

Article

Making Improvisations, Reconfiguring Livelihoods: Surviving the COVID-19 Lockdown by Urban Residents in Uganda

Esther K. Nanfuka ^{1,*}  and David Kyaddondo ²¹ Department of Social Work and Social Administration, Makerere University, Kampala P.O. Box 7062, Uganda² Child Health and Development Centre, Makerere University, Kampala P.O. Box 7062, Uganda

* Correspondence: esthernanfuka@yahoo.com

Abstract: The declaration of the coronavirus disease 2019 (COVID-19) pandemic led to the enforcement of national lockdowns in several countries. While lockdowns are generally effective in containing the spread of infectious diseases, they are associated with negative impacts on livelihoods. Although evidence suggests that urban informal sector populations in low-resource settings bore the brunt of the adverse economic effects of COVID-19 lockdowns, there is little on how they survived. The article provides insights into the survival mechanisms of urban informal sector populations during a COVID-19 lockdown. Data are from narrative interviews with 30 residents of Kampala City and surrounding areas. We found that the COVID-19 lockdown chiefly jeopardized the livelihoods of urban residents through job loss and reduced incomes. Affected individuals and households primarily survived by making improvisations such as adjusting expenditures and reconfiguring their livelihoods. The cardinal elements of the informal sector, such as limited regulation, served as both a facilitator and constraint to survival. Therefore, the informal sector is an important buffer against livelihood shocks in situations of crisis. However, its inherent limitations imply that promoting livelihood resilience among urban residents during lockdowns and similar shocks may necessitate harnessing both formal and informal safety nets.

Keywords: COVID-19; informal sector; informal sector populations; livelihoods; lockdown; safety net; Uganda; urban



Citation: Nanfuka, E.K.; Kyaddondo, D. Making Improvisations, Reconfiguring Livelihoods: Surviving the COVID-19 Lockdown by Urban Residents in Uganda. *COVID* **2022**, *2*, 1666–1688. <https://doi.org/10.3390/covid2120120>

Academic Editor: Martin Thomas Falk

Received: 10 September 2022

Accepted: 22 November 2022

Published: 26 November 2022

Publisher's Note: MDPI stays neutral with regard to jurisdictional claims in published maps and institutional affiliations.



Copyright: © 2022 by the authors. Licensee MDPI, Basel, Switzerland. This article is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>).

1. Introduction

Following the breakout and declaration of the novel coronavirus disease 2019 (COVID-19), a pandemic in early 2020, national governments the world over instituted measures to contain its spread [1,2]. Besides the creation of awareness about the disease, institution of quarantine rules and restrictions on international travel, and promotion of personal preventive and protective measures, such as the wearing of face masks, hand washing, sanitizing, and physical distancing [3,4], some of the early actions taken by several countries to control the spread of COVID-19 also included enforcement of national lockdowns [1,5–8]. It is estimated that over 50 countries across the globe imposed lockdowns for periods ranging from weeks to months, as a measure to control the spread of COVID-19 [9].

While the degree of lockdown may range from partial/local to total/nationwide [3,10] and the restrictions enforced vary across countries and regions, lockdowns imposed to control the spread of COVID-19 typically involved restrictions on movement, home confinement, shutdown of public transport, closure of schools and businesses, and banning of public gatherings [7,11].

Uganda has so far imposed two nationwide lockdowns to contain the spread of COVID-19. The first was declared in March 2020, following the confirmation of the first case, while the second coincided with a surge in infections, marking the second wave of the COVID-19 pandemic in Uganda, in June 2021 [12,13]. The first lockdown lasted a whopping 75 days, but the second was shorter, stretching 42 days. During both lockdowns strict

social distancing measures [11] were enforced. These included the closure of all schools and training institutions, enforcement of a night-time curfew, shutdown of public and private transport (including airports), banning of public gatherings, and closure of business premises, including markets and arcades, leaving only essential services operational [12,13].

In as much as they are generally shown to be effective in containing the spread of COVID-19 and other infectious diseases [5,7,11,14], lockdowns are associated with a myriad of negative impacts on national economies and livelihoods of individuals and households [3,5,15]. For instance, a survey of 40,000 people in all the States of India found that loss of jobs was the immediate effect of the COVID-19 lockdown on the livelihoods of individuals [16]. In the United States of America, over six million workers across the country became unemployed a few weeks into the COVID-19 lockdown [17]. A study of the impact of government responses to COVID-19 on the urban poor in Lagos State Nigeria, found that 90% of participants lost incomes due to their inability to go to work while 60% had been relieved of their jobs at the onset of the lockdown [18]. In Liberia, Tsai et al. [19] found that enforcement of mobility restrictions and closure of markets to curb the spread of the Ebola virus disease hampered the livelihoods of individuals, households, and communities by reducing their access to different livelihood resources. Similarly, lockdown restrictions, quarantine and self-isolation policies initiated to curb the spread of COVID-19 in China significantly reduced the production of goods from factories and decreased consumption, demand and utilization of products and services [20], causing a slump in the national economy. In Uganda, a business survey commissioned by the Uganda Bureau of Statistics [21], one month into the first lockdown, estimated an overall slump in gross output of 20.7%.

Both formal and informal sectors were affected by the COVID-19 restrictions. However, extant studies suggest that informal sector populations, particularly those resident in urban areas, bear the brunt of the adverse effects of lockdowns on livelihoods. A post-lockdown survey of urban informal sector women workers in 12 States of India found that 95% of them had lost their jobs during the lockdown [22]. In Bangladesh, Rahman and Matin [23] report how more than half (63%) of the surveyed rural and urban populations had lost their sources of livelihood during the lockdown, with a significant proportion of the affected (71%) constituting urban slum dwellers. Similarly, results from a rapid phone survey conducted to understand the labor market impacts of COVID-19 in sub-Saharan Africa indicate that urban informal sector populations in the four countries of Malawi, Uganda, Nigeria, and Ethiopia lost jobs at a higher rate than their rural counterparts [24].

The disproportionate repercussions of lockdowns on the livelihoods of urban informal sector populations lead to questions of how they met their daily survival needs during the COVID-19 lockdown. This question is specifically critical for informal sector populations in low-resource countries given their already weak social protection programs [25]. This article provides insights into the survival mechanisms of urban informal sector populations in Kampala City and surrounding areas during the first lockdown imposed to contain the spread of COVID-19 in Uganda. It considers how the COVID-19 lockdown restrictions affected the livelihoods of informal sector populations in urban and peri-urban areas of Kampala and Wakiso districts and how they managed the negative effects (risks) to continue meeting their daily survival needs.

In this article, we define livelihoods as means of earning money for survival [26]. Lockdowns as a public health measure are an unprecedented strategy in Uganda. Therefore, a focus on the survival mechanisms of affected individuals and households may highlight available resources and opportunities that can be harnessed to reinforce livelihood resilience and adaptability of urban informal sector populations in the event of similar situations in the future. The article highlights the importance of the informal sector in cushioning individuals and households from livelihood shocks in situations of crisis and argues for the need to strengthen it.

2. The Informal Sector in Uganda

Similar to the occurrence of COVID-19, informal economic activity is a global phenomenon. While there might not be a universally accepted definition of the informal sector, the term is often used to describe a range of micro and small enterprises run by low-income populations [27].

Uganda has, for a long time, had an informal sector as part of its economy. Since colonial times, the city has been sub-divided, with a section of the population employed in mainstream formal sectors while another was peripheral informal. The informality escalated in the 1970s during Amin's regime as a result of poor governance, instability, and conflict that were the defining features of the time, accompanied by an economic crisis and an almost collapsed formal economy. There was a general scarcity of essential goods, which were sold on the 'black market' (*Magendo*) that dominated the economy. After the national resistance movement (NRM) took power in 1986, there were economic recovery policies, including those advocated by the World Bank and IMF. Among the recommendations was the reduction of the civil service and divestiture of state enterprises, which pushed many people out of formal employment to the informal sector [28].

With the increasing uncertainties in formal employment and increased cost of living that was not commensurate with the salaries and wages, many people in Uganda started engaging in informal activities to supplement their meager income. The combining of activities in both sectors lends itself to the notion that the two spheres are connected [29,30] as opposed to the earlier dualism approach, which envisioned the two as disconnected. Thus, the informal sector has always emerged as a viable alternative in situations of crisis in Uganda.

In Uganda, the informal sector is largely made up of micro-firms below the minimum threshold for small business income tax [31]. It is characterized by low levels of technology and technical skills, limited registration and licensing of businesses, operated by self or unpaid labor, and most of the entrepreneurs are poor and have a low educational background [27,32,33]. The range of livelihood activities that constitute the informal sector in Uganda can be broadly categorized into farming; light manufacturing and agro-processing, which includes food, textile, garments, perfumes and oils, fabrication, electronics, mills, chemicals, and machinery and equipment; services, such as restaurant, barber and salons, mechanics and repairs, radio repair, bicycle repair, transportation, and cobbler and shoe shiners; and trade, which includes retail shops, street vending and hawking, produce, fish selling, eating kiosks, construction, information technology, art and crafts, flowers, and mobile money business [33].

The informal sector has continued to be critical to the livelihoods of many Ugandans. It is perhaps the largest employer of the majority of Ugandans, and the fastest growing sector in the country, estimated to employ 70% of the country's labor force [31]. Apparently, most urban populations in Uganda rely on the informal sector for their economic and daily survival. It is indicated as the primary source of livelihood for the urban poor in Uganda. For instance, informal firms employ about 57% of the population of the Greater Kampala and Metropolitan Area (GKMA) [32].

Therefore, urban informal sector populations in Uganda are inherently economically vulnerable. These economic insecurities are further compounded by the state of economic informality in which they operate, which limits access to capital and support and recognition from the authorities [32,33]. Consequently, they tend to rely on daily sales to make ends meet, due to low profit margins. Moreover, unlike their rural counterparts who are predominantly subsistent, urban populations mainly rely on cash to access almost all basic necessities of life including food, water, housing, sanitary facilities including garbage disposal, lighting, and fuel. Moreover, the sector thrives on easy mobility, as livelihood opportunities or firms are usually scattered in multiple localities [34]. The closure of workplaces and restrictions on movement during the COVID-19 lockdown was thus more likely to jeopardize the livelihoods and daily survival of urban informal sector populations in Uganda.

