

**CREID** INTERSECTIONS SERIES  
Religious Inequalities and  
Covid-19

**Understanding Intersecting  
Vulnerabilities Experienced  
by Religious Minorities Living  
in Poverty in the Shadows of  
Covid-19**

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## About CREID

The Coalition for Religious Equality and Inclusive Development (CREID) provides research evidence and delivers practical programmes which aim to redress poverty, hardship and exclusion resulting from discrimination on the grounds of religion or belief. CREID is an international consortium led by the Institute of Development Studies (IDS) and funded by UK aid from the UK Government. Key partners include Al-Khoei Foundation, Minority Rights Group (MRG) and Refcemi.

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# Understanding Intersecting Vulnerabilities Experienced by Religious Minorities Living in Poverty in the Shadows of Covid-19

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# Contents

Executive summary	8
<b>1. Contexts</b>	<b>10</b>
1.1 Nigeria	10
1.1.1 National context	12
1.1.2 Plateau state	13
1.1.3 Kaduna state	15
1.2 India	16
1.2.1 National context	16
1.2.2 Tamil Nadu state	19
1.2.3 Karnataka state	20
<b>2. Methodology and research process</b>	<b>22</b>
2.1 Methodology	22
2.2 The research process – Nigeria	31
2.2.1 Reflections on the methods	32
2.3 Research process – India	36
2.3.1 Overview	36
2.3.2 Data collection	37
2.3.3 Inquiry group (IG) discussions	37
2.3.4 Semi-structured interviews	38
2.3.5 Limitations	39
2.3.6 Reflections on the methods	41
<b>3. Findings: Nigeria</b>	<b>45</b>
3.1 Participatory ranking of challenges and enablers	45
3.1.1 Enabling factors	48
3.2 Analysis of findings by theme	50
3.2.1 Economic impact of Covid-19	50
3.2.2 Assistance received during the pandemic	55
3.2.3 Impact on health	57
3.2.4 Freedom of religion or belief and discrimination during the pandemic	59
3.2.5 Security/insecurity during lockdown	63
3.2.6 Impact on schooling and education	68

<b>4. Findings: India</b>	<b>70</b>
4.1 Participatory ranking of challenges and enablers	70
4.2 Analysis of findings by theme	73
4.2.1 Impact of Covid-19 pandemic on income/source of work	73
4.2.2 Assistance	77
4.2.3 Impact on health	82
4.2.4 Insecurity produced by religious discrimination	84
4.2.5 Intersections of religion, class, and caste	87
4.2.6 Intersections of gender	88
4.2.7 Schooling and education	89
<b>5. Discussion</b>	<b>91</b>
5.1 Nigeria	91
5.2 India	93
<b>6. Conclusions</b>	<b>95</b>
<b>7. Recommendations</b>	<b>97</b>
7.1 Nigeria	97
7.2 India	98
References	103
Appendix 1: Ranking matrices, Nigeria	106
Appendix 2: Ranking matrices, India	112

## Tables

Table 1: Research participants – Plateau
Table 2: Research participants – Kaduna
Table 3: Research participants – Chennai
Table 4: Research Participants – Bangalore
Table 5: Plateau rankings
Table 6: Kaduna rankings
Table 7: Enablers – Christian women, Kaduna
Table 8: Plateau state, Christian women, Miango
Table 9: Chennai rankings
Table 10: Bangalore rankings

## Figures

Figure 1: Research participant narrates his 'River of Life', Plateau state

Figure 2: Muslim man's Road of Life drawing, Plateau state

Figure 3: Christian woman in Kaduna narrates her River of Life

Figure 4: Rivers of Life, participants in Bangalore

# List of abbreviations

BJP	Bharatiya Janata Party
BPL	Below Poverty Line
CAA	Citizenship Amendment Act
CREID	Coalition for Religious Equality and Inclusive Development
FCDO	Foreign, Commonwealth & Development Office
FCRA	Foreign Contribution Regulation Act
FGD	focus group discussion
FoRB	Freedom of religion or belief
IDP	internally displaced person
IDS	Institute of Development Studies
IG	Inquiry Group
LGA	Local Government Area
LNOB	Leave No One Behind
NGO	non-governmental organisation
NPR	National Population Register
NRC	National Register of Citizens
RADI	Resilient Aid Dialogue Initiative
SDG	Sustainable Development Goal
TNSB	Tamil Nadu Slum Clearance Board

# Executive summary

The purpose of this study, conducted during the Covid-19 pandemic between November 2020 and March 2021 in India and Nigeria, is to explore the direct and indirect effects of Covid-19 on religiously marginalised groups experiencing intersecting vulnerabilities. These findings provide recognition of the impact of Covid-19 on targeting and encroachments faced by these groups in order to inform policy so that it includes their perspectives in building back better and promoting inclusive development.

The Foreign, Commonwealth & Development Office's (FCDO's) Freedom of Religion or Belief (FoRB)/Human Rights and Democracy department is committed to ensuring that religious minorities are included in the Leave No One Behind (LNOB) agenda. A key area for this agenda is the impact of Covid-19 on people living in poverty who also face religious marginalisation. The impact of the pandemic has been a key concern for the UKAID-funded programme the Coalition for Religious Equality and Inclusive Development (CREID), convened by the Institute of Development Studies (IDS). This research was done in collaboration with CREID.

