistance to increase . . . the little savings I have, I can go for that sewing machine I told you earlier and restore my life back to normal. — **Female, Uganda**

Conclusion and Integration of Findings

In this final part of the report, we discuss the implications of our findings, while linking the findings to other studies on women's groups and COVID-19. We examined VSLA members' resilience in Nigeria and Uganda more than a year after the COVID-19 pandemic started. VSLA members in both settings experienced economic challenges caused by COVID-19-induced lockdowns. Food was the most common and greatest household need reported during the qualitative interviews. Some farmers had to sell their farm produce to procure food and condiments needed for cooking. Other VSLA members engaged in food rationing to cope with the negative consequences of the pandemic.

The pooled savings of VSLAs declined, and VSLA members only had limited access to credit.

While VSLA savings can contribute to mitigating some of the negative consequences of the pandemic and the associated restrictions, we observed lasting effects of the pandemic on VSLA members' ability to save in both Nigeria and Uganda. A 2020 longitudinal data analysis indicates that households with a female member in a savings group in Nigeria were statistically significantly less likely to experience food insecurity and more likely

to have savings (Adegbite et al., 2022). The new qualitative results from 2021 revealed that some households continued saving but that other households had to suspend saving during the pandemic.

As discussed in the previous quantitative study, between 52% of VSLA members in Nigeria and 65% of VSLA members in Uganda reported lower personal savings than before the pandemic (de Milliano et al., 2022). The qualitative results revealed that the pooled savings of some groups declined, and the amount available for internal borrowing among members diminished considerably, resulting in limited access to credit. This finding is aligned with the quantitative results, demonstrating that very few of the VSLA members obtained access to credit. Specifically, 20% of the respondents in Nigeria and 29% of the respondents in Uganda obtained a loan during the pandemic. In Nigeria, 29% of the men and 20% of the women indicated that they tried to obtain a loan but were denied access to credit. In Uganda, 30% of the male VSLA members and 26% of the female VSLA members tried to obtain a loan but were denied.

VSLA members reported economic benefits of the VSLAs that continued functioning, but VSLAs were negatively impacted by the pandemic.

Many VSLA members reported economic benefits of the VSLAs that grew smaller but continued during the pandemic. Although most VSLA benefits shrank during the pandemic, respondents continued to report access to loans and some food supplies based on a roster. This finding is aligned with the quantitative results showing that regularly functioning VSLAs likely can contribute to VSLA member resilience. Members of VSLAs who continued functioning as they had before the pandemic were less likely to report a priority need for food or nutrition in Nigeria, more likely to have the same or more savings in Nigeria, and more likely to have larger access to credit in Uganda (de Milliano et al., 2022).

VSLAs were negatively impacted by the pandemic, however. VSLAs suffered in collecting member savings and pooling resources. Group members' propensity to save declined because of adverse effects on their businesses that reduced their earnings and cut business profits. The reduction in earnings worsened because of the increase in cost of living during the pandemic. Without collecting regular savings, group members could not meaningfully pool resources. In line with the quantitative research from de Milliano and colleagues (2022), respondents noted that their meeting frequency and member attendance dropped as well. Some VSLAs could not convene meetings as frequently as they did pre-pandemic because of the restrictions. Without the meetings, the fundamental activities of the group were severely impacted. Some VSLA members who could have attended were excluded because of limited capacity, and decision making on core issues like loan disbursement sometimes had to be deferred.

The pandemic brought into sharp relief the negative consequences of risk sharing, which may result in indebtedness. Some groups were flexible with their rules by providing extensions on repayments and excusing penalties. As a result, the risk of delayed repayment or non-repayment was spread across all group members and a loss of interest income borne by all group members. This scenario raises the following question: What happens if any of the VSLA members either are not able to return the loan at all or take much longer to return the loan? It is possible that the entire group's access to credit will be held up until the clearance of unpaid loans.

VSLA members used a variety of strategies to cope with COVID-19.

VSLA members used a variety of other strategies to cope with the COVID-19-induced crisis. Some households resorted to seeking help from extended family and neighbors to meet food and education expenses. Additional strategies to meet family expenses included buying food on credit, taking up menial jobs such as wheelbarrow pushing, relying on pensions, and selling assets. In Nigeria, a considerable number of respondents had to rely on distressed asset sales. By contrast, in Uganda, most respondents did not have to sell household assets to pay for essential expenses. In a few cases, households could not afford all their expenses. Some families chose to discontinue their child's education because they could no longer afford to pay school fees; other families had to forgo a balanced or varied diet and ate the same food for several days in a row.

The lack of access to markets limited the ability of women to generate profits during the pandemic.

Even in instances in which it was still possible for women to produce products during the pandemic, the lack of access to markets was a barrier to sustained economic productivity. Those engaged in activities such as petty trade, agriculture, and handcrafts were not able to sell their products as it was no longer possible to meet the customers physically. There were, however, notable examples of e-trade facilitation models in Uganda, which limited the negative impact of the pandemic on access to markets.

Respondents did not report major changes in gender roles during the lockdown, but communal life was negatively affected.

Most respondents noted that gender roles did not change much during the lockdown. Many of the respondents indicated that they considered their social lives, including caregiving, to be similar to their social lives during the period before the pandemic. However, some respondents in Nigeria reported that the time required for domestic chores had increased because of a heightened focus on hygiene and cleaning and because of changes in work sharing practices within the household. In Uganda, a small minority of the respondents reported a decrease in domestic chores because of help from other household members.

Overall, the pandemic negatively affected the social life of respondents, particularly mingling with people outside the immediate household. The pandemic drastically affected the communal life activities of visiting and conversing with one another, sharing food and gossip, and celebrating social events together. Both social distancing and the negative economic consequences of the pandemic contributed to these changes.

Gender-based violence increased during the pandemic.

Several respondents shared that gender-based violence in the community had increased and attributed these changes to the financial hardships caused the pandemic. Women of all ages reported falling victim to gender violence, and married women bore the brunt of spousal conflicts. It is unclear whether VSLAs contributed to addressing gender-based violence. Furthermore, the evidence base on the ability of VSLAs to reduce gender-based violence is relatively thin (e.g., Brody et al., 2017).

Moving Forward

As discussed in the quantitative research, the findings suggest that VSLA members may require targeted social protection mechanisms, such as cash transfers, vouchers, food aid, or increased access to credit to help them manage the longer term economic effects of the COVID-19 crisis, protect member assets, and recapitalize VSLAs. In addition to a dedicated public fund, VSLA members may benefit from loan waivers to bring economic relief to the individuals unable to repay VSLA loans because of the unexpected economic calamity. Loan waivers not only would prevent affected households from sliding into poverty or adversely affecting their ability to repay loans; they also would help VSLA members affected by repayment difficulties, because this benefit would limit the spread of non-payment risk to other VSLA members, after risk sharing.

Partnerships between VSLAs and governments or NGOs were more pronounced in Uganda than in Nigeria, indicating that VSLAs may have more opportunities to contribute to social protection in Uganda than in Nigeria. The government of Uganda works through existing and emerging women's groups that aim to promote socioeconomic development, which may provide the government with opportunities to leverage these groups for the distribution of cash transfers.

We will continue to conduct research as part of the Women (in VSLA) Respond sub-initiative to examine the longer-term consequences of the COVID-19 pandemic for VSLAs and their members. To achieve this objective, we will triangulate this round of qualitative findings with follow-up interviews with the same respondents and quantitative data from a third and fourth round of data collection.

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