3. Materials and Methods

3.1. Study Design, Setting, and Population

The article draws on data from a study that sought to examine livelihood resilience among urban dwellers in the informal sector during the first COVID-19 lockdown in Uganda. The study employed a descriptive design to gain deep insights into the study phenomenon. While the study employed both quantitative and qualitative approaches, this article is based on data from the qualitative component of the study.

The study was conducted in the urban and peri-urban areas of Kampala Capital City and the neighboring Wakiso district also known as the Greater Kampala and Metropolitan Area (GKMA). Both districts are located in the central region of Uganda. GKMA is the hub of economic activity in Uganda [32]. Kampala and Wakiso are the most populous districts in Uganda, constituting slightly over 10% of the country's population [35]. The two districts were selected for the study because they are the most urbanized with high numbers of people operating in the informal sector. They were therefore expected to provide a rich representation of informal sector activities conducted by dense urban and peri-urban populations. In addition, the two districts were the epi-center of the first wave of COVID-19 in Uganda.

In Kampala, the study was conducted in four out of the five divisions of Makindye, Kawempe, Nakawa, and Rubaga. The central division was excluded on the premise of being more business than residential in nature. In Wakiso, the study was conducted in the municipalities of Nansana and Makindye-Ssabagabo, which are closer to Kampala and highly populated with informal sector operators. The study population constituted individuals aged 18 years and above (both female and male) who were residents in selected communities in the two study districts and mainly derived a livelihood from informal sector activities.

3.2. Sampling

This article draws on data from a larger study that collected both quantitative and qualitative data. For this particular article we use the qualitative component of the data where 30 cases drawn from the quantitative sample were selected for follow-up qualitative interviews. From each of the six study sites, five households were selected. They were chosen to cater for variations in factors such as sex of the household head, range and nature of livelihood activities engaged in, family size and composition, and different innovations and creativity in survival strategies, to allow for drawing broad inferences.

3.3. Data Collection

We held narrative interviews with each of the 30 people selected to participate in the qualitative arm of the study. The interviews were executed with the aid of a guide consisting of open-ended questions to allow the participants to tell their stories in their own words. The interviews addressed questions about the impact of the COVID-19 lockdown and pandemic on the livelihoods of selected participants, how they had navigated the adverse impacts to continue meeting their daily survival needs, and the risks and opportunities they encountered in the process. The interviews lasted between 40 min and an hour and were conducted by a team of experienced qualitative researchers. All the interviews were conducted in Luganda, the dominant language used within GKMA and the central region of Uganda at large. These follow-up narrative interviews provided deep insights into the lived experiences of study participants as they navigated the risks and adversities posed by the COVID-19-related lockdown to sustain a livelihood and the meanings they attached to them. Data were collected between November 2020 and January 2021, about three months after the first nationwide lockdown was lifted.

3.4. Data Management and Analysis

All the qualitative interviews were audio recorded, transcribed verbatim, translated into English by a team of experts, and word processed. Members of the study team pro-

efficient in the local language compared the transcripts with the original audio interviews to ensure consistency in the translations. Analysis was conducted using thematic analysis techniques. Initially, the study team read through printed transcripts and identified emerging themes. The team then generated a list of relevant codes from emerging themes to form a coding scheme following the strategies suggested by Maxwell [36]. All data were imported into Atlas.ti qualitative data analysis software and electronically coded. The coding process involved reading and rereading the data as sentences, paragraphs, and whole sections were coded according to the identified themes. Query reports were run and read through to closely examine issues that commonly appear in the transcripts [37]. This article draws on data from two broad themes; effects of the COVID-19 lockdown on livelihoods and surviving the lockdown, and five sub-themes; adverse effects, opportunities, making improvisations to survive, reconfigurations to sustain livelihoods, and facilitative factors as illustrated in Figure 1. For main theme 1 (effect of the COVID-19 lockdown on livelihoods), Figure 1 illustrates that the COVID-19 lockdown primarily affected the livelihoods of informal sector populations in two ways. It imposed adverse effects but also presented livelihood opportunities. The main adverse effects were job loss and reduced incomes, while livelihood opportunities included new business openings for products used in the prevention of the spread of COVID-19 and pushing erstwhile dependent family members to initiate income-generating activities to provide for the home when breadwinners lost jobs.

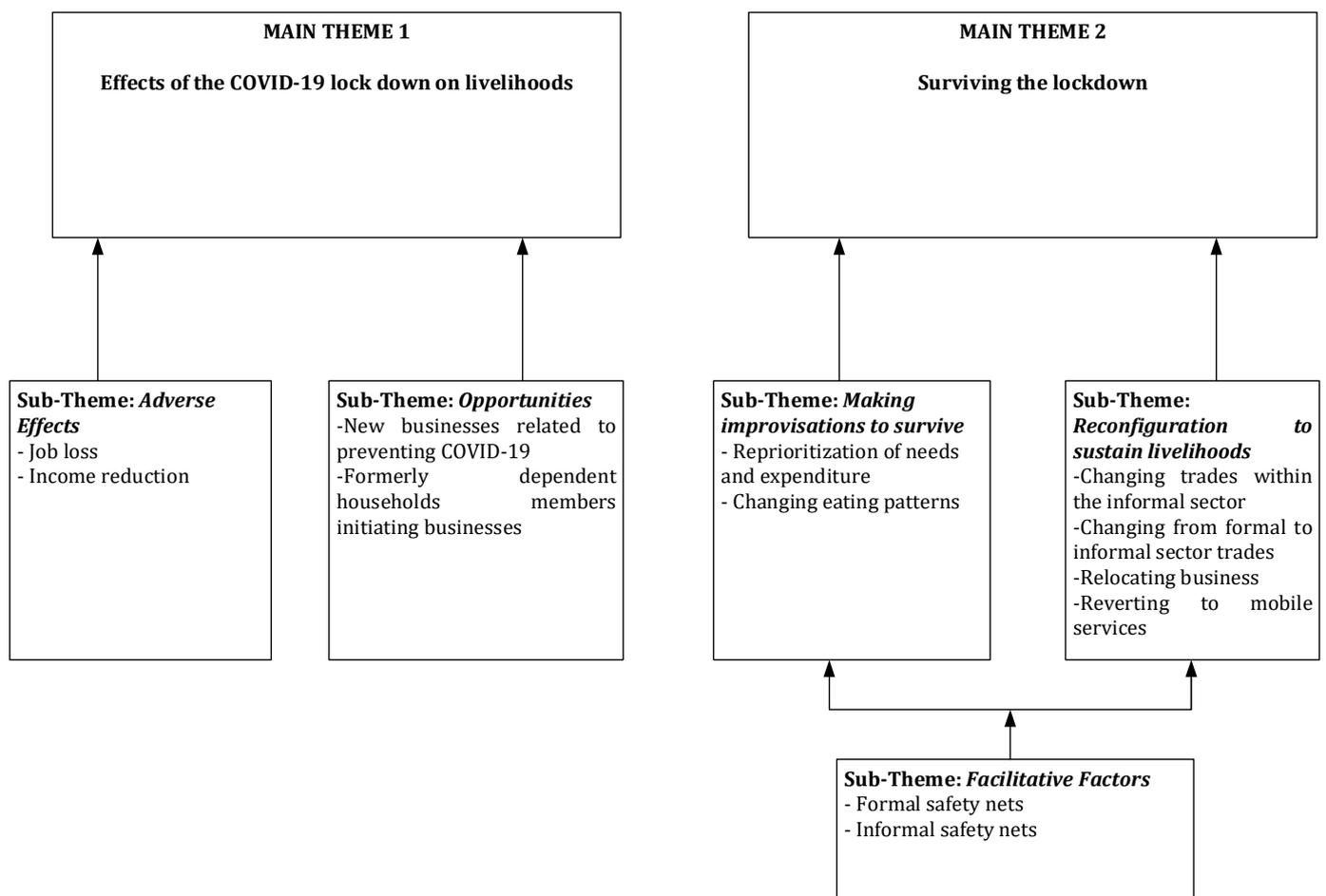


Figure 1. Themes and sub-themes.

For main theme 2 (surviving the lockdown) the figure demonstrates that study participants navigated the adverse effects of the lockdown on livelihoods to survive through two ways: making improvisations by reprioritizing needs and expenditure and changing eating patterns; and reconfiguring their livelihoods by changing trades within the informal sector,

changing from formal to informal sector trades, relocating businesses to more accessible locations and reverting to mobile services to find potential customers in their locations. Both the improvisations and reconfigurations of livelihoods were facilitated by formal and informal safety nets.

3.5. Ethical Considerations

Ethical approval was obtained from the Makerere University School of Social Sciences Research and Ethics Committee (MAKSS REC 08.20.438) and Uganda National Council for Science & Technology (SS619ES) before the study was conducted. Prior to conducting interviews, written informed consent was obtained from all the participants. This involved informing them about the study purpose, potential benefits and risks and their right to voluntary participation and withdraw from the interview at any point. The participants were further assured of confidentiality. To maintain confidentiality and protect the privacy of participants, we asked those who were uncomfortable with being interviewed from their homes to identify private spaces where they could talk freely. Only pseudonyms are used in the article. In addition, the audio recorded interviews were destroyed after transcription. The transcripts printed for initial review and identification of emerging themes and codes were destroyed after the exercise was completed. The transcripts in electronic form were saved in lockable files to restrict access to only the study team. The core of ethics is to protect human subjects from any study related harm. In this spirit, the research team was equipped with personal protective equipment (PPE) particularly face masks and sanitizer, to minimize their risk of infecting the study participants.

