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# Barriers to informal social protection in Uganda: insights from beneficiaries of Village Savings and Loan Associations

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## Abstract

**Purpose** – While the success of Village Savings and Loan Associations (VSLAs) has been documented, little is known about the factors affecting their performance, particularly in Uganda. This study investigated the barriers to informal social protection interventions witnessed by beneficiaries of VSLAs in Kampala District and Alebtong District, Uganda.

**Design/methodology/approach** – This study employs a quantitative approach using a questionnaire survey to collect data from a sample of 130 beneficiaries. Descriptive statistics were used to analyse the data.

**Findings** – The empirical results identified several barriers to informal social protection interventions with reference to VSLAs, with financial, structural and implementation challenges emerging as the most prominent. Statistical analysis confirmed that these challenges are significant, underscoring their critical impact on the effectiveness of the VSLAs.

**Practical implications** – These results are essential for policymakers, development practitioners and community leaders seeking to enhance the effectiveness in fostering economic resilience, social cohesion and community empowerment.

**Originality/value** – This study's insights into the differing dynamics between on-farm and non-farm VSLAs provide a foundation for designing context-specific interventions that address the unique challenges faced by each group. Further, by informing targeted strategies to overcome these barriers, the findings contribute to strengthening informal social protection systems in Uganda and other similar contexts.

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**Keywords** Social protection, Informal social protection, Village savings and loans association, Kampala, Alebtong, Uganda

**Paper type** Research article

## 1. Introduction

According to the [United Nations \(2018\)](#), social protection is a fundamental right grounded in the right to social security, implying that all governments are obliged to provide social

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protection to citizens under international law. The [United Nations \(2000\)](#) describes social protection as “a set of public and private policies and programmes undertaken by societies to offset the absence or substantial reduction of income from work” (p. 3). Social protection is crucial to address poverty, inequality and social exclusion ([Barrientos, 2011](#); [Hujo, 2021](#); [MGLSD](#)). In Sub-Saharan Africa, social protection is now widely acknowledged as a practical policy framework to tackle the extreme deprivation and vulnerability prevalent in the region ([Niño-Zarazúa et al., 2012](#); [Food and Agriculture Organization, 2017](#), p. 4).

Social protection can be conceptualized as formal or informal. Formal social protection frameworks, are state-established and include but not limited to the Public Service Pensions Scheme (PSPS), the National Social Security Fund (NSSF) and Parliamentary Pensions Scheme ([Mumtaz, 2023](#)). Informal social protection entails assistance between the family, close kin and immediate neighbors; it involves borrowing small amounts of money and performing acts of care ([Australian Government, 2023](#)). This implies informal cooperation and mutual assistance to improve livelihoods through monetary pools and savings associations. Finally, informal social protection entails kinship-based, traditional solidarity events or rituals to support significant life transitions and crises.

In view of the definitions and positions mentioned above, it is clear that social protection is important irrespective of whether such protection is formal or informal. The last decade has seen an increased focus on formal protection as opposed to informal protection ([International Labour Organization \(ILO\), 2021b](#)). This shift has occurred despite the fact that there are around two billion workers worldwide 61.2% of all employed people who operate in the unorganized sector without access to official social security ([ILO, 2021c](#)). According to the Uganda Bureau of Statistics ([UBOS, 2019](#)), more than 9.1 million people are employed in the informal sector, but the majority of these employees have no social protection ([ILO, 2021a](#); [UBOS, 2019](#); [Wandera et al., 2023](#)).

The government of Uganda through the Constitution, acknowledges the importance of providing social security to its citizens, particularly to those who are vulnerable because of their age, social class, location, disability, gender or other factors that prevent them from earning income. The Ministry of Gender, Labor and Social Development (MGLSD) has developed formal social protection interventions that focus on social security, social care and support services ([MGLSD, 2015](#); [Republic of Uganda, 1995](#)).