Policymakers need to understand both the direct and indirect impacts of Covid-19 in order to coordinate effective support and avert deepening marginalisation. This research demonstrates how **religious inequalities** intersect with other inequalities of power – historical, structural, and socially determined characteristics (class, ethnicity, caste, gender, age) – to shape how people experience the Covid-19 pandemic (see also Ryan and Al-Ayadi 2020). The study has been carried out in Nigeria and India, both countries which manifest high levels of authoritarianism, an absence of press freedom, targeting of religiously marginalised groups, and unequal access to public services and the protection of the state by religiously marginalised groups, according to geographic location. Findings reveal the appalling everyday realities as well as the great courage of religious minorities living in poverty during the pandemic.

The report presents key findings on ways in which the experiences of people are accentuated by religious marginality in its intersections with other identifiers. The findings are drawn from discussions held during 24 participatory inquiry groups (IGs), drawings, reflections, ranking and scoring matrices, and 30 semi-structured interviews. These activities took place with people living in poverty, brought together in separate groups of men and women of each religious minority, and with comparator groups from the mainstream religion. The selected sites were towns sheltering internally displaced people (IDPs) in Plateau and Kaduna states in Nigeria, and urban slums in Tamil Nadu and Karnataka states in India. In each site, we also consider the experiences of comparator



groups, i.e. those also living in poverty but of the mainstream religion, such as *dalit* Hindus in India, Muslims living in a predominantly Christian area of Nigeria, and Christians living in a predominantly Muslim area of Nigeria.

The findings, while interconnected, are grouped in the report as follows.

**Economic impacts:** The Covid-19 pandemic has devastated the livelihoods of those most vulnerable to crisis: in the urban slums of India, these are people who work in construction and trades, who sell goods in the streets and markets, and domestic workers. In the Nigerian towns studied, these are farmers and petty traders. Religious identity has amplified the economic shock of the pandemic in India because Muslims are less likely to continue in employment and have been targeted when they leave the home because of a national scapegoating of Muslims as Covid-19 spreaders. In Nigeria, the economic impact of Covid-19 is felt most acutely by Christians who have been displaced by religiously motivated attacks on their villages. They have lost breadwinners and cannot return to their farms to cultivate food due to ongoing insecurity.

**Access to assistance during the pandemic:** Religious identity shapes the level of government assistance received during the pandemic, exacerbating the economic impact. Religious minorities in both countries had little or no access to government assistance. In India, churches and mosques provided support to their congregations but Hindu temples remained closed, exacerbating the economic impact of Covid-19 on *dalit* Hindus. Some inter-faith cooperation and neighbourly care continues, despite the polarisation driven by the governing party and the media.

**The impact of Covid-19 on health:** The main health impact of Covid-19 on these groups is mental health. In India, distress and despair due to hunger and loss of livelihoods during lockdown was acute amongst *dalit* Hindus, but also amongst Muslims who, already scapegoated by the Citizenship Amendment Act (CAA), are now exhausted by targeting, harassment, and constant fear. In Nigeria, Covid-19 infection was unknown, but the impacts of the violent attacks and loss of life and livelihoods during lockdown provoked despair and depression amongst Christian respondents.

**Direct experience of FoRB and religious discrimination during the pandemic:** In Nigeria, the attacks on Christian villages during the pandemic were religiously motivated. Local politicians are perceived to deploy security forces and distribute aid along ethno-religious lines. Participants reported that soldiers appear indifferent to their communities and fail to pre-empt or repel the attacks. In India, Muslim participants were fearful to report

discrimination for fear of reprisals, revealing the scale of the issue. They revealed experiences of accusations of spreading Covid-19, harassment, and beatings.

**Insecurity during the lockdown:** In Nigeria, the lack of protection and security for Christian villages in Kaduna and Plateau exacerbates the impact of Covid-19. Not only do they have to sustain their families during lockdown, but they have been displaced from their source of livelihood and must risk their lives if they return to cultivate food. The alternative is unthinkable, as it means their children starve. The lack of state protection has led some Christian communities to organise self-help, endangering the lives of their young people who take on this task. State security laxity in protecting religious minorities from targeting has also led to increasing levels of violence towards Muslim men in India.

**Impact on schooling and education:** The loss of access to schooling for children is universal, across all the groups. It is exacerbated in Nigeria by the attacks on Christian villages, where schools and churches have been burnt down, and teachers have fled. Across all the groups, those in greatest poverty are unable to provide the devices needed for online school. In the longer term, the impacts of Covid-19 will have lasting effects on families and will prolong and deepen the impact of the lockdown.

The research has uncovered a critical intersection of vulnerabilities where faith or caste and gender intersect with extreme poverty, creating higher levels of insecurity during the pandemic for religious minorities. Greater sensitivity to these intersections is essential for the longer-term recovery of these groups, who otherwise face slipping deeper into intergenerational poverty. Deepening poverty and proliferating ethno-religious injustices are fuelling tensions and conflict. The risks of neglecting these issues are immense.

# 1. Contexts

This research took place within two states in each of the following countries: Nigeria and India.