4. Results

4.1. Characteristics of Study Participants

Most (17) of the study participants were female. Most (23) were in some form of consensual union (married or cohabiting), with only 5 reporting to be single, 1 widowed, and 1 separated. Their age ranged from 20 to 74 years. A considerable number (26) had attained some level of formal education, with most (17) stopping in lower secondary school. As already indicated, all participants were mainly deriving a livelihood from informal sector trades at the time of the study. Eight (8) were involved in food-related businesses, five (5) owned and/or attended to retail shops, three (3) were in the hairdressing business, three (3) were casual laborers, three (3) were *bodaboda* (motorcycle taxi) riders, two (2) operated non-food-related market stalls, two (2) sold charcoal, one (1) operated a mobile money business, one (1) was a sex worker, one (1) sold local brew, and one (1) was a tailor. Four (4) of the study participants had changed their primary sources of livelihood from trades in the formal to those in the informal sector during the lockdown. See Table 1.

Table 1. Socio-demographic characteristics of study participants.

Characteristic	Frequency (N = 50)	Percentage (%)
Sex		
Female	17	56.7
Male	13	43.3
Marital status		
Single	5	16.7
Married/cohabiting	23	76.7
Separated	1	3.3
Widowed	1	3.3
Age		
20–29	7	23.3
30–39	10	33.3
40–49	7	23.3
50–59	4	13.3
60+	2	6.7

Table 1. Cont.

Characteristic	Frequency (N = 50)	Percentage (%)
Highest level of education		
None	2	23.3
Primary	5	16.7
Lower secondary	17	56.7
Upper secondary (A level)	2	6.7
Tertiary	4	13.3
Main Source of livelihood		
Food-related business	8	26.7
Owning/attending to shops	5	16.7
Salon/hairdressing	3	10.0
Casual labor	3	10.0
Charcoal selling	2	6.7
<i>Bodaboda</i> (motorcycle taxi) riding	3	10.0
Non-food-related market stall	2	6.7
Mobile money	1	3.3
Local brewing	1	3.3
Sex worker	1	3.3
Tailoring	1	3.3
Household size		
1–4	14	46.7
5–9	11	36.7
10–14	3	10.0
15+	2	6.7

4.2. Effect of the COVID-19 Lockdown on Livelihoods

Data show that the lockdown and associated restrictions primarily affected the participants' livelihoods negatively. Some were directly affected by the closure of their trade and termination of part of the workforce to decongest workplaces in conformance with the COVID-19 social distancing guidelines, while others were indirectly affected by restrictions of facilitators such as transport and public gatherings. Mike narrated how his household suddenly lost both means of livelihood when he lost a job as a professional teacher due to school closure, and his sister could not attend to her fruit business because of difficulties in accessing the market during the COVID-19 lockdown.

"I lost my professional job where I was sure of a monthly income, when schools closed. Although it was little, it was sustaining me and my family. I had earlier got my young sister a job in Nakawa market to sell fruit but due to COVID-19 associated control measures like curfew and closure of public transport, the young girl couldn't walk to and from the market daily; which forced her to quit the job. All of a sudden our household had no source of income. Although we persevered for a while, drawing on my savings, they were soon depleted then we started struggling to meet our basic needs."

Similarly, forty-three-year-old Shadia told of how she and her husband of 10 years had been rendered jobless when their places of work closed and terminated part of the workforce, respectively, in compliance with the COVID-19 lockdown regulations and standard operating procedures (SOPs).

"Before COVID-19 I was a cook at Mbogo Mixed College where I used to be paid a monthly salary. This money helped to top up my husband's salary for the smooth running of our family affairs. My husband deals in timber at a store . . . where he earns a daily wage. He used to get some money that helped us to run our family together but when the lockdown was enforced, my husband was stopped from working in a bid to reduce crowding at the timber stores, as per the

COVID-19 SOPs. This left him with no source of income, yet even me I was not working since the schools were the very first [entities] to be closed.”

Like Mike and Shadia, 20-year-old Jacob suddenly had no source of income when the high operational costs, against the backdrop of low demand, forced his bosses to dissolve the business and go their separate ways.

“It (COVID-19) has really treated me badly and I cannot even explain it all. Before COVID I was working in Nansana [Town] with my three friends and life was good. Two of us were working as barbers in a salon, the other was into mobile money while the other was attending to a video library. We were working in one arcade where the salon and mobile money were for one boss and then the video library was for another. Life was really good and we were happy . . . When the lock down started for 14 days we thought things were just for fun. In the beginning the salons were not closed and we continued working thinking all will be fine . . . But as time went on, the bosses said that they could no longer afford the rent of Uganda Shillings (UGX) 400,000/= (USD 111) [1 USD = 3600 UGX]. They divided their property; one went to Nateete [Town] while the other went to Wakiso. We remained alone without anything to do. All places of work were closed.”

Other participants reported a loss of/reduction in household income as demand and sales plummeted, mobility became difficult, some household members could not work, and the cost of doing business soared. Faridah, who was trading in *matooke* (green plantain) at the time of the study, told of how her family suffered significant income loss when her husband, a property broker and main breadwinner, was forced to suspend his activities because his occupation was categorized among the “non-essential” services by the government. During both lockdowns in Uganda, only formal and informal services/businesses categorized as “essential” were authorized to operate. These included food businesses, health care, banks, utilities, and the media, among others. She explained:

“My husband wasn’t among the essential workers; he was in the first group of people to be locked down . . . It was direct from the president’s mouth that no land or property related activities should go on until when the lock-down is over. As a result, he could not work. Also the people whom my husband was demanding commissions suspended the transactions, so he couldn’t earn money to cater for the family as before the pandemic. While I was working, he was the main provider. My income is little, so we started facing challenges to feed the children and pay rent among other needs.”

Unlike Faridah’s husband, Hawa was able to continue working during the lockdown because her mobile money business was considered an essential service. However, she too suffered income losses due to high operational costs and reduced working hours stemming from lockdown restrictions. She explained that she incurred higher transport costs to reach the work place and lost productive time as banks and the security forces enforced social distancing guidelines and the night-time curfew, respectively.

“Our incomes were affected. Like us who deal with money all those [social distancing and curfew] guidelines are not in our favor. Sometimes you have gone to the bank and you want to get money or deposit then run back to the business but that is not possible due to social distancing guidelines. You make lines and wait a lot. They allow only 7 people inside at a time. Mobile money transactions [in the bank] also take a lot of time. Also the cost of transport was high. I used to pay double the fare to get to work [during the lockdown].”

For Joyce, opportunities to earn a living were available; however, she could not easily move to exploit them due to the closure of public transport.

“Personally I am hardworking and creative. But because of the lock-down, I couldn’t move anywhere to look for help from relatives or other good people in

terms of capital to start up something or even look for what to do to enable me get money and look after my family. Generally, the lock-down confined us.”

Neema, a sex worker, related how the demand for her services plummeted due to social distancing guidelines and the introduction of a night-time curfew. This had substantially reduced her flow of income and pushed her to the margin of survival.

“Personally COVID-19 and its associated control measures especially social distancing affected me and my source of livelihood so much because my work involves contact with others. Introduction of a [night-time] curfew made it [the impact] worse than COVID-19 itself, on my business, because the security forces would chase me from the work station at just around 7:00 p.m. Because of the curfew customers couldn’t move freely to locate my services. There is a time I couldn’t get even a single customer to give me money to buy food; so on many occasions I slept on an empty stomach.”

While Neema associated the reduced demand for her services to restrictions on movement and social interactions, Linda, a charcoal maker and seller, attributed it to increased poverty during the lockdown. She indicated that her usual customers had resorted to cheaper fuel for cooking such as firewood due to lack of money. “People were broke, they couldn’t afford charcoal and thus resorted to cooking with firewood,” she said.

Not all our interlocutors reported being affected by the lockdown negatively. A few of them identified some positive outcomes for their livelihood. These included those who were compelled to initiate income-generating activities to salvage a deteriorating household situation. These were mainly stay-at-home mothers that were dependent on their husbands for survival before the lockdown. An example was Ruth, a mother of four, who was depending on her husband, a market vendor selling clothes, to provide for the home. Unfortunately, he was among the first people whose businesses were closed to decongest the markets, as they were not considered essential. The despair and suffering that ensued the closure of the family’s only source of livelihood compelled Ruth to initiate a business to bridge the gap.

“The markets where my husband was working were closed first and we couldn’t get money to buy food for the children and also clear rent like it was before. Before COVID-19 I wasn’t working, it was only my husband who was working in the market selling clothes and he could provide everything to his family but due to COVID-19 and the lockdown, he couldn’t continue with his work which called for my intervention as a woman, to start looking for what to feed my people at home. We were all miserable, stressed by the lack of food in the house. I couldn’t just sit down and watch them [my family] die of hunger hence I became the bread winner of the home which I wasn’t used to at all. I borrowed money-100,000 UGX [USD 28] from my friend and started this local brewing business.”

Others reported tapping into the burgeoning market for sanitizer and face masks to make ends meet. For instance, Mike ventured into exporting *waragi* (a local spirit) for making sanitizer, as an alternative source of income, following the loss of his job as a teacher during the lockdown, as will be described later.

On the whole, the COVID-19 lockdown and associated restrictions constrained the livelihoods of informal sector populations in GKMA through an intricate range of adverse effects on market forces, including demand, access to means of livelihood, curtailing productive time, and increasing the cost of doing business.

In the next sub-section, we describe the strategies employed by affected individuals and households to continue meeting their daily survival needs. These are presented under the following themes: surviving by improvisation, reconfiguring the informal and informalizing from formal, and the role of formal and informal safety nets.

4.3. *Surviving by Improvisation*

If we consider improvisation as doing something one has not planned for and using whatever one could find, many of our interlocutors had to improvise to survive given the abruptness of the pandemic and subsequent lockdown. Whether in the formal or informal sector at the time of lockdown, all our interlocutors reported unpreparedness when it was announced. Several were overwhelmed by its effects, which included loss of jobs and reduced incomes as described above.