However, despite the constitutional mandate, state-led social protection has only extended to a few poor, vulnerable and marginalized citizens. Most existing formal protection schemes support formal employment ([Guloba, 2020](#)). The majority of people who are not employed or rely on informal income do not have access to social protection. In this context, different types of informal social protection schemes exist in Uganda that cater to this population category. Little research has been devoted to examining the barriers to informal social protection with a view to improving the mechanism of provision. This situation confirms [Calder and Tanchareun's \(2014, p. 8\)](#) assertion that *informal* social protection is often overlooked even though it serves the same purpose as the general construct of social protection. Moreover, there is limited research examining informal social protection interventions, specifically Village Savings and Loan Associations (VSLAs) in contexts such as Uganda that utilize a quantitative approach. Most existing research on informal social protection in Uganda has utilized a qualitative approach ([Musinguzi, 2016](#); [Nnama-Okechukwu et al., 2019](#); [Chivasa, 2021](#)).

Therefore, a quantitative approach was chosen to gather data focusing on recipients of funds from VSLAs in Kampala and Alebtong Districts. This study contributes to a better understanding of the significance of social protection in developing sub-Saharan countries, such as Uganda. Specifically, this study reveals the importance of informal social protection strategies in countries facing poor state coverage in terms of social protection, such as Uganda and the potential barriers to such efforts.

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## 2. Literature review

This section will unpack the background literature covering social protection in general as well as in Uganda.

### 2.1 Contextualization of social protection

Social protection is a multifaceted concept encompassing various interventions aimed at reducing poverty and vulnerability (Lubinga *et al.*, 2025). It includes public and private policies and programs designed to prevent, reduce and eliminate economic and social vulnerability (Gassman-Pines and Hill, 2013). This definition has evolved from a narrow focus on safety nets to a broader understanding that includes measures for managing risks and promoting resilient livelihoods. According to Mumtaz (2021), social protection comprises three key components. The first is social assistance, which involves formal, non-contributory transfers provided by public or private entities. The second is social insurance, including contributory schemes such as health insurance and pensions, designed to offer support during risks and shocks, such as unemployment, illness or work-related injuries. The third component is labor market interventions, which focus on skills development, ensuring minimum wages and promoting decent working conditions.

Social protection encompasses both the formal and informal mechanisms implemented by governments, donors and NGOs. Formal social protection is provided by the state and organizations, while informal protection stems from interpersonal networks (Bilecen and Bargłowski, 2015). Studies suggest that informal social protection relies on traditional forms of community solidarity and self-help, while formal systems are institutionalized through policies and legislation (Mumtaz and Whiteford, 2021).

In Africa, a mix of formal and informal mechanisms involving various actors contribute to overall social protection. Different forms of informal social protection are common in Africa. They are employed by families and communities to secure their livelihoods and quality of life.

An example typology of informal social protection mechanisms is provided by authorities, such as Mamo (2013) and Calder and Tanchareun (2014). The first involves collaborative sharing and assistance among family members, close relatives and immediate neighbors, frequently within the same household. This encompasses various acts of altruism, such as the provision of water to a neighbor, the provision of minor financial or food loans, the sponsorship of educational expenses or medical bills for a relative's child, the financing of household repairs for a family following a disaster and the execution of compassionate actions in reaction to significant occurrences and emergencies.

The second mechanism entails traditional solidarity activities or rituals mostly centered around kinfolk, serving as a means of providing assistance throughout significant life transitions and disasters. These events encompass funerals, weddings and baptisms. Furthermore, it encompasses community-based associations that are established to facilitate risk-sharing in relation to significant life-course events, such as burial or funeral associations.

The third mechanism can be classified as informal collaboration. Reciprocal support focuses on the implementation of production and livelihood strategies. In the regions of South Asia and Africa, prevalent behaviors associated with this phenomenon encompass labor exchange, work parties, share cropping and even oxen sharing. According to Mamo (2013), the practices seen within the Arsii community in Ethiopia are typically characterized by negotiability, balance and the consolidation of resources into a cohesive operational entity. Rotating money pooling and/or rotating savings and credit associations are encompassed within this classification, along with more asymmetrical reciprocal arrangements, such as patron-client connections. The VSLAs in Uganda fall into this category.

Bilecen and Bargłowski (2015) and Mumtaz (2021), conceptualize informal social protection into three components: informal assistance, insurance and labor market measures. Women's self-help groups in Kenya, for instance, offer crucial safety nets by smoothing income and providing social assistance, although their support can be exclusionary and limited

(Oware, 2020). In transnational contexts, remittances and caregiving arrangements serve as significant informal social protection practices for Filipino families (Saksela-Bergholm, 2019). The successful allocation of remittances and negotiation of care arrangements depends on reciprocity and the social context, including life circumstances and moral obligations (Saksela-Bergholm, 2019).