## 1.1 Nigeria

Wide disparities in gender rights, roles, and relationships constitute an often overlooked thread in the complex tapestry of Nigeria's volatile political affairs (Winihin Jemide 2016). Unequal gender power relations are set against the backdrop of overtly patriarchal Nigerian subcultures in which women and girls experience structural and systemic discrimination and violence (Para-Mallam 2019). Men and women's experiences of gender-based disparities are significantly mediated by other identity markers such as

socioeconomic status, religion, ethnicity, geographical location, age, and disability. Most importantly, males and females are differentially disempowered or advantaged depending on income level, educational attainment, and identification with ethnic and religious communities. These factors are also key determinants of the nature and severity of exposure to violence and general insecurity. Men and women, boys and girls experience insecurity and its impacts differently and disproportionately. The Covid-19 pandemic and associated government responses put a spotlight on the gendered dimensions of insecurity, such as intimate partner violence, as well as other forms of domestic and sexual abuse which have surged in police and media reporting. Thus, the study explores how gender and other identity markers intersect to impact the lives of Muslims and Christians in the wake of Covid-19.

For many years, Nigeria has seen a steady increase in cases of insecurity. Incidences of kidnapping of civilians and schoolchildren have increased sharply, both by armed men and by the insurgent group Boko Haram, who often demand large ransoms. There are many indications that government efforts to combat crime, kidnapping, and insurgent activity are not yielding results. On many occasions, farmers have been killed and clashes between herders and insurgents are now a daily reality. This is in addition to the constant clashes between members of Nigeria's major religions – Islam and Christianity – especially in states like Plateau and Kaduna. This is certainly related to the deteriorating economic situation, and the pandemic has only made it worse. These insecurities, especially the attacks by Boko Haram, militants, and bandits, have caused displacement for many people who were trying to escape the attacks in the villages and towns to eventually migrate to the cities. Most displaced populations are harboured in urban slums, with no conscious efforts by the government to reintegrate or resettle them. The displaced youth population feel economically disempowered and socially neglected; some young people have become susceptible to drug cartels while others have resorted to prostitution.

Women and children comprise at least 75 per cent of IDPs in North East Nigeria, where the Boko Haram insurgency has ravaged towns, villages, and entire communities. Both research sites – Plateau and Kaduna states – have witnessed decades of violent ethno-religious conflicts and both Christians and Muslims claim to have experienced religiously motivated attacks and political exclusion. The situation in these states is complicated and complex for a variety of reasons. Both are located in northern Nigeria – North Central and North West zones, respectively. Plateau is one of only two states in Nigeria (of a total of 19) whose populations and governments are predominantly Christian, consisting of mainly non-Hausa/Fulani indigenous ethnic groups. Similarly, indigenous ethnic Christian peoples populate the southern part of Kaduna state, although it is geopolitically located in North West Nigeria. Within the larger context of a predominantly Muslim North, Christians in

Plateau and Kaduna feel victimised by centuries of Islamic domination (Ambe-Uva 2010). Conversely, Muslims who have long settled in Plateau state and Southern Kaduna often feel marginalised by Nigeria's indigene/settler polarisation engineered by constitutional fault lines. The implication is that in both states, Muslims and Christians lay claim to marginalisation and minority status (Gofwen 2012).

In view of the foregoing, comparator groups of Fulani Muslim women and men were selected as marginalised minorities in Bassa Local Government Area (LGA) of Plateau, being a predominantly Christian state. Christian women and men were selected to participate in comparator groups from the Lere LGA of the southern part of Kaduna state, being a predominantly Muslim state.

### **1.1.1 National context**

Nigeria is ruled at the national level by a democratically elected federal government comprising executive, legislative, and judicial arms. The 1999 Constitution (as amended in 2011) lays the foundation of a legal regime of statutory and customary laws, including Sharia law in some northern states. Religion plays a significant role in public and private life in Nigeria. The demographic profile depicts a nation almost equally split between Christians and Muslims, with the latter predominantly in northern Nigeria and the former mostly predominant in the southern part of the country. Indeed, the postcolonial political economy of Nigeria has often centred around intense ethnic, religious, and class cleavages that have at times threatened the fabric of national identity and cohesion (Shedrack and Best 2007). The first military coup in 1966 and eventual civil war between 1967 and 1970 had strong ethno-religious undercurrents, which continue to shape social, political, and economic dynamics at national and subnational levels. For instance, religion has featured prominently as an important organising principle in party politics and electioneering since the return to democracy in 1999, as well as a major trigger of sectarian violence.

In 2000, 12 states in northern Nigeria declared the institution of Sharia Law. This was widely perceived as a protest reaction to the election of General Olusegun Obasanjo, the first Christian President and the first President from the south of Nigeria in 20 years, (except for a brief six-month interim government led by Chief Earnest Shonekan). Both the 2015 and 2019 elections were significantly infused with intense public rhetoric around ethno-religious contestations, indicating that identity politics have not abated but rather intensified, complicated further by conflicting geopolitical agitations for resource control, an Islamic state, restructuring, and secession. Climate change factors and the fallout from intra-state civil strife in the Maghreb region, precipitating massive transhumance (seasonal movement of livestock) and movement/proliferation of mercenaries and arms into Nigeria through its northern borders, have aggravated an already combustible

situation. Hence, democratic consolidation in the Nigerian state is severely threatened by militancy, insurgency, terrorism, rising criminality, and social disorder ensuing from intractable identity-based antagonisms.