Making do with whatever resources (such as food, money) were available (improvisation) was usually the first step taken by our interlocutors to meet daily survival needs during the lockdown. Some of the participants who lost jobs or could not work during the lockdown started with using personal savings to continue making ends meet as they looked for alternative sources of livelihood. Savings that had been meant for future development were used to buy food and other necessities. There are also those who reported obtaining loans to buy food and other necessities. An example was Mike who reported initially drawing on his savings and later seeking a loan to provide for his family as described in the preceding and subsequent sub-sections.

Even those who continued working had to contend with unexpected reductions in their income as a big part of the economy shutdown. They reported receiving reduced incomes, which necessitated re-adjusting their expenditures as well. Participants reprioritized needs and expenditures to ensure that they could meet their basic survival needs with the available resources. The priority was placed on spending on what was considered basic. For instance, Ruth reported only spending on food, cooking ingredients such as salt, and other essential household commodities such as soap, and deferring expenditure on what she considered luxuries at the time, such as electricity and rent. "I focused on only household basic needs like [solid] food, salt and at times sugar and soap, then I forewent electricity and rent," she said.

In some cases, what used to be essential food items became luxuries. For example, Faridah perceived sugar as a luxury during difficult times, so she prioritized buying salt, solid food, and soap, which were considered basic needs. "I focused on only buying basic things in the house like salt, [solid] food, soap, and left out luxuries like sugar," she explained. Shadia, who also used to spend on newspapers for her children to study and pay for television (TV) before the lockdown, dropped some of these expenditures to prioritize food and water to survive within the reduced household income. While she could not completely do away with electricity as Ruth did, she minimized its expenditure by stopping the children from watching TV during the day. She also switched off security lights at night.

"I adjusted my expenditure. For instance, I stopped buying daily newspapers for my children in order to save money for food and water. I also stopped paying monthly subscription for TV and stopped the children from watching TV during day time. I also switched off outside lights at night so as to save money spent on utility bills."

Like Shadia, Nicholas reported that his family also took measures to minimize utility bills besides adjusting expenditure patterns to focus on basic necessities. He explained that they reduced the number of times they watched TV and used water sparingly.

"Previously I had to buy everything in the house both basic and luxury, but during this period, I only focused on buying basic needs like food, soap and water; just to ensure that we survive amidst the lock-down challenges. We also minimized utility costs. Like we could watch the TV only at night or else when its news time and this was a way of saving electricity. We also changed the way we were using water, whereby we could use only two Jerry-cans of water per day."

Changing the diet and resorting to cheaper and lower-grade food, which constituted mostly maize meals (porridge and posho), was adopted by many. This was in addition to reducing the number of meals a day to cut expenditure on food, including fuel for cooking

it. Almost all our participants employed at least one of the two strategies. Mike told of how his family reduced the number of meals from three before lockdown to only one as a strategy to survive longer on his savings while he looked for another source of livelihood.

“Before the outbreak of the pandemic we could have three meals a day-breakfast, lunch and supper; and our life was good. But the outbreak of COVID-19 made us cut expenditure in a way that we would have one meal to save food for another day and cut off other luxury things like sugar and tea escorts as a way of surviving longer with the little [money] we had.”

Faridah, on the other hand, narrated how her family resorted to eating mostly porridge because it consumed less energy to prepare. “We could take porridge in most cases- especially for dinner, because cooking [solid] food would consume a lot of charcoal and also needed soup,” she related. Like Faridah, Allen’s family preferred eating porridge most of the time, albeit for a different reason. She explained that porridge consumed less flour than posho, which enabled them to save on the flour. “We could take porridge most of the times because it consumes less flour than making posho out of the flour; so we resorted to that . . . ,” Allen remarked. A similar strategy was adopted by Shadia’s family, who reportedly dropped other nutritious but expensive foods such as meat from their diet to economize on the little resources they had.

“Feeding was difficult because we weren’t earning, so we decided to take porridge during the day and eat one meal in the evening that mainly comprised of posho. That’s how we managed . . . Of course, we would have loved to eat good [nutritious] food like meat, but it was too expensive for us. We had to manage with the little we had.”

Mothers with young children often improvised by feeding them snacks in between as they waited for the only meal of the day, usually dinner, as Betty, a mother of five children, all below 10 years, explained.

“We altered the family expenditure and reduced it seriously. As I have told you we had to eat one meal a day to see that we survive and fit in [the resources available]. It was difficult for the young children to fast until we cooked dinner, but what I would do, I would give them some snacks or left over food whenever they were hungry. They would survive on that until the food was ready.”

Several participants selling fresh food for a living had to consume part of their stock for survival. This was particularly exacerbated by declining demand for their products and when the food items were on the verge of decaying. Jajja, who operated a roadside food stall during the lockdown, revealed that her family usually ate almost decaying food from her stock, then they replaced it with fresh ones. We found that this enabled her to save money spent on food while minimizing losses from a business that was already struggling due to low demand. She narrated:

“Customers are few and come one, two, like that. The good thing I don’t allow anything to get spoilt from the stall. I take it home then we eat it. It can be eggplants, tomatoes, cassava or *matooke*. I don’t throw it away it is what we eat at home, then we replace with fresh one.”

On the whole, improvisations such as changes in expenditure patterns and eating habits enabled our interlocutors to economize on available resources. Concomitantly, they were able to live off the little resources they had for an extended period of time.

4.4. Reconfiguring the Informal and Informalizing from Formal (Reconfiguring Livelihoods)

Several of our interlocutors reconfigured their sources of livelihood to navigate the negative effects of the lockdown on their ability to meet daily survival needs. Several of them changed trades temporarily or permanently to those that were allowed to operate when they lost their main source of livelihood during the lockdown. These included

participants who were formally employed before the lockdown but took on informal sector jobs/trades to survive. Mike switched from the formal to the informal sector by taking on an informal sector trade to earn a livelihood when he lost his job as a music, dance, and drama teacher following the closure of schools. He told of how he scanned the environment in search of an alternative source of income and zeroed in on *bodaboda* riding. He revealed that he had no plans of resuming his teaching job when schools eventually reopened. Rather, he planned to concentrate on the *bodaboda* business, which he indicated was more lucrative than teaching.

“Like I told you I am a man, I think day and night to ensure that my family is sustained. I looked around and saw that the only business which was working during this time, although it also had a few challenges was *bodaboda* [riding] . . . Due to COVID-19, I lost my professional job and the way I see things I have no hope of going back to it; because *bodaboda* work looks menial but earns more than the teaching I was doing. I plan to stay in *bodaboda* riding from now onwards.”

Like Mike, Diana, an accountant in a microfinance organization took on an informal sector trade when she was temporarily laid off from work during the lockdown due to low demand for credit. Her family relied on her personal savings for survival in the hope that they would soon reopen the economy then she resumes work. As the pandemic raged on, she realized that she had to figure out another way of earning a livelihood if her family was to survive the lockdown. She took some of her savings and invested in charcoal. While she planned to resume her formal job when the time came, she revealed that she was planning to maintain charcoal selling as a side business.

“I was working as an accountant in a microfinance [organization] before the advent of COVID-19. While we were allowed to continue operating, business was low, so some of us were put on forced leave without pay, then I sat home. If I had not saved enough I don’t know how we would have managed. We survived on my savings to feed and meet other basic needs. You see my husband was also seated at home and didn’t know when he would resume work. At first I was hopeful that the situation would soon normalize then we go back to work. My dear, I later realized that things seemed to be getting worse and that it would take a while before we were called back to work. I decided to start a small business before my savings were drained. What came to my mind was selling charcoal. I knew it had a market and that it would not require much capital. I took some of my savings, bought 10 bags of charcoal and started selling it slowly. Surprisingly, this business is not bad. I have been able to make some good money. Actually, I plan to keep it even when I go back to work [in the microfinance organization]. It can earn me some side income to supplement that from my formal job.”

Some participants in the informal sector changed from one informal sector trade to another, trying to follow the market in the changing economic context. Thirty-nine-year-old Getu used to derive a livelihood from selling shoes in a market before “non-essential” market businesses were closed. She sat home for about a month and solely depended on remittances from her long-distance truck driver husband to provide for the home, but these fell short of meeting all the household basic needs such as food, electricity, and rent. Long-distance truck drivers ferrying cargo were categorized among essential workers and so were allowed to operate during the lockdown. During the second month of the lockdown, Getu decided to venture into another informal sector trade to supplement the remittances from her husband. Using capital drawn from her savings and her husband, she joined the food business, which was allowed to operate at the time. By the time we conducted the study, she had indicated that she could earn enough to buy food and contribute to household rent from her new business.

“I have told you market stalls selling things other than food were closed and I was seated at home doing nothing. My children could really suffer and we lacked almost all basics in the home. I sat home for a month and then chose to come and

start this snack business to raise food for my children. So I got my small savings, called my husband and he added up something for me, then I started up this stall. . . Yes, I don't make the same amount of money like I used to in the market, but it [the business] is sustaining us in a way. I can buy food for my children and also contribute to rent. You know the landlord increased the rent, so my husband is struggling to raise enough."

In some cases, participants changed informal sector trades multiple times in the quest for survival. A poignant case was Robert who worked as an events manager before the lockdown. He told of how he tried multiple informal sector businesses before settling for one.

"In a bid to find ways of surviving, I went to Kalerwe and Mpererwe markets to carry people's luggage and food to their homes for three weeks. After the release of *bodabodas* to work up to 2 p.m., I borrowed one from my friend and I would pay him 8 000 UGX [USD 2.2] every day for seven days. I would ride the *bodaboda* between 8 a.m. and 4 p.m. and take it back to him. I rode this *bodaboda* for one month and I realized that it was putting my life at risk of accidents and COVID-19 infection. I looked for plan B and found my friend who had a business idea of selling fried and fresh fish but had no money to start it up. I asked for a loan from my home village SACCO (savings and credit cooperative organization) in Katakwi (a rural district in northeastern Uganda) of 1,500,000 UGX [USD 416] and I was given that money then we invested in the business . . . Starting off was hard at first, because we learned that the person we had paid to sublet us working space had been a fraudster. We had to inject more money to pay the true landlord . . . "

Other participants in the informal sector relocated their businesses when movement to their previous work spaces became difficult, while others started providing mobile services. Jacob who worked as a barber in one of the prominent hair dressing salons in Nansana Town, narrated how he had to find clients in their homes to provide his hair-cut services. He related that it started with his regular clients calling him on his mobile phone to cut their hair from home, but then it became the routine as more people got to know about his home-based services. Similarly, Linda reported looking beyond her immediate locale to locate customers by vending her charcoal, because the market had dwindled as a result of stiff competition from several new entrants into the charcoal business during the lockdown.