### 2.2 Social protection in Uganda

Uganda has a National Social Protection Policy (2015) that guides its social protection initiatives (cited in MSLSD, 2015, pp. 1–17). This policy outlines both formal and informal interventions for social security and protection. Formal interventions include contributory schemes aimed at the working population, while non-contributory transfers are aimed at vulnerable groups. These non-contributory transfers take the form of direct income transfers. There are also traditional social protection interventions that help address various vulnerabilities at different stages of life, such as unemployment or pregnancy and the situations of women, youth and disabled individuals (MSLSD, 2015, pp. 1–17).

Informal and traditionally unregulated social protection schemes mainly provided by civil society organizations, non-governmental organizations (NGOs) and international organizations (MGSLD, 2015; Republic of Uganda, 2021). These informal or voluntary individual schemes include, the Northern Uganda Social Action Fund (NUSAF), VSLAs, Save for Health Uganda (SHU) and the Youth Livelihoods Programme (YLP). For the purpose of the study concentration is based on VSLAs. VSLAs are equivalent to rotating, saving and credit associations. According to Devereux and Sabates-Wheeler (2004), the VSLA scheme provides a critical organizational forum to address the psychosocial needs and demands of members.

Studies show that VSLA participation leads to improved economic outcomes, including increased consumption expenditures and food security (Conner and Sheehan-Connor, 2016; Mwansakilwa *et al.*, 2017). These groups provide crucial safety nets by smoothing incomes, offering social assistance and facilitating access to affordable credit (Oware, 2020; Hendricks and Chidiac, 2011). VSLAs also play informal social security roles, including prevention, protection and promotion of essential goods and services (Magali and Barhe, 2022). Importantly, the expansion of formal savings services in rural areas can increase inter-household transfers during periods of hunger, benefiting even non-participants, particularly the poorest households (Flory, 2011). While VSLAs demonstrate significant positive impacts on members' welfare, it is worth noting that informal social protection can be exclusionary and limited in scope (Oware, 2020).

VSLA is based on four fundamental principles (CARE Uganda, 2022, p. 6). First is, Independence which means that VSLA members are responsible for all decisions regarding the operation of the VSLA, without any external groups or individuals influencing their decisions. The Second is the ring-fenced box principle which ensures that only group members can borrow money from VSLA. Third, a low tolerance for arrears means that all arrears should be announced at weekly meetings and members should not tolerate fund losses caused by other members' failure to repay loans. Finally, periodic action audits are essential for conducting a full audit over a cycle and distributing shares to all members.

VSLAs are based on the concept of pooling funds and offer cost-effective solutions for the provision of social protection. They play a vital role in fulfilling the financial requirements of both men and women, who need financial assistance to manage household expenses, respond to life events or invest in small businesses (Brannen and Sheehan-Connor, 2016). VSLAs also offer easy access to small amounts of local capital with flexible terms, providing people (regardless of their location or financial status) an opportunity to borrow frequently at low risk and minimal cost (Ksoll *et al.*, 2015; Rujumba, 2019).

VSLAs in Uganda have come to be recognized as an essential part of the microfinance industry. The VSLA movement has already benefited over 600,000 Ugandans across over

22,000 groups (CARE Uganda, 2022; VSL Associates, 2023). Additionally, the VSLA approach in Uganda provides youth with accessible, affordable and reliable financial services and entrepreneurship training. Among those participating in the initiative, income has increased, enabling them to meet their basic needs and, in the agricultural arena, view agriculture as a profitable venture. This approach succeeded in encouraging more women to participate in income-generating activities, which was not the case earlier. This success triggered other NGOs, community-based organizations and organizations to support and implement VSLAs across various districts in Uganda.