### **1.1.2 Plateau state**

Plateau state,<sup>1</sup> located in North Central Nigeria, has a land mass of 27,147sq. km and a projected population of 4.2 million in 2016. Since 2001, Plateau has been embroiled in a series of inter-religious, inter-ethnic, and resource-based conflicts. At various times, these conflict labels have been known to intersect, leading to what has come to be termed the 'Plateau Crisis'. Although the state has a predominantly Christian identity, there is a relatively large population of Muslims, and the growth and economy of the Jos Plateau area most especially, which emerged out of the early twentieth century exploitation of tin, occurred mainly through the agency of labour conscripted by British colonial authorities from various parts of Nigeria, making the state capital of Jos one of the most cosmopolitan cities in northern Nigeria (Plateau Indigenous Development Association of Nigeria 2010). As a result, the dynamics of the area have not only been about religion but also competition for power, space, and identity amongst all groups that have come to identify as 'owners of the land' in their own right. With mining and trade of tin diminishing a few decades after independence, ventures like dry season farming and other alternatives began to grow, thereby enhancing the growth of trade and markets in the state (Danfulani and Fwatshak 2002; Mwadkwon 2001). This and a rapid growth in population within Jos and its contiguous local government areas have given rise to increased competition over land and other natural resources, for both agriculture and habitation. Most of the population reside in rural areas, with labour-intensive farming as their major form of occupation. Women form the bulk of family labour for subsistence agriculture.

As noted earlier, there has always been a struggle between those who see themselves as indigenes (or more specifically, autochthonous communities) and those who are seen (by the indigenes) as 'settlers', in Jos. These identity connotations and classifications have continued to raise contentions and conflict among the various identity groups within the state. Furthermore, the conflicts in Jos and environs since 2001 have led to the formation of segregated settlements within the city, compartmentalised by identity (both religious and ethnic), thereby leading to many conflict fault lines.

The federal system of government in Nigeria constitutionally vests responsibility for the security of states in centralised uniformed forces, thus limiting the capabilities of state

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<sup>1</sup> Plateau state is located centrally within Nigeria and is bounded by the states of Kaduna in the west, Nassarawa to the south, Taraba to the east, and Bauchi to the north.

governments to guarantee the security of their territories. The centralised allocation of resources from the Federation Account to states is based on various indices, including land mass and populations. In addition, excessive dependency on federally controlled oil revenue with poorly developed internally generated revenue sources, has limited the availability of funds to establish state police forces, which governors had clamoured for in the face of rising insecurity. However, when a fresh spate of ethno-religious violence erupted in January 2010, the Plateau State Government, led by Jonah David Jang, sought and obtained federal permission in 2011 to set up Operation Rainbow. The aim was to shore up the inadequate efforts of federal security agencies in responding to a targeted attack on rural communities. Nevertheless, ethno-religious skirmishes, militant herder attacks on farming communities with internal displacement of indigenous populations and encroachment of armed gangs into urban areas, and other forms of criminality including kidnapping, sexual assault, human trafficking, child prostitution, and cattle rustling persisted. These security threats particularly affect the Northern Senatorial District of the state, which has six LGAs: Barkin Ladi, Bassa, Jos East, Jos North, Jos South, and Riyom. It is reported that some 54 indigenous communities remain displaced and unable to return home because Fulani militants and their households have overtaken them. Therefore, underlying tensions remain around access to and occupation of indigenous homelands. The present administration of Governor Simon Bako Lalong established the Plateau State Peace Building Agency in 2016 to promote a non-militaristic approach to conflict management and inter-ethnic, inter-religious reconciliation and to nurture and promote mutual trust. Although the frequency and intensity of the crises have abated, peace and security in Plateau state remain volatile with intermittent violent incidents, particularly in Bassa and Barkin Ladi LGAs.

#### **Local sites:**

**Bassa LGA** is located in the northernmost part of Plateau state, bordering the states of Kaduna from the west, and Bauchi from the east. Its headquarters are in the town of Rukuba, which houses Nigeria's 3rd Armoured battalion, one of the largest army cantonments in central Nigeria. It comprises autochthonous ethnic groups including the Buji, Irigwe, Kuche, and Ogomo. The Irigwe are the most affected in the context of our study. Also living among these groups are a reasonably large population of Fulani and Hausa communities. The farmer–herder conflict has been a common feature in almost all parts of Bassa LGA; however, particular attention for this work focuses on the most affected area within the local government, which is in its northern areas, between the Irigwe and the Fulani. The Irigwe people are settled mostly within the two districts of Kwall and Miango, although they are also found in parts of Jos North, Jos South, and Riyom LGAs of Plateau state and some parts of southern Kaduna state. The Fulani have long been living amongst the Irigwe, and as noted by one respondent:

*Before they started to attack us, there was mutual understanding and accommodation between us. It was so much so that the Elders Council in the palace of District Head of Miango included the Ardo [local chief] of the Fulani people who called Miango home.<sup>2</sup>*

### **1.1.3 Kaduna state**

Kaduna state has experienced ethno-religious crises since the 1980s, representative of nearly a third of violent incidents related to armed groups befalling Nigeria (Ayandele 2021). According to the Armed Conflict Location and Event Data Project, there have been about 220 violent outbreaks linked to ethnicity and religious differences, resulting in close to a thousand mortalities. In the most recent past, there have been approximately 450 persons kidnapped for ransom and hundreds of communities destroyed, causing the displacement of thousands of people (*ibid.*).