"During the lockdown other people also came up with the idea of making this local charcoal, something which reduced my customers and affected my ability to raise enough money to look after my family . . . Yes because of high competition in local charcoal selling in our area, customers reduced completely and I couldn't even raise money in a day to buy a kilo of posho . . . I would move around the whole village even go beyond this zone, looking for market for my charcoal and this enabled me to raise my income."

Allen moved her shop closer to home from the central business district due to facing difficulties in traveling to and from work during the lockdown. She indicated that she sometimes walked over 10 km to and from work, especially when she had not made any sales. The huge physical toll of the journeys had compelled her to relocate the business closer to home. At the time, bars were not allowed to operate, so she disguised the beers she was selling with general merchandise.

"Before the lockdown I had a shop in Kibuye (a busy spot in Kampala central business district). It was like a one stop center. I had a deep freezer and dealt in all drinks ranging from beer, soft drinks and juices. I also dealt in some snacks and chips from evening till 10 in the night. I also was dealing in children's shoes, phone accessories like jackets, chargers, head phones and the like. I had a lot that I cannot even recall. Business was good until the lockdown. Traveling to and

from work became difficult. Sometimes I would walk to work and back home, especially when I had not sold anything. There are days I didn't get even a single customer, as the markets were closed and my shop was neighboring the market; my dear I saw stars. Life became very difficult, I decided to move the shop closer to home. I had some small savings, I also got a loan of 150,000 UGX [USD 41.7] from a friend, which I put together and relocated the business here. I concentrate more on selling that beer as you see all those crates and other alcoholics, but I disguise with other goods like soap, cooking oil, match boxes, salt, soft drinks, phone chargers and jackets and the like as you can see."

As shown, the informal sector provided multiple opportunities for the reconfiguration of livelihoods to cope with the direct and indirect repercussions of lockdown restrictions. Beyond providing alternatives to people formerly employed in the formal sector, it offered several opportunities for the reconfiguration of informal sector trades. All the cases demonstrate how cardinal attributes of the informal sector, such as limited regulation, low level of technology and skills, reliance on self or unpaid labor, and the micro nature of enterprises, facilitated our interlocutors to reconfigure their livelihoods during the lockdown with relative ease.

4.5. *The Role of Formal and Informal Safety Nets*

During the COVID-19 lockdown, formal and informal safety nets were central to the survival of people in informal settlements, although overstretched in some instances. Participants in our study acknowledged how they facilitated them to continue accessing basic needs such as food and shelter, but also in the process of reconfiguring their livelihoods.

Formal safety nets primarily constituted in-kind support and policy interventions from the government and credit from financial institutions such as savings and loan cooperative organizations (SACCOs) and lending entities such as money lenders, while informal safety nets comprised in-kind, financial (including credit) and moral support from kin and non-kin relations. Several participants told of how either food relief provided by the government to vulnerable urban populations, policy directives deferring payment of rent; financial, in-kind, and moral support from kin and non-kin relations and access to credit or a combination of these factors were a lifeline during the lockdown. For example, Ruth related how the deference of rent payments enabled her to focus the little money she had on buying food and water for her family while still assuring them of shelter; the provision of food relief by the government cushioned her family from hunger for weeks; and the in-kind, financial, and moral support from a friend enabled her to feed her children and initiate a new source of livelihood for the family during the lockdown. However, she complained about the inadequacy and poor quality of food relief from the government.

"Towards the middle of the lockdown, the government gave us food- posho and beans- which sustained us for some weeks. This support from the government enabled my family to at least access food amidst all the constraints posed by the lockdown. However, they gave us food for five people, yet we were eight. The beans were not good; even after consuming a lot of charcoal to boil they were never tasty. Also, the president's directive against collection of rent from tenants during the lockdown made it possible for us to survive. We could concentrate the little money we had on buying basic needs like food and water . . . I borrowed money from my friend and started brewing alcohol. It is this friend who advised me to start an income-generating activity to fend for my family and gave me an interest-free loan. Because we couldn't afford to eat all the three meals, in most cases I would send the younger children to my friend's home because for her she had enough food. This helped us to save on charcoal and food for supper."

Similarly, Bruce shared how he and his three brothers, whom he had joined after failing to pay rent at his former residence, survived by relying on food relief from the government, food sent by their parents from the village, and credit from a shop attendant

in the neighborhood. Moreover, he too decried the inadequacy of the quantities and quality of the food relief provided by the government. All the brothers had lost their jobs at the onset of the lockdown and drew on their savings for survival until they were depleted.

“I spent the lockdown in Nansana with my brothers. Where we were sleeping we had no rent and we had to leave the house; we had nowhere to get money to pay rent. I had to join my three brothers who were staying this side. They told me, ‘come this way, we live together and eat the little posho that was given by government’. Our biggest problem was lack of food to eat. We survived on the little posho that was given by government. But some people were not so lucky because their names were written but they never received the food. They gave us very poor quality posho and beans where you would cook for three days when they are not getting ready. You would buy charcoal for like 2000–3000 UGX to cook it to get ready (laughter). We would put the beans on the charcoal stove from morning to evening when they are still raw. We ate all the posho until it got finished before they opened [lifted the lockdown]. All of us were not earning anything and so we couldn’t afford to buy food. We asked a shop attendant who was our friend to give us food stuff on credit. We have been paying slowly until now we have not yet cleared him. In addition, we used to call our mother in the village to send us food. She would look for a truck coming this side then she sends *matooke* to us. That is how we survived.”

For Mike, access to a quick loan, food relief from the government, and instrumental support from a friend were key factors in his ability to continue meeting his basic household needs, when his savings were depleted, and reconfigure his source of livelihood from a teacher to a *bodaboda* rider. He told of how his friend assisted him in initially finding a job and eventually lent him money to establish himself as a *bodaboda* rider on very friendly terms.

“Personally, I thought COVID-19 was temporary. That thinking denied me a chance to prepare psychologically, physically and financially for the pandemic. Because I wasn’t prepared, I used all my savings during the first few weeks of the lockdown thinking that we shall soon go back to work or continue receiving our salary. Little did I know that it would be forever. The situation forced me to seek a loan to help meet my daily needs, although I failed to pay it back in time due to the short period . . . As a man, I couldn’t wait for my people to die of hunger. So I requested to join my friend who was exporting *waragi* (a locally brewed spirit) as it was much needed in this period to manufacture sanitizers. We started working together although later the numbers of workers were reduced. They first cut off the new ones so I came back home. However, I had saved some little money to stock food for my family members . . . So I borrowed money from my very friend who took me to work in the *waragi* business, then I got myself a motorcycle and started doing *bodaboda*. He gave me 1,400,000 UGX [USD 389] with an interest of just 100,000 UGX [USD 27.8]. Unlike the first loan, I am supposed to pay 80,000 UGX [USD 22.22] every week for a period of 18 weeks so I think this time around the loan is manageable . . . Yes, the loan is manageable because in a day I get like 15,000–20,000 UGX [USD 4.2–5.6] profit which enables me to buy food for my people and also save for the weekly loan repayment.”

Robert described how his membership to a SACCO, access to food relief from the government, and the goodwill and support of his friends, employer, and landlord were critical in enabling him to continue accessing food and shelter and earning a livelihood in spite of being temporarily laid off from work. He nevertheless explained that accessing food relief was not automatic for him and his flat mates. They had to register at a friend’s “ordinary” rental house to be considered eligible, as the food distributors tended to perceive inhabitants of storied buildings as well to do and, therefore, not entitled to food relief.

Robert's experience highlights the flawed vulnerability assessment criteria applied by the government in the distribution of food relief to urban populations during the lockdown.

"Having good and supportive friends like the one who lent me the *bodaboda* and the other who allowed me to work on his truck as a turn boy to continue earning some money to make ends meet, even when I had no salary. Food was a challenge so we resorted to having one meal a day -mostly posho, especially in the evening. Getting food from government was a big boost. However, at first we were not considered because when they looked at our residence- which is a storied building, their assumption was that we were well to do. We only got government food by registering at another friend's rental house because the distributors assumed that we who were staying in a storied building were better off than the others. I had prior membership and savings in the village SACCO in my home district of Katakwi that made it easier for me to get a loan to start up the fish business. Then the landlord was patient and allowed us to stay in his house and pay him on a later date; which was after the lifting of the lockdown. This enabled us to concentrate the little earnings on food. Then our boss occasionally gave us some money which kept us going."

Several participants reported retreating to the village (their natal homes) to escape the risk of infection and the impending hassles of surviving in an urban area without a livelihood, when the lockdown was declared. Others sent some household members to the village to reduce subsistence costs. We found that all those who retreated to the village were readily received and supported by their kin, which enabled them to navigate the negative effects of the lockdown on their daily survival. In African tradition, relatives have a moral and cultural obligation to support their needy kin. This safety net arguably played a role in the support provided to family members who retreated to their natal homes to escape the precarious situation in GKMA. An example was Patrick a *bodaboda* rider, whose initial reaction to the lockdown was to ask his wife to retreat to her parents' home then he also returned to his. He explained that he took that decision because he wanted to safeguard his health but also lacked capacity to provide for the family, as both he and his wife were not working. He reported receiving very good care from his parents while in the village.

"The first 14 days of the lockdown I was strong thinking the situation would get better which turned out not to be the case. We sat looking at each other as things became worse. We agreed with my wife that she goes back to her home, because I was not able to manage the family alone as we were both not working, then I also go back to my parents for a while, until the situation normalizes. I had to run for my own life, but also I had no income. There, [in the village] life was not so bad because food was in abundance, straight from the garden. My parents are very caring; they gave me everything..."