For instance, in Kayunga District, located in central Uganda, about 87 km from Kampala, the Uganda National Farmers Federation (UNFFE) and We Effect/Svenska Postkod Lotteriet (a Swedish postcode lottery organization) have implemented a VSLA project to increase financial inclusion for young people (CARE Uganda, 2022). In the districts of Serere, Moroto, Napak, Mubende and Mityana, in collaboration with two Dutch technical organizations (Aidsfonds and ICCO Cooperation) and five Ugandan NGOs, a VSLA component – the Towards an AIDS-Free Generation in Uganda (TAFU) – was implemented in 2015 to address socioeconomic barriers and facilitate economic and psychosocial empowerment to enable caregivers of children living with HIV to meet the nutrition, healthcare and other needs of children (Rujumba, 2019, p. 7).

Emanating from the above, VSLAs are a vital component of Uganda's informal social protection, helping to reduce poverty and improve the lives of underprivileged people (Kim and Kwak, 2021). However, their success in providing credit to low-income rural households faces several challenges. While many studies document their processes and impacts, few explore the perspectives of VSLA members on these obstacles. This study addresses this gap by examining the barriers to informal social protection and the factors limiting VSLAs' effectiveness in reducing poverty among the poorest families in Kampala and Alebtong.

### 3. Materials and methods

This section presents the methods used in the study.

#### 3.1 Study area

The study was conducted in the Alebtong and Kampala Districts in Uganda to capture a wide range of perspectives on informal social protection barriers faced by individuals involved in both on-farm and non-farm VSLAs. These VSLAs were established under the Food Income and Livelihood Program (FILP) and Family Resilience and Economic Strengthening (FARE) projects in these districts. The FILP and FARE projects align with Uganda's National Development Plan's third strategy, which emphasizes the enhancement of livelihood support, the execution of labor-intensive public works and the initiation of labor market policies designed to promote sustainable and resilient economic growth (Government of Uganda, 2020, pp. 161–162). The intentional alignment facilitated a more thorough examination of informal social protection concerns within a holistic developmental framework, enhancing the relevance and use of the study's findings.

Alebtong District is located in Northern Uganda, adjacent to Amuria District to the east, Lira to the west, Otuke to the north and Dokolo to the south. Alebtong district encompasses an area of approximately 1,555 km<sup>2</sup>, with a population of 227,541 and agriculture serves as the primary economic activity (Alebtong District, 2024). The Lord's Resistance Army (LRA) insurgency in the late 1990s and early 2000s left many individuals vulnerable to threats and trauma, necessitating social protection measures for community recovery.

Kampala District is located in the central region of Uganda. Our study focuses on the Makindye Division. Two parishes, Katwe and Kibuye, were purposively selected from within the Makindye Division. These parishes are known to have many slums and the problem of child-family separation is common (Atwine and Raniga, 2022). To combat this problem, the

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Family Resilience and Economic Strengthening (FARE) project was implemented to reduce child-family separation. Slums in Kampala are often characterized by low household income, domestic violence, high illiteracy levels, high school dropout rates, high crime rates and moral decay. These situations push children into the streets of Kampala or seek low-paid jobs. Using both family and economic strengthening strategies, caregivers were equipped with parenting skills and business entrepreneurial skills that contributed to improved parent-child relationships and household income.

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### *3.2 Study approach and design*

This study employed a quantitative approach to investigate barriers to informal social protection interventions following a cross-sectional design based on the VSLA approach was utilized to assess the effectiveness of informal social protection interventions in Uganda. This design provided a simultaneous collection of data from multiple individuals at a single point in time to observe variables without influencing them (Bryman and Bell, 2011).

### *3.3 Sampling*

Through collaboration with the key representatives of the informal social protection initiatives, the leaders of the VSLA groups compiled a comprehensive list of beneficiaries for the FLIP and FARE projects, tailored to each selected parish within the respective districts. The data supplied by the beneficiaries encompasses names, addresses, phone numbers and additional particulars deemed necessary to facilitate the process.

Subsequently, the lists functioned as the sample frame and the participants were selected employing a systematic sampling method known as replacement sampling. For each district, two parishes in which the FLIP and FARE projects were executed were taken into account. In this case, the parishes of Abango Imany and Oteno were chosen for the Alebtong district, while Katwe II and Kibuye I were designated for the Kampala district. Subsequently, three VSLAs were evaluated for each parish, culminating in a total of 12 VSLAs, which collectively serve 360 beneficiaries across the two districts. The Raosoft sampling size estimator was employed to ascertain the sample size, utilizing a 90% confidence level, a 5% margin of error and a 75% response distribution. Consequently, the sample size comprised 131 respondents; however, one questionnaire was excluded due to its incompleteness.