One of the causes of the violent conflict in Kaduna originates from the lack of trustworthy census figures since the colonial era. The contestation of population distribution in the state promotes distrust, triggering conflict over the control of power and resources. In the northern area of Kaduna, the population is predominantly Muslim, whereas in the southern part, the people comprise about 64 diverse but related ethnic groups, mostly Christians. Before British colonial rule, the people in the south practised African traditional religions and were therefore the target of Christian missionary proselytisation. Consequent to the dynamics of religion and ethnicity, two dominant causes of discrimination in Nigeria, the state has recorded the highest number of incidents of religious and political violence with colossal fatalities aside from Borno state. The latter has witnessed a massive insurgency championed by the Islamic extremist group generally known as Boko Haram – translated in English as ‘western education is forbidden’.

The insecurity and inequalities in Kaduna state orbit around three key overlapping threats. The first relates to ethno-religious crisis, a challenge that has ravaged several communities for decades. This is followed by the farmer–herder conflict ensuing from the growing tensions over access to land and agricultural activity between groups, intensifying from 2011 to the present date. The third threat stems from armed gangs entangled in illegitimate activities, including kidnapping for ransom, arms dealing, cattle rustling, and highway robbery.

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<sup>2</sup> Semi-structured interview with male Christian, 29 years old, university undergraduate from Kitagu, Miango, Bassa LGA), interviewed at Vigilante office Miango, 17 February 2021.

The rampant insecurity distressing the Kaduna population is not limited to this state alone. The rising insecurity in Nigeria seems to affect every part, including the geographically contiguous Katsina state, where over 300 schoolboys were reportedly kidnapped and later released by suspected Fulani militia. However, the issue in Kaduna is that the state is not adequately addressing violent extremism and ethno-religious conflict, which is accompanied by government public service delivery failure, ineptitude, falling standards in education, lack of equity and access to justice, among others. All these are signs of a society plagued by discrimination, public sector institutional weakness, and severe governance deficits.

#### **Local site:**

The **Kajuru LGA of Kaduna state** is one of the localities where the Adara people, a minority group in Nigeria, predominantly Christians, are found. The Adara of Kajuru inhabit various villages, including Kikwari, Kujeni, Kujeni Dutse, and Angwan Barde, where participants for this study were recruited. Participants revealed that they had fled their areas after attacks by Fulani herdsmen in April 2020 and February 2021. The attackers burnt down homes and properties, seizing their farms – their primary source of livelihood – thereby making the Adara from the affected villages refugees in Mararaban Kajuru. Aside from the loss of valuables, most of the participants told the researchers that they had lost husbands, wives, children, parents, siblings, and other relatives, and the outcome has made life difficult, leaving them with horrifying memories. The participants now live in endless fear as refugees and are starved, living a life of dependency and pain, not knowing where aid will come from, and yearning to return to their villages.

Muslim groups were interviewed in the **Rigasa community**, which is a ward in **Igabi LGA of Kaduna state**. The community is dominated by the Hausa people, who are predominantly Muslims. Most are internally displaced, refugees from Birnin Gwari village because of insecurity following continued banditry activities, ranging from kidnappings, killings, maiming, and theft.

## **1.2 India**

### **1.2.1 National context**

With almost 1.4 billion people, India is the second most populous country in the world (UNDESA 2020) and is projected to be the most populous country by 2022, as well as the first country to reach a population of 1.5 billion (Press Trust of India 2015). As of 2020, Hindus make up 78.9 per cent of India's population, or about 1.1 billion people. Muslims are the second-largest religious group, comprising 15.4 per cent of India's population, followed by Christians at 2.4 per cent. Other religions, including Sikhism, Buddhism, and



Jainism, have millions of followers in India but constitute a very small percentage of the total population.<sup>3</sup>

According to Pew Research Center projections, the proportion of Muslims is expected to increase through 2050, giving India the largest Muslim population in the world. Although some right-wing Hindu nationalists use the spectre of imminent decline to animate anti-minority activities, Hindus will continue to constitute a very large majority of the country's citizens (Pew Research Center 2015). According to the Pew Research Center:

Muslims are expected to grow faster than Hindus because they have the youngest median age and the highest fertility rates among major religious groups in India. In 2010, the median age of Indian Muslims was 22, compared with 26 for Hindus and 28 for Christians. Likewise, Muslim women have an average of 3.2 children per woman, compared with 2.5 for Hindus and 2.3 for Christians.  
(Hackett 2015)

Though Hindus constitute the majority religion in India, there is significant diversity within Hinduism itself.<sup>4</sup> For example, Hindus in northern India are vegetarians, while many Hindus in the southern states of Kerala and Tamil Nadu eat fish and meat, which is far more unusual in other states. There have been debates among various Hindu groups on a whole host of other differences. The degree of diversity within Hinduism is key to understanding religious freedom in India.