Tina, a mother of nine, reported that she sent two of her household members to the village during the lockdown to ease pressure on a dwindling household income due to the overarching effects of COVID-19. She explained that the mother of the two children was employed in Saudi Arabia but was unable to send any remittances for their care as before because she had been laid off from work.

"Before COVID-19, I had two children of my sister-in-law who went to Saudi Arabia to work as a cleaner. She used to remit some money to cater for them. However, with the advent of lockdowns globally she was not spared at work. She was no longer sending me any money which forced me to send her children to the village [to their grandparents] so as to cut costs here."

As shown, both formal and informal safety nets combined to buffer the study participants from the negative effects of the COVID-19 lockdown on their livelihoods. However, accessing and benefiting from available formal and informal safety nets often called for proactiveness, flexibility, and creativity from the study participants.

5. Discussion

In this article, we present some of the impacts of the COVID-19 lockdown on the livelihoods of urban informal sector populations in Uganda, the strategies they used to navigate the negative effects to meet their daily survival needs, and the role of formal and informal safety nets in facilitating their survival. The aim was to highlight potential resources and opportunities that can be harnessed to reinforce livelihood resilience and adaptability of urban informal sector populations in the event of similar lockdowns in the future.

5.1. Effects of the COVID-19 Lockdown on Livelihoods and Survival Mechanisms of Urban Informal Sector Populations

Lockdown and associated restrictions, such as the closure of schools, “non-essential” businesses, and public transport and the imposition of curfew, primarily impacted the livelihoods of urban informal sector populations negatively. The major negative effects imposed by the lockdown include the loss of jobs due to business closure, inability to travel to work and being laid off from work to decongest workspaces or cope with other repercussions of the pandemic on businesses, and loss/reduction in household income due to low demand, mobility difficulties, high operational costs, and reduced working hours due to enforcement of curfew. Both losses of jobs and income have been cited as the primary effects of the COVID-19 lockdown on the livelihoods of the informal sector and general populations the world over [16–18,21,23,24,38–44]. Thus, this study affirms the findings of previous research, which associates the COVID-19 pandemic and lockdown with mostly negative effects on the livelihoods of informal sector populations. However, this study shows that the COVID-19 pandemic and lockdown did not only impose negative effects but also presented some opportunities, such as business openings associated with preventing COVID-19, such as making sanitizer, and pushing formerly dependent household members to initiate income-generating activities. These opportunities may boost the livelihoods of informal sector populations in the long run if well consolidated.

The COVID-19 pandemic brought unprecedented and dynamic economic changes for which previously developed livelihood strategies, and other plans could no longer apply [45]. Data show that while the dynamic changes constrained the survival of urban informal sector populations, they took several measures to pull through the lockdown. Several of them made improvisations to survive with the few resources they had. These included adjusting expenditure patterns to prioritize basic necessities such as food, soap, and water and modifying eating habits to reduce the number of meals taken a day and the diet to constitute mainly cheap foods. All these strategies enabled them to cut expenditures and survive longer on the available resources. Cutting expenditures by focusing on essential items, reducing food consumption, and eating cheaper food as strategies for coping with the adverse effects of the COVID-19 lockdown on incomes have also been reported among informal sector populations in South Asia [23,39,41,46]. In Kenya, Shupler and colleagues [47] found that more than half of the inhabitants of an informal urban settlement had dropped expensive foods such as meat from their diet to cope with reduced incomes during the COVID-19 lockdown. In addition, several participants reconfigured their livelihoods by changing trades to those that were allowed to operate during the lockdown, relocating the businesses closer to home to navigate difficulties in movement, and providing mobile services. The tendency to cope by changing trades and providing mobile services such as selling door-to-door has also been reported among informal sector populations elsewhere [46,48]. However, this study also highlights how individuals who lost or were temporarily laid off from formal sector jobs due to the COVID-19 lockdown coped by taking on trades in the informal sector.

5.2. Facilitative Role of Formal and Informal Safety Nets

The identified survival mechanisms were profoundly facilitated by formal and informal safety nets. The formal ones included food relief and government fiscal measures, such

as deference of rent payments and access to credit from financial institutions, while the informal ones constituted financial, in-kind, and moral support from participants' kin and non-kin relations.

Previous research underlines the protective nature of government safety nets, such as food relief in cushioning individuals and households against livelihood risks during lockdowns. A study of the impact of COVID-19 restrictions on the livelihoods of people in several islands of Vanuatu found that study sites with access to government relief support had better food security compared to those without [48]. In rural India, Gupta and colleagues [39] found that food aid provided by the government had contributed to mitigating the adverse impacts of the lockdown on household food consumption. This study further shows that in an urban setting where cash is usually required to access basic necessities, such in-kind relief can facilitate access to other essential items such as water and fuel by minimizing expenditure on the commodity(ies) supplied. Steenbergen and colleagues [48] also found that government fiscal measures such as fixing prices of essential foods and providing fuel subsidies helped to maintain access to food in spite of disruptions in food production and supply associated with COVID-19 control measures. In regard to our study, data show that government fiscal measures and concessions, such as the deference of rent payments, enabled affected individuals and households to focus scarce resources on basic survival needs such as food, water, and fuel. While this and other studies show that the protective element of government safety nets in Africa and many other low and middle-income countries has been curtailed by structural bottlenecks such as corruption, limited funding, inadequate information, politicization, and poor coordination and targeting mechanisms [18,38,41,49,50], these findings suggest that a robust and inclusive package of safety nets combining relief and fiscal measures can significantly improve livelihood resilience among urban informal sector populations in the context of lockdowns. However, it is imperative that quality, equity, targeting, and coordination in the distribution of government relief packages are improved if their protective elements are to be harnessed.

Extant research also underscores the role of informal support networks and access to credit from financial and lending institutions in facilitating livelihood resilience in the context of COVID-19. For example, studies on the impact of COVID-19 lockdowns in Bangladesh and India show that some of the major ways affected individuals and households coped with income loss were by taking loans from financial institutions and money lenders as well as borrowing from family and friends [22,23,51]. Rahman and Matin [23] found that the tendency to cope by borrowing was higher among urban compared to rural study populations, which underscores the significance of access to affordable credit as a protective factor against livelihood shocks in urban areas. It is imperative that structural barriers to accessing credit and other financial services, such as high interest rates, limited information about available services, and lack of collateral security [33,52–54], are addressed.

This study further shows that besides providing credit and direct financial support, informal support networks were also instrumental in providing in-kind support in the form of food and moral support in the form of advice and encouragement. We can see that informal support networks of kin and non-kin relations and the social capital, defined as valued resources embedded within social networks [55], such as food, money, and information that inheres in them, contributed to the survival of virtually all study participants. This underlines the significance of the informal social safety nets to the livelihoods of urban informal sector populations. Several economic sociologists and anthropologists view informal social networks as a potent economic resource that not only provides mechanisms for generating livelihoods but also fills gaps in the formal economy [56–60]. In this context, social networks enabled study participants to sustain livelihoods and meet daily survival needs in the absence of robust formal social safety net mechanisms. Network theories of social capital show that access to resources (social capital) from such informal support networks is mediated by network features such as trust and norms and values that pro-

mote cohesion, solidarity, and mutual assistance [61]. Harnessing the protective value of informal safety nets during crises such as the COVID-19 lockdown, therefore, requires that measures are taken to enhance trust, cohesion, and solidarity among urban populations. This may be achieved through strategies that increase social interactions among urban populations, such as encouraging collective response to concerns through organizing regular community meetings. Such regular interactions will provide opportunities for bonding and consequently foster cohesion, trust, and solidarity, which are key mediators of access to protective social capital.

5.3. *The Informal Sector as a Buffer to Livelihood Shocks during Crisis*

Data highlight the buffering role of the informal sector in situations of crisis. We can see that while the formal sector offered few alternatives for our interlocutors relieved of their jobs, the informal sector provided them opportunities to reconfigure their livelihoods. Moreover, those already in the informal sector had several options to navigate the restrictions and effects of the lockdown. It is evident that survival strategies such as reconfigurations of livelihoods were partly possible because of the opportunities the cardinal attributes of the informal sector afforded the study participants. For instance, several participants were able to initiate/venture into new enterprises because they required little capital to start. In addition, most of the businesses did not require specialized skills, registration/licenses, or a huge workforce to initiate and run. As shown, most of our interlocutors either run the businesses by themselves or with close family members or friends. Even those formerly employed in the formal sector easily transitioned to the informal without much hurdles because many informal livelihood activities did not require long-term training and learning, registration, or licensing. This enabled them to react in real time to the economic changes brought by COVID-19. Moreover, some of them were planning to maintain their formal jobs and newly found informal sector trades when the situation normalized. The practice of combining incomes from formal and informal sources to cope with uncertainty has been previously reported in Uganda [28].

While attributes typical of the informal sector in low-income settings, such as limited registration and the micro nature of enterprises, are mostly associated with negative outcomes for business growth and development [32,33,62–64], in this case, they catalyzed reconfiguration and sustenance of livelihoods under precarious conditions. The tendency to turn to the informal sector for a solution when the formal sector falters is a common pattern in Uganda [28]. It underlines the connectedness and complementarity of the two economies [29,30] and the need to protect and strengthen rather than formalize or abolish the informal sector. This finding lends itself to the work of Meagher [58], who posits the informal elements of the informal sector in Africa as a potential resource for enhancing efficiency and growth independent of the state. However, the informal elements can limit the effectiveness of the informal sector as a buffer against shocks. For instance, most study participants were unable to earn enough to meet all their needs from their informal sector enterprises due to their micro nature. This partly explains why many of them had to improvise and adjust expenditure patterns to survive, even when actively deriving an income from informal sector trades during the lockdown. In addition, the limited regulation of the sector exposed participants to fraudsters. For several of them, survival during the lockdown was enhanced when informal and formal interventions were combined. This reflects the inherent limitations of the informal sector as a buffer and the need to complement it with formal interventions in situations of crisis.