The total number of participants per parish was as follows: in Alebtong, 30 participants were selected from Abango Imany and 43 from Oteno, while in Kampala, 24 participants were selected from Katwe II and 33 from Kibuye I.

### *3.4 Data collection*

Data from the individuals who received the interventions were gathered electronically by administering a standardized questionnaire. The Open Data Kit (ODK), a software package for digitized data collection procedures, was utilized to program the questionnaire before data collection. A smartphone was provided to each enumerator to collect data.

### *3.5 Data analysis*

To analyse the data, descriptive statistical methods were employed using STATA 13 software to analyze the central tendency, dispersion and normality of social protection interventions. The specific statistical measures applied, along with the assumptions made and formulas tested, are detailed below:

First, the mean estimate was used to measure the central tendency to describe the average for each variable. Each variable's outcomes were summed up and divided by the total responses. Second, the variance and standard deviation were used as measures of dispersion (how data spreads out). The variance described how widely observations varied from one another, while the standard deviation explained the variation from the sample average.

Although we applied a statistical software package to derive the variance and standard deviation, these assumptions were considered; (1) Variance for each variable was derived by taking the mean of the data points, subtracting the mean from each data point individually and then taking another mean of these squares. The standard deviation is the square root of the variance.

Third, Kurtosis and Skewness described the data distribution detailing each variable's normality. Skewness means a lack of symmetry. However, statistically, the distribution is asymmetric if the mean, median and mode are not equivalent. If the tail is longer to the right, the distribution is positively skewed and negatively skewed if on the left. We assumed that our data were symmetric, opting for Karl Pearson's Coefficient of Skewness method most frequently used for measuring skewness. The formula for measuring the coefficient of skewness is given by:

$$Skp = \frac{Mean - Mode}{Standard\ Deviation} \quad (1)$$

The value of this coefficient would be zero in a symmetrical distribution. If the mean is greater than the mode, the coefficient of skewness would be positive; otherwise negative. Furthermore, the kurtosis coefficients were estimated to get a complete measure knowledge of the shape of the distribution of our data. Prof. Karl Pearson referred to this as the "Convexity of a Curve". Kurtosis gives a measure of the flatness of distribution. The degree of kurtosis of a distribution is measured relative to that of a normal curve. The curves with greater a peak than the normal curve are called "Leptokurtic". The curves which are flatter than the normal curve is called "Platykurtic". The standard curve is called "Mesokurtic." Again, the Karl Pearson formula was adopted to calculate the kurtosis using the variable's second and fourth central moments.

$$\beta^2 = \frac{\mu_4}{\mu_2^2} \quad (2)$$

Where,  $\mu_2$  = Second-order central moment of distribution and  $\mu_4$  = Fourth order central moment of distribution.

Note that: (a) If  $\beta_2 = 3$ , then the curve is said to be mesokurtic; (b) If  $\beta_2 < 3$ , then the curve is said to be platykurtic; (c) If  $\beta_2 > 3$ , then the curve is said to be leptokurtic.

Chi-Square test of independence was employed to test for the independence of variables. This was selected because all the variables were categorical in nature. The "goodness of fit" statistic enabled us to measure how well the observed data distribution fits the expected distribution if the variable were independent at a 95% confidence interval. This meant that any value equal to or less than 0.05 was considered statistically significant. The formula for the Pearson Chi-square statistic is fitted as below;

$$\chi^2 = \sum_{i=1}^r \sum_{j=1}^k \frac{(O_{ij} - E_{ij})^2}{E_{ij}} \quad (3)$$

Where;  $O_{ij}$  = observed frequencies,  $E_{ij}$  = expected frequency,  $r$  = number of categories of independent variables.

### 3.6 Ethics statement

Research approval for this study was granted by the TASO Research Ethics Committee (REC), accredited by the Uganda National Council for Science and Technology (UNCST) in August 2011, as an independent Institutional Research Board (IRB) (record UG-REC-009) to harness the benefits of research while protecting the rights and welfare of human research participants.