There are large Muslim populations in the states of Uttar Pradesh (UP), Bihar, Maharashtra, West Bengal, Andhra Pradesh, Karnataka, and Kerala. Muslims are the majority in Jammu and Kashmir. India currently has the world's second-largest Muslim population, after Indonesia. As with Hindus, Muslims in India are not a homogenous group. They include

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<sup>3</sup> Country population data is derived from United Nations Population Division (2019). Religious affiliation proportions are derived from Pew Research Center (2020).

<sup>4</sup> A five-judge constitutional bench of Chief Justice P.B. Gajendragadkar, K.N. Wanchoo, M. Hidayatullah, V. Ramaswami and P. Satyanarayanaraju in the 'Sastri Yagnapurushadji' case [1966 SCR (3) 242] attempted to narrate the historical and etymological genesis of the word 'Hindu'. Writing the judgement for the bench, Justice Gajendragadkar said: 'The historical and etymological genesis of the word "Hindu" has given rise to a controversy amongst Indologists; but the view generally accepted by scholars appears to be that the word "Hindu" is derived from the river Sindhu, otherwise known as Indus which flows from the Punjab. When we think of the Hindu religion, we find it difficult, if not impossible, to define Hindu religion or even adequately describe it. Unlike other religions in the world, the Hindu religion does not claim any one prophet, it does not worship any one god, it does not subscribe to any one dogma, it does not believe in any one philosophic concept, it does not follow any one set of religious rites or performances, in fact, it does not appear to satisfy the narrow traditional features of any religion or creed. It may broadly be described as a way of life and nothing more.'

Sunnis (many of whom follow the Barelvi Movement),<sup>5</sup> Shias,<sup>6</sup> Dawoodi Bohras, Sufis, and Ahmadiyyas.

Christian populations are found across the country, with greater concentrations in the northeast as well as the southern states of Kerala, Tamil Nadu, and Goa. The three small north-eastern states of Nagaland, Mizoram, and Meghalaya have large Christian majorities (Office of the Registrar General and Census Commissioner 2020). Christians in India are divided into various denominations, the largest of which is Roman Catholicism. In addition, there are Eastern Syrian Rite Saint Thomas Christians (including Syro-Malabar Catholics and Jacobites) and Malankara Orthodox Christians. Protestant Christians are also present, including Evangelicals, Baptists, Lutherans, Anglicans, and Pentecostals. Many mainline Protestant groups have united and organised themselves into two ecumenical churches: the Church of North India and the Church of South India. Non-denominational forms of Evangelicalism and Pentecostalism have grown rapidly in the last four decades, and the influence of their theologies and worship styles can be seen among members of all other forms of Indian Christianity. Charismatic Catholicism is also popular. The diversity of Christianity in India means that there is no one leader, voice, or representative of India's Christian churches (*New World Encyclopedia* 2020).

More than 250 million people, or 24 per cent of India's population, belong to lower-caste and tribal groups that are officially listed, respectively, as 'Scheduled Castes' (abbreviated 'SC', and also known as *dalits*), and 'Scheduled Tribes' (abbreviated 'ST') (Office of the Registrar General and Census Commissioner 2021). Historically, members of SC communities have been the most likely converts to other religions, especially Christianity and Islam. This could be motivated in part by a desire to escape caste discrimination. Many members of SC and ST communities continue to face discrimination and other impediments to social advancement (Bharadwaj, Howard and Narayanan 2020). Caste-based discrimination is illegal, but incidents of discrimination continue to occur, especially in rural areas.

According to an Indian government report, 89.5 per cent of Buddhists, 30.7 per cent of Sikhs, and 22.2 per cent of Hindus belong to SC communities (Prime Minister's High Level

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5 The Barelvi Movement was founded in 1904 by Ahmed Razi Khan of Bareilly in defence of traditional Islam as understood and practised in South Asia and in reaction to reformist attempts in Islam. The movement emphasises personal devotion to the Islamic prophet Muhammad and a synthesis of Sharia with Sufi practices, such as veneration of saints.

6 Shia Islam primarily contrasts with Sunni Islam, whose adherents believe that Muhammad did not appoint a successor and consider Abu Bakr (who was appointed Caliph through a Shura, i.e. community consensus) to be the correct Caliph.

Committee, Cabinet Secretariat, Government of India 2006). Meanwhile, 32.8 per cent of Christians, 15.9 per cent of Zoroastrians, and 9 per cent of Hindus belong to ST communities. Some reports claim that half of all SC and ST communities in rural India live in poverty and are illiterate (Sen, Gang and Yun 2002). The dropout rate from elementary school for SC children is 51 per cent, which is well above the national average of 37 per cent. Dropout rates among adolescent SC and ST girls are even higher than the 64 per cent national average (Human Rights Watch 2014).

Nationalist Hindu groups regularly express concern about SC conversion from Hinduism and try to stem the tide by supporting legal and social impediments to conversion. Those who convert encounter legal restrictions affecting their access to affirmative action-style benefits. They may also face social repercussions, such as attempts to forcibly convert them back to Hinduism, exclusion from water sources and public distribution systems, and violence.