6. Study Limitations

The study focused on urban informal sector populations in Uganda's largest and capital city and surrounding areas. The findings may therefore not be representative of the experiences of urban informal sector populations in smaller cities and towns within Uganda. While findings from this small study may not be generalized to the larger urban population, it does provide a rich and contextualized understanding of the experiences,

struggles, and innovations for livelihood during the COVID-19 movement restrictions to prevent the further spread of the pandemic. Moreover, GKMA has the highest population of urban informal sector workers in Uganda [32]. Therefore, these findings could apply to the bulk of the urban informal sector population in the country.

7. Conclusions

We have shown that the COVID-19 lockdown had predominantly negative implications for the livelihoods and survival of urban informal sector populations in Uganda. In this context, survival was undergirded primarily by the discipline, determination, flexibility, and adaptability of individuals and households. These individual/household efforts were complemented and buttressed by informal and formal safety nets and, to an extent, opportunities afforded by the structure of the informal sector, such as informality, versatility, and micro nature of enterprises and transactions. Therefore, the informal sector plays an important role in cushioning individuals from livelihood shocks in situations of crisis. However, its fragility renders it an insufficient safety net during major crises such as the COVID-19 pandemic and attendant restrictions. This suggests that a comprehensive package of formal and informal safety nets is necessary to engender livelihood resilience among urban informal sector populations in a low-resource setting in the event of lockdowns and similar shocks.

Author Contributions: Conceptualization, E.K.N. and D.K.; methodology, E.K.N. and D.K.; formal Analysis, E.K.N. and D.K.; investigation, E.K.N. and D.K.; data curation, E.K.N. and D.K., writing—original draft preparation, E.K.N.; writing—review and editing, D.K.; project administration, E.K.N. and D.K.; funding acquisition, E.K.N. and D.K. All authors have read and agreed to the published version of the manuscript.

Funding: This research was supported by the Research and Innovation Fund, Makerere University under Grant number RIF/COVID/096.

Institutional Review Board Statement: The study was conducted in accordance with the Declaration of Helsinki, and approved by the Institutional Research and Ethics Committee) of Makerere University School of Social Sciences (protocol code MAK SS REC 08.20.438 and date of approval 28 August 2020).

Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

Data Availability Statement: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to ethical and privacy concerns.

Acknowledgments: We are grateful to our study participants for agreeing to share their experiences with us. Gratitude is also extended to the research assistants for their support during data collection. We acknowledge the support of the government of Uganda to Makerere University Research and Innovation Fund, a special research fund for the University for Novel Research and Innovative ideas.

Conflicts of Interest: The authors declare no conflict of interest. The funding sponsors had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript; and in the decision to publish the results.

References

1. Güner, H.R.; Hasanoğlu, İ.; Aktaş, F. COVID-19: Prevention and control measures in community. *Turk J. Med. Sci.* **2020**, *50*, 571–577. [CrossRef] [PubMed]
2. WHO. WHO Director-General's Opening Remarks at the Media Briefing on COVID-19—11 March 2020. 2020. Available online: <https://www.who.int/director-general/speeches/detail/who-director-general-s-opening-remarks-at-the-media-briefing-on-covid-19> (accessed on 11 March 2020).
3. Chowdhury, R.; Luhar, S.; Khan, N.; Choudhury, S.R.; Matin, I.; Franco, O.H. Long-term strategies to control COVID-19 in low and middle-income countries: An options overview of community-based, non-pharmacological interventions. *Eur. J. Epidemiol.* **2020**, *35*, 743–748. [CrossRef] [PubMed]
4. Vinceti, M.; Filippini, T.; Rothman, K.J.; Ferrari, F.; Goffi, A.; Maffei, G.; Orsini, N. Lockdown timing and efficacy in controlling COVID-19 using mobile phone tracking. *E Clin. Med.* **2020**, *25*, 100457. [CrossRef]
5. Alfano, V.; Ercolano, S. The efficacy of lockdown against COVID-19: A cross-country panel analysis. *Appl. Health Econ. Health Policy* **2020**, *18*, 509–517. [CrossRef]

6. Fuss, F.K.; Weizman, Y.; Tan, A.M. COVID-19 Pandemic: How Effective Are Preventive Control Measures and Is a Complete Lockdown Justified? A Comparison of Countries and States. *Covid* **2021**, *2*, 18–46. [CrossRef]
7. Lau, H.; Khosrawipour, V.; Kocbach, P.; Mikolajczyk, A.; Schubert, J.; Bania, J.; Khosrawipour, T. The positive impact of lockdown in Wuhan on containing the COVID-19 outbreak in China. *J. Travel Med.* **2020**, *27*, 1–7. [CrossRef] [PubMed]
8. Shao, P. *Impact of City and Residential Unit Lockdowns on Prevention and Control of COVID-19*; School of Management, Xi'an Polytechnic University: Xi'an, China, 2020.
9. Sarwal, R.; Sarwal, T. Mitigating COVID-19 with Lockdowns: A Possible Exit Strategy. 2020. Available online: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3563538 (accessed on 15 June 2021).
10. Mboera, L.E.; Akipede, G.O.; Banerjee, A.; Cuevas, L.E.; Czipionka, T.; Khan, M.; Kock, R.; McCoy, D.; Mmbaga, B.T.; Misinzo, G.; et al. Mitigating lockdown challenges in response to COVID-19 in Sub-Saharan Africa. *Int. J. Infect Dis.* **2020**, *96*, 308–310. [CrossRef] [PubMed]
11. Wilder-Smith, A.; Freedman, D.O. Isolation, quarantine, social distancing and community containment: Pivotal role for old-style public health measures in the novel coronavirus (2019-nCoV) outbreak. *J. Travel Med.* **2020**, *27*, 1–4. [CrossRef]
12. Government of Uganda. Address by H.E Yoweri Kaguta Museveni President of the Republic of Uganda to the Nation on the Corona Virus (COVID-19) Guidelines on the Preventive Measures, 18 March 2020, State House-Entebbe. Available online: https://covid19.gou.go.ug/uploads/document_repository/authors/h.e._yoweri_kaguta_museveni/Address_by_H_E_Yoweri_Kaguta_Museveni_on_Corona_Virus_18th_March_2020.pdf (accessed on 5 May 2022).
13. Government of Uganda. Address by H.E Yoweri Kaguta Museveni President of the Republic of Uganda to the nation on the COVID-19 Resurgence and Current Status of the Pandemic in the Country, 6 June 2021 Nakasero. Available online: <https://statehouse.go.ug/sites/default/files/attachments/speeches/speech-resurgency-covid-19.pdf> (accessed on 5 May 2022).
14. Melnick, E.R.; Loannidis, J.P. Should governments continue lockdown to slow the spread of COVID-19? *BMJ* **2020**, *369*, m1924. [CrossRef]
15. Gopinath, G. The great lockdown: Worst Economic Downturn Since the Great Depression. IMF Blog (Global Economy). 2020. Available online: <https://blogs.imf.org/2020/04/14/the-great-lockdown-worst-economicdownturn-since-the-great-depression/> (accessed on 1 July 2021).
16. Deshpande, A. The COVID-19 Pandemic and Lockdown: First Order Effects on Gender Gaps in Employment and Domestic time Use in INDIA. Global Labour Organisation 2020, Discussion Paper No. 607. Available online: <https://www.econstor.eu/bitstream/10419/222416/1/GLO-DP-0607.pdf> (accessed on 2 June 2021).
17. Lund, S.; Ellingrud, K.; Hancock, B.; Manyika, J.; Dua, A. *Lives and Livelihoods: Assessing the Near-Term Impact of COVID-19 on US Workers*; McKinsey Global Institute, 2020. Available online: <https://www.mckinsey.com/industries/public-sector/ourinsights/lives-and-livelihoods-assessing-the-near-term-impact-of-covid-19-on-us-workers> (accessed on 31 August 2021).
18. Ojogiwa, O.T.; Akinola, A. The Impact of Government Responses to COVID-19 on the Urban Poor in Lagos State, Nigeria. *Afr. J. Govern. Dev.* **2020**, *9*, 367–381.
19. Tsai, L.; Blair, R.; Morse, B. Patterns of Trust and Compliance in the Fight Against Ebola: Results from a Population-Based Survey of Monrovia, Liberia. In *Economic Impacts of Ebola Bulletin 3*; 2015. Available online: <https://www.theigc.org/wp-content/uploads/2015/05/Economic-impacts-of-Ebola-Bulletin-3.pdf> (accessed on 25 April 2020).
20. Nicola, M.; Alsafi, Z.; Sohrabi, C.; Kerwan, A.; Al-Jabir, A.; Iosifidis, C.; Agha, M.; Agha, R. The socio-economic implications of the coronavirus pandemic (COVID-19): A review. *Int. J. Surg. Open* **2020**, *78*, 185–193. [CrossRef]
21. UBOS. COVID 19 Business Survey March to April, 2020: Press Release. UBOS. 2020. Available online: https://www.ubos.org/wp-content/uploads/publications/08_2020Covid-Report-Version_2.pdf (accessed on 7 August 2021).
22. SEWA-Bharat. Gendered Precarity in the Lockdown: What the Lockdown Shows us about the Precarity of Women Workers. SEWA Bharat: All India Federation of Self-Employed Women's Association. 2020. Available online: http://www.sewabharatresearch.org/wp-content/uploads/2020/05/Gendered_Precarity_SB_Lockdown-1.pdf (accessed on 21 September 2021).
23. Rahman, H.Z.; Matin, I. Livelihoods, Coping, and Support during COVID-19 Crisis. Dhaka, BRAC Institute of Governance and Development. 2020. Available online: https://bigd.bracu.ac.bd/wp-content/uploads/2020/04/Round-1_23_April_PPRC-BIGD-Final.pdf (accessed on 9 June 2021).
24. Weber, M.; Palacios-Lopez, A.; Contreras-González, I.V. *Labour Market Impacts of COVID-19 in Four African Countries: Evidence from LSMS-Supported High-Frequency Phone Surveys on COVID-1*; World Bank: Washington, DC, USA, 2020. Available online: <https://blogs.worldbank.org/opendata/labor-market-impacts-covid-19-four-african-countries> (accessed on 23 July 2021).
25. Teachout, M.; Zipfel, C. *The Economic Impact of COVID-19 Lockdowns in Sub-Saharan Africa*; International Growth Centre: London, UK, 2020.
26. IRP & UNDP. *Guidance Note on Recovery: Livelihood*; IRP: Kobe, Japan, 2010. Available online: https://www.unisdr.org/files/16771_16771guidancenoteonrecoveryliviho.pdf (accessed on 2 September 2022).
27. Ikoja-Odongo, R. Insights into the information needs of women in the informal sector of Uganda. *S Afr. J. Libr. Inf. Sci.* **2002**, *68*, 39–52. [CrossRef]
28. Hansen, H.B.; Twaddle, M. (Eds.) *Uganda Now: Between Decay & Development*; James Currey Publishers: Suffolk, UK, 1988.
29. Portes, A.; Castells, M.; Benton, L.A. (Eds.) *The Informal Economy: Studies in Advanced and Less Developed Countries*; Johns Hopkins University Press: Baltimore, MD, USA, 1989.