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Informed consent was obtained from the participants before conducting the questionnaire survey.

#### 4. Results

A total of 130 respondents were included in the social protection intervention study implemented in Alebtong District (on-farm respondents, 56% of the sample) and Kampala District (non-farm respondents, 44% of the sample) between January 10 and 21, 2023.

More than 89% of respondents were engaged in income-generating work. Most participated in farming activities (65%) or informal paid work. Almost all respondents (96%) had been involved in VSLA group activities for over a year before the study. The respondents reported that VSLA groups supported members with domestic problems, offered development training and established income-generating activities such as soap-making, catering and training on health. See [Table 1](#) for the details of the measured variables.

##### 4.1 Knowledge level

The results for this variable were categorized into two datasets: fully understanding the meaning of informal social protection interventions regarding VSLAs and being unsure of the meaning of informal social protection. The average value for the knowledge variable was 0.78, with a variance of 0.18 and a standard deviation of 0.42. Skewness for knowledge level was measured at  $-1.33$ , which implies that the data were negatively skewed, with values lower than the sample mean. On the other hand, a kurtosis value of 2.77 implied a platykurtic distribution, with lower values below the mesokurtic value ( $3 > 2.77$ ). The Chi-square test, which was not statistically significant, was 0.365, implying that the knowledge level on social protection was not enough to conclude that the variable had a meaningful impact on the outcome with the available data.

However, from the same results, we learned that the majority of respondents were unfamiliar with what informal social protection entailed, thus expressing a knowledge gap regarding social protection compared to those who understood its meaning. Thus, of the 130 VSLA recipients, 38% fully understood the meaning of social protection, but 62% were unsure of what the concept meant. This poses a challenge: if recipients are not familiar with informal social protection, it implies that they are not aware of the social protection interventions available to them and that they may not be able to access the benefits that they need.

##### 4.2 Financial challenges

The data related to this variable were categorized into three sets: limited funds for loan access, delays in loan access and delays or member defaults on loan repayments in the VSLAs. Limited funds for loan access and delays in loan access respectively recorded a mean value of 0.68 and 0.47, a standard deviation of 0.47 and 0.50 and a variance of 0.22 and 0.25. Regarding skewness, the three variables mirrored the normal distribution around the mean, with delays in loan access and delays in member loan repayment displaying positive skewness but negative skewness for limited funds.

The kurtosis values of 1.57, 1.02 and 1.76, reported for the financial parameters, were far lower than the recommended mesokurtic value of 3, implying a platykurtic distribution. The platykurtic distribution shows that the finance variable recorded values lower than the sample mean. Furthermore, although the issue of limited funds for loan access was found to be a significant financial constraint for both districts (67%), the results reveal that this challenge affects more people in the Alebtong District (81%) than in the Kampala District (51%). In addition, delayed loan access (79%) primarily affected Alebtong District respondents, whereas delayed or member default on loan repayment (39%) was more relevant for VSLA recipients in the Kampala District. All three variables were statistically significant, based on the chi-square test statistic, implying that financial constraints are still a key hindrance to the

**Table 1.** Barriers to informal social protection interventions – detailed summary statistics, frequency (%) by intervention type, and chi-square test of independence

	Summary statistics					% By intervention type			p-value (95%)
	Mean	Standard deviation	Variance	Skewness	Kurtosis	On-farm (n = 73)	Non-farm (n = 57)	Total (N = 130)	
<i>Knowledge level</i>									
Understand fully the meaning of informal social protection interventions	0.777	0.417	0.175	-1.330	2.770	41%	33%	38%	0.365
Unsure of the meaning of informal social protection interventions						59%	67%	62%	
<i>Financial challenges</i>									
Limited funds for loan access	0.677	0.469	0.220	-0.757	1.573	81%	51%	67%	0.001
Delay in loan access	0.469	0.501	0.251	0.123	1.015	79%	5%	47%	0.000
Delay or member default on loan repayment	0.300	0.460	0.212	0.873	1.762	23%	39%	30%	0.025
<i>Structural challenges</i>									
Poor beneficiary identification	0.200	0.402	0.161	1.000	3.000	8%	35%	20%	0.000
Poor relationships among actors	0.308	0.463	0.215	0.833	1.694	16%	49%	31%	0.000
Poor leadership	0.038	1.734	0.301	5.434	30.531	22%	13%	7%	0.000
<i>Implementation challenges</i>									
Late delivery of services	0.077	0.268	0.072	3.175	11.083	12%	2%	8%	0.025
Non-commitment of members to group activities	0.262	0.441	0.195	1.085	2.178	7%	51%	26%	0.000

**Source(s):** Authors' own work

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proper functioning of VSLA interventions in both districts, irrespective of the social protection intervention with which they come.