### **1.2.2 Tamil Nadu state**

The state of **Tamil Nadu** has considerable Christian and Muslim populations, and Tamil Nadu has the fastest-growing Christian population in the country. Today, over 6.5 per cent of the state identifies as Christian and almost 6 per cent of the state are Muslim. The 2011 census, which is still the only official data on religion, shows that Hindus remain a majority in the state, with 87.5 per cent of the Tamil Nadu population identifying as Hindus. In recent years, the state has seen a rise in anti-Christian intimidation, harassment, and violence. According to the United Christian Forum and the Religious Liberty Commission of the Evangelical Fellowship of India, Tamil Nadu experienced 322 verifiable anti-Christian incidents between 2011 and mid-2020. In late 2019, a controversial measure promulgated by the ruling Bharatiya Janata Party (BJP) amended the Citizenship Act of 1955 by providing a pathway to citizenship for persecuted religious minorities, but with the exclusion of Muslims. Since then, there have been many protests in the state. In early 2020, a large group of protestors from the Al Jamaat organisation and 15 other Muslim organisations were arrested by police in Coimbatore city. Although there was violence from Hindus against Muslims and vice versa, many Muslims claim to have been arrested on charges of assaulting Hindus under the Unlawful Activities Prevention Act, including Muslims living in the slums in our sample in the city of Chennai.

In March 2020, thousands of Muslims took to the streets in Chennai demanding that the state government pass a resolution against the Citizenship Amendment Act (CAA) and the National Register of Citizens (NRC). During the recent state elections in April 2021, which took place during the fieldwork for this study, politicians from the opposition party promised that if elected, they would not implement the CAA in Tamil Nadu. Despite

numerous promises by politicians to protect Muslims, many people – including the individuals in our IG discussions – fear that the deep-seated resentment by certain political leaders for their community will have a disastrous impact on their religious and economic lives. During one IG discussion, one of the Muslim men said that Muslims in Tamil Nadu were being hounded by the authorities even though they had nothing to do with the Tablighi Jamaat incident<sup>7</sup> in Delhi:

*[T]hey all started blaming us... the Muslims, that is. They said that all who went to Delhi Jamaat meeting were responsible for the spread of corona. And all who went to Delhi were tested and then we were tested also, we were targeted by the police and by rumours spread by the public.*

### **1.2.3 Karnataka state**

The state of Karnataka is home to a large minority Muslim population. According to the 2011 Census of India, a majority of the population remains Hindu (84 per cent), while over 12.9 per cent are Muslim and 1.93 per cent are Christian. Karnataka is the birthplace of Jainism and has small but active Jain and Buddhist religious communities. While Muslims are distributed throughout the states, most Muslims are concentrated in pockets, including in northern Karnataka. As in most states in India, Muslims live mostly in urban areas. Between 1961 and 2011, the share of Muslims rose from 9.8 to almost 13 per cent. The rise in the Muslim population in the state stands in sharp contrast to the steady decline of the Christian population, from 2.09 per cent in 1971 to 1.8 per cent in 2011. Like Muslims, Christians in the state are concentrated in urban areas and predominantly in the state capital of Bangalore and in the port district of Dakshin Kannada. The Christian community in Bangalore, like in the rest of India, continues to punch above its weight in providing high-quality and accessible education, health, and other social services. Although less than 2 per cent of the population is in Karnataka, the Christian community provides 25 to 30 per cent of voluntary sector operations in India.

Consistent with the state–region pattern of religious violence and religious restriction in BJP-controlled states, right-wing Hindu nationalist agents prompt communal clashes and religion-related violent attacks. On 11 August 2020, violent clashes took place in a Muslim-majority slum in Bangalore. The slum, DJ Halli, is located a few miles away from our sample site. The clashes made international news when police opened fire on Muslim protesters and killed three people. The protests were triggered by an inflammatory Facebook post said to be authored by a Hindu politician’s nephew. More than 100 people were arrested and charged with armed assault. The Muslim men in our IG talked at length

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<sup>7</sup> See Bisht and Naqvi (2020).

about their fears of being deliberately targeted after this attack. In an IG discussion in a Bangalore slum, it was clear that Muslims were weary of the relentless religiously motivated violence and unrest in their community. Talking about the aftermath of riots in DJ Halli, the neighbourhood nearest their slum, one of the men said that ‘they hunt us down and throw us in jail. “Muslims are doing wrong things”, they say, “Muslims are breaking the law,” they say. That is what we hear. “Go to Pakistan,” they say.’

#### **Local sites:**

Bangalore city is the capital city of Karnataka, which is controlled by the ruling BJP. However, north Bangalore, where the study was conducted, has one of the largest concentrations of low-income Muslims and Christians and is managed by the Indian National Congress Party (the opposition party) municipal council members. This part of Bangalore is more open to religious minorities. There is, on average, greater freedom of religion or belief in this part of the city, where numerous religious minorities live and worship compared to other parts of the city and state. A rough estimate indicates that there are over 50 independent and mainstream Protestant churches, including four large Catholic churches in or very near the slums. There are also two large well-attended mosques within the boundaries of the slums. Given its proximity to the international airport, there are a few large apartment complexes that host middle-class families and those who work in the city. Many of the slum-dwellers work as domestic servants and drivers for the people who live in these apartment complexes.