30. Portes, A.; Schauffler, R. Competing perspectives on the Latin American informal sector. *Popul. Dev. Rev.* **1993**, *19*, 33–60. [CrossRef]
31. Nabunya, P.; Mubeezi, R.; Awor, P. Prevalence of exclusive breastfeeding among mothers in the informal sector, Kampala Uganda. *PLoS ONE* **2020**, *15*, e0239062. [CrossRef] [PubMed]
32. The World Bank Group. *From Regulators to Enablers: The role of City Governments in Economic Development of Greater Kampala*; World Bank: Washington, DC, USA, 2018.
33. Mugoda, S.; Esaku, S.; Nakimu, R.K.; Bbaale, E. The portrait of Uganda's informal sector: What main obstacles do the sector face? *Cogent. Econ. Financ.* **2020**, *8*, 1843255. [CrossRef]
34. Namatovu, R.; Dawa, S.; Adewale, A.; Mulira, F. Religious beliefs and entrepreneurial behaviors in Africa: A case study of the informal sector in Uganda. *Afr. J. Manag.* **2018**, *4*, 259–281. [CrossRef]
35. UBOS. *The National Population and Housing Census 2014—Main Report*; UBOS: Kampala, Uganda, 2016. Available online: https://www.ubos.org/wp-content/uploads/publications/03_20182014_National_Census_Main_Report.pdf (accessed on 30 March 2022).
36. Maxwell, J.A. *Qualitative Research Design: An Interactive Approach*; Sage Publications: New York, NY, USA, 1996.
37. Graneheim, U.H.; Lundman, B. Qualitative content analysis in nursing research: Concepts, procedures and measures to achieve trustworthiness. *Nurse Educ. Today* **2004**, *24*, 105–112. [CrossRef]
38. Agarwal, B. Livelihoods in COVID times: Gendered perils and new pathways in India. *World Dev.* **2020**, *139*, 105312. [CrossRef]
39. Gupta, A.; Zhu, H.; Doan, M.K.; Michuda, A.; Majumder, B. Economic impacts of the COVID-19 Lockdown in a Remittance-Dependent region. *Am. J. Agric. Econ.* **2020**, *103*, 466–485. [CrossRef]
40. Kang, Y.; Baidya, A.; Aaron, A.; Wang, J.; Chan, C.; Wetzler, E. Differences in the early impact of COVID-19 on food security and livelihoods in rural and urban areas in the Asia Pacific Region. *Glob. Food Sec.* **2021**, *31*, 100580. [CrossRef]
41. Kesar, S.; Abraham, R.; Lahoti, R.; Nath, P.; Basole, A. Pandemic, informality, and vulnerability: Impact of COVID-19 on livelihoods in India. *Rev. Can. Etudes Dev.* **2021**, *42*, 145–164. [CrossRef]
42. Lenshie, N.E.; Joshua, M.M.A.; Ezeibe, C. COVID-19 pandemic and informal women workers in peri-urban communities in Nigeria. *Local Environ.* **2021**, *26*, 754–769. [CrossRef]
43. Sapbamrer, R.; Chittrakul, J.; Sirikul, W.; Kitro, A.; Chaiut, W.; Panya, P.; Amput, P.; Chaipin, E.; Sutralangka, C.; Sidthilaw, S.; et al. Impact of COVID-19 Pandemic on Daily Lives, Agricultural Working Lives, and Mental Health of Farmers in Northern Thailand. *Sustainability* **2022**, *14*, 1189. [CrossRef]
44. Younger, S.D.; Musisi, A.; Asiimwe, W.; Ntungire, N.; Rauschendorfer, J.; Manwaring, P. *Estimating Income Losses and Consequences of the COVID-19 Crisis in Uganda*; International Growth Centre: London, UK, 2020.
45. Zenk, L.; Steiner, G.; Pina e Cunha, M.; Laubichler, M.D.; Bertau, M.; Kainz, M.J.; Jäger, C.; Schernhammer, E.S. Fast response to super spreading: Uncertainty and complexity in the context of COVID-19. *Int. J. Environ. Res. Public Health* **2020**, *17*, 7884. [CrossRef] [PubMed]
46. Harris, J.; Depenbusch, L.; Pal, A.A.; Nair, R.M.; Ramasamy, S. Food system disruption: Initial livelihood and dietary effects of COVID-19 on vegetable producers in India. *Food Secur.* **2020**, *12*, 841–851. [CrossRef]
47. Shupler, M.; Mwitari, J.; Gohole, A.; de Cuevas, R.A.; Puzzolo, E.; Čukić, I.; Nix, E.; Pope, D. COVID-19 impacts on household energy & food security in a Kenyan informal settlement: The need for integrated approaches to the SDGs. *Renew Sustain. Energy Rev* **2021**, *144*, 111018.
48. Steenbergen, D.J.; Neihapi, P.T.; Koran, D.; Sami, A.; Malverus, V.; Ephraim, R.; Andrew, N. COVID-19 restrictions amidst cyclones and volcanoes: A rapid assessment of early impacts on livelihoods and food security in coastal communities in Vanuatu. *Mar Policy* **2020**, *121*, 104199. [CrossRef] [PubMed]
49. Adom, D.; Adu-Mensah, J.; Sekyere, P.A. Hand-to-mouth work culture and the COVID-19 lockdown restrictions: Experiences of selected informal sector workers in Kumasi, Ghana. *Res. J. Adv. Humanit.* **2020**, *1*, 45–63. [CrossRef]
50. Odedokun, E.A. An assessment of government interventions during COVID-19 lockdown in Nigeria. *Nig. J. Afr. Stud.* **2020**, *2*, 133–140.
51. CSO. 'How Is the Hinterland Unlocking? Through the Reverse Migration Lens, Covid-19 Surveys', Undertaken by several civil society organisations (CSO) in collaboration, supported by VikasAnvesh Foundation and Sambodhi. 2020. Available online: <https://www.vikasanvesh.in/wp-content/uploads/2020/06/Presentation-based-on-CSO-consortium-survey.pdf> (accessed on 7 July 2021).
52. Okonya, J.S.; Kroschel, J. Gender differences in access and use of selected productive resources among sweet potato farmers in Uganda. *Agric. Food Secur.* **2014**, *3*, 1. [CrossRef]
53. Johnson, S.; Nino-Zarazua, M. Financial access and exclusion in Kenya and Uganda. *J. Dev. Stud.* **2011**, *47*, 475–496. [CrossRef]
54. Karakire, G.P. Business in the urban informal economy: Barriers to women's entrepreneurship in Uganda. *J. Afri. Bus.* **2015**, *16*, 305–321. [CrossRef]
55. Lin, N. Social networks and status attainment. *Ann. Rev. Sociol.* **1999**, *25*, 467–487. [CrossRef]
56. Coleman, J.S. Social capital in the creation of human capital. In *Social Capital: A Multifaceted Perspective*; Dasgupta, P., Serageldin, I., Eds.; World Bank: Washington, DC, USA, 2000; pp. 13–39.
57. Granovetter, M. The economic sociology of firms and entrepreneurs. In *The economic Sociology of Immigration*; Portes, A., Ed.; Russell Sage Foundation: New York, NY, USA, 1995; pp. 128–165.

58. Meagher, K. Social capital or analytical liability? Social networks and African informal economies. *Glob. Netw.* **2005**, *5*, 217–238. [[CrossRef](#)]
59. Portes, A.; Sensenbrenner, J. Embeddedness and immigration: Notes on the social determinants of economic-action. *Am. J. Sociol.* **1993**, *98*, 1320–1350. [[CrossRef](#)]
60. Waldinger, R.D. The “other side” of embeddedness: A case-study of the interplay of economy and ethnicity. *Ethn. Racial. Stud.* **1995**, *18*, 555–580. [[CrossRef](#)]
61. Lin, N. A network theory of social capital. In *The Handbook on Social Capital*; Castiglione, D., Van Deth, J., Wolleb, G., Eds.; Oxford University Press: Oxford, UK, 2005; Volume 50, p. 69.
62. Ayyagari, M.; Demirgüç-Kunt, A.; Maksimovic, V. How important are financing constraints? The role of finance in the business environment. *World Bank Econ. Rev.* **2008**, *22*, 483–516. [[CrossRef](#)]
63. Coad, A.; Tamvada, J.P. Firm growth and barriers to growth among small firms in India. *Small Bus. Econ.* **2012**, *39*, 383–400. [[CrossRef](#)]
64. Peprah, V.; Buor, D.; Forkuor, D. Characteristics of informal sector activities and challenges faced by women in Kumasi Metropolis, Ghana. *Cogent. Soc. Sci.* **2019**, *5*, 1656383. [[CrossRef](#)]