#### *4.3 Structural challenges*

These challenges refer to the fewer institutional constraints that prior research has identified to explain the VSLA group functionality and its challenges. The data were categorized into three groups: poor beneficiary identification, poor relationships among stakeholders and poor leadership. Based on the results presented in [Table 1](#), poor relationships among actors recorded a mean value of 0.308, explained by a standard deviation of 0.46 from the sample average and a variance of 0.215. The results also showed higher values than the sample mean, displaying a long right tail (positive skewness of 0.83) for poor relationships among actors in social protection interventions. The kurtosis value of 1.694, which is lower than the recommended mesokurtic value of 3, further indicates a platykurtic distribution with lower values and thus, a flattened curve to the left. Overall, 31% of the responses on poor relationships among actors were recorded, with the highest response rate in the Kampala District (49%).

Poor beneficiary identification reported an average of 0.20, with a high standard deviation (0.40), variance of 0.16, skewness of 1.00 and kurtosis of 3.00. The skewness value indicates that the responses were positively skewed with a normal distribution, as can be observed from the kurtosis in this dataset. The frequency percentage results suggest that VSLAs in Kampala District (35%) are more affected by poor beneficiary identification than their counterparts in Alebtong District (8%).

Poor leadership of the VSLAs recorded a mean value of 0.038, with a standard deviation of 1.73 and a variance of 0.30, implying a wide variation or dispersion around the average. A positive skewness value of 5.43 implies higher values than the sample average recorded for poor leadership. This is further affirmed by the kurtosis value of 30.53, which indicates a leptokurtic distribution. It is worth mentioning that structural challenges disproportionately affect the VSLA groups in both districts, but what affects Alebtong District may not necessarily be crucial in Kampala District. This argument is also based on the fact that this analysis focused on two different interventions (on-farm and non-farm) in two geographical regions of Uganda. However, based on the statistically significant results obtained in our analysis, it is clear that structural challenges affect the functionality of VSLA groups in both districts.

#### *4.4 Implementation challenges*

The analysis highlights the significant implementation challenges affecting the performance of VSLAs, with notable variations across on-farm and non-farm interventions. Late delivery of services has emerged as a critical issue, with a greater prevalence of on-farm interventions (12%) compared to non-farm interventions (2%). The statistically significant relationship ( $p = 0.025$ ) suggests systemic delays in service delivery, particularly for on-farm projects where timely access to resources and services is crucial for seasonal agricultural activities. These delays can disrupt the productivity and outcomes of on-farm interventions, underscoring the need for improved planning, coordination and logistical support to ensure timely service provision.

Non-commitment of members to group activities was another significant challenge, affecting 26% of the interventions overall, with a stark disparity between non-farm interventions (51%) and on-farm interventions (7%). This highly significant relationship ( $p = 0.000$ ) indicates that non-farm interventions face greater difficulties in maintaining member engagement and participation. This challenge may be attributed to the diverse nature of non-farm activities, which often lack the shared purpose and immediate benefits that are typical of on-farm projects. Non-commitment can hinder group cohesion, decision-making and collective action, all of which are critical for the success of VSLAs. Addressing this issue requires targeted strategies, such as tailored engagement activities, incentives for participation

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and mechanisms to foster a sense of shared purpose and accountability among members. These findings emphasize the importance of context-specific solutions to address the unique implementation challenges faced by on-farm and nonfarm interventions.

## 5. Discussion

The findings of this study provide critical insights into the barriers associated with VSLAs as informal social protection mechanisms in Uganda. Despite these benefits, the results reveal that knowledge gaps, financial constraints, structural inefficiencies and implementation challenges pose significant barriers to the optimal functionality of VSLAs in Uganda.

With regard to the knowledge gap, the study finds that the majority of beneficiaries were unsure about the meaning of informal social protection interventions. Without a clear understanding of the concept of informal social protection, individuals are vulnerable to misinformation and exploitation and are less likely to fully engage and derive maximum benefits from these interventions. This finding aligns with prior research that emphasizes the importance of awareness and communication to promote the effective uptake of social protection measures (Holzmann, 2013; Basaza *et al.*, 2008).

In addition, the study reveals significant financial challenges that affect the functioning of VSLAs, such as limited funds for lending, delays in loan processing and repayment defaults. This result is consistent with previous findings regarding the functionality of VSLAs (Marshall *et al.*, 2023). Further, this leads to dropout or the disappearance of VSLA members after they receive loans or during the loan cycle (USAID, 2019, p. 19).

Finally, this study also reveals that structural challenges such as poor beneficiary identification, poor stakeholder relationships and poor leadership, also undermine the effectiveness of VSLAs. These findings align with the observations of Pienaar and Luginaah (2024) and van Toan *et al.* (2021) who argue that structural issues, such as inadequate leadership and stakeholder conflicts, can disrupt or collapse VSLAs.

The results of this study show the importance of VSLAs as informal social protection mechanisms in Uganda while highlighting the critical barriers that hinder their optimal functionality. This study contributes to a deeper understanding of the factors affecting the performance of VSLAs by identifying knowledge gaps, financial constraints, structural inefficiencies and implementation challenges. These findings can inform policymakers, development practitioners and community leaders seeking to enhance the effectiveness of VSLAs. Furthermore, this study provides insights into the different dynamics between on-farm and non-farm VSLAs which are essential for designing context-specific interventions that could address the unique challenges faced by each group. By informing targeted strategies to overcome these barriers, the findings contribute to strengthening informal social protection in Uganda and other similar contexts.

To address the study findings, there is a need to engage in educational initiatives and simplified information campaigns to improve awareness and promote informed participation in VSLAs. Further, to address financial challenges there is a need for VSLA to accrue enough capital to provide adequate loans to its members as well as promote prudent financial management as well implement stricter measures for those that default. To address structural inefficiencies such as weak stakeholder relationships, poor beneficiary identification and leadership challenges there is a need to provide leadership training and improved coordination among stakeholders. Additionally, timely service delivery and strategies to promote member commitment, such as incentives or recognition programs, are critical for overcoming implementation challenges.

## 6. Limitations of the study and areas for further research

The limitations of this study are that it relies on cross-sectional data, which provides results of the barriers to VSLAs at a single point in time. This approach limits the ability to

assess changes in the functionality of VSLAs over time or to establish causal relationships between the identified barriers and their impacts. Furthermore, the study is limited to specific case studies in Uganda, which limits the generalizability of the findings to other districts. In addition, the self-reported data from the VSLA members may introduce biases, such as social desirability bias, potentially affecting the reliability of the results.

Despite the above findings, there is still scope for further research on VSLAs in contexts such as Uganda. Future research could examine the barriers from a qualitative perspective to gain additional insights into the barriers to VSLA functionality. Longitudinal studies could also be undertaken with a focus on examining the long-term effect, sustainability and performance of on-farm and non-farm VSLAs, providing deeper insights. Comparative studies drawing from different districts in Uganda might provide an understanding of how regional variations influence VSLA dynamics and outcomes.

## 7. Conclusion

This study assessed barriers to informal social protection interventions among recipients of VSLAs in Kampala and Alebtong Districts in Uganda. The study found that knowledge gaps and financial, structural and implementation challenges were the main barriers to implementing informal social protection. Three of these barriers were statistically significant: financial, structural and implementation. They have a tangible impact on informal social protection initiatives such as VSLAs. Addressing these barriers requires targeted interventions, including enhanced member education, improved financial support systems, robust leadership, stakeholder coordination and tailored approaches to service delivery. By addressing these challenges, VSLAs can be empowered to maximize their potential as sustainable tools for poverty alleviation and community development, thereby contributing significantly to Uganda's broader social protection framework.

The findings of this study provide valuable insights into barriers to informal social protection through VSLAs.

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