Chennai is the capital of Tamil Nadu. All the IGs, which include comparator groups and semi-structured interviews for Christian and Hindu individuals, were conducted in a deeply deprived neighbourhood of Korukkupet in northern Chennai. The city of Chennai (formerly Madras) is divided into four zones: south, north, central, and southeast. The northern part of the sprawling city has significantly more slums than any of the other zones. In 2016, the Tamil Nadu Slum Clearance Board (TNSB) conducted a survey as part of its slum-free city plan and found that north Chennai has more than 470 out of the 1,131 slums in the city. While this is still a significant undercount, it gives us a picture of the level of poverty and deprivation in this part of the city. Most of the residents of the slums in Korukkupet live on land that is unhealthy and environmentally unsafe. Open sewers run beside their dwellings and there is limited access to clean running water. While some of the single-roomed houses are made of brick and cement, most of them do not have a *patta* (legal document), which leaves residents vulnerable to eviction and land-grabbing by politicians and local thugs. As part of its ongoing election promise, the current state government has expressed concerns about the condition of the homes and sanitation in the slum and has planned to ‘resettle’ the residents within the next six to eight months.

Participants of the Muslim IGs were drawn from another northern Chennai-deprived neighbourhood called Vyasarpadi, one of the oldest slums in the city. A majority of the residents of the slum are *dalits*, with large numbers of *dalit* Muslims who have lived there for decades. The slum is located in a low-lying area of the city and suffers from frequent flooding during the monsoons. Most of the homes do not have proper electricity connections, safe water, or sanitation. There are a few primary health clinics and residents are forced to go out of the slum to receive good health care. Like the residents of the Korukkupet slum, Vyasarpadi slum-dwellers have been asked to move out of their current three-story tenements while the government constructs 13-story buildings. Most of the residents have resisted moving and fear forced eviction as the government insists on making way for the new multi-story facilities. The residents have heard that other 'resettled' structures, like the ones proposed in Vyasarpadi, do not have working lifts and people are asked to pay 750 rupees a month for maintenance. Like Sait Palya (see Section 2.3.1 for Bangalore below), Vyasarpadi is a slum where mostly low-income Muslim *dalits* have become confined to squalid slums because of their religion and their caste.

Most residents in north Chennai, in Korukkupet and Vyasarpadi, work in the harbour, railway station, and as domestic labourers. They are daily wage labourers who lost their jobs during the current Covid-19 pandemic.

## 2. Methodology and research process

### 2.1 Methodology

*What if all I have in my river are stones?*

(Christian woman, Kaduna state)

The methodological approach employed in this research project has attempted to combine traditional qualitative research methods (semi-structured interviews) with participatory group-based discussions, using visual methods to access and communicate experiences, and facilitating group dialogue around the issues that the groups themselves identify. The expectation is that, through staged group activities moving from individual activity to group discussion, this enables trust and rapport to be built with the researcher, and between the participants. This is of particular importance when sensitive topics are discussed, as is the case in this research. To this end, the research training included a refresher on semi-structured interviewing, and discussion of the topics for the interview guide, as well as step-by-step explanation and practice of the participatory research methods **River of Life** and **participatory matrix ranking**.

In each site, this combination of qualitative and participatory methods was used in gathering data for the study and was found to generate complementary data. Inquiry groups began with the River or Road of Life exercise, which enabled participants to one by one share the stories of their lives over the last year and a half, from before the Covid-19 pandemic to their experiences of life in the shadow of Covid. This exercise prompted group discussion of the issues and was followed by a ranking exercise to identify which were the most pressing issues. We also encouraged participants to mention enablers that had helped them to cope through this period. Semi-structured interviews were conducted with selected participants to deepen or complement the IGs.

In each country (India, Nigeria), the local research coordinating partners identified the local sites and local researcher/facilitators and arranged logistics for the training workshops, which were held remotely over two days, one per country. Eight local facilitators were identified in each country: four per site with one man and one woman of each religious minority, i.e. a Christian male facilitator led the IG with Christian men in Chennai, a Muslim woman facilitator led the IG with Muslim women in Kaduna, and so on. For the training workshop in India, local researchers gathered in each of two sites and connected with Dr Howard via Zoom. In Nigeria, some local researchers gathered at the university while others joined remotely and connected with Dr Howard via Zoom. After the training, the local teams identified research participants and prepared the materials for the fieldwork. Dr Howard drafted semi-structured question guides and IG step-by-step instructions, which were then discussed and adapted by each team. In each site, the local facilitators conducted a total of four IGs, two comparator focus group discussions (FGDs), and up to eight semi-structured interviews in each site. The combination of methods in the IGs enabled individuals to share their experiences, and for the group to reflect on the subject or concern raised.

In **Nigeria**, individuals were selected for the semi-structured interviews from the IGs whose experiences encapsulate the concern of the study. The groups were designed to cover a range of opinions and experiences; the researchers chose participants from a range of ages, drawn from communities that feel marginalised, and are experiencing poverty. In **India**, individuals were chosen to participate in semi-structured interviews to include those who we could not include in the IG discussions due to Covid-imposed limits on participation. In addition, most of the individuals selected for semi-structured interviews were older people between the ages of 50 and 70. The group was chosen to cover the experiences of the pandemic across age groups and for those in large cities, like Bangalore, who lived alone.

For the **Rivers of Life**, participants used marker pens on cardboard or flipchart paper to draw either a river or road. Those who were not comfortable drawing placed objects instead, which they picked from the local environment, to tell their stories. These adaptations were decided in each site. For example, in Miango, Plateau state, it was agreed that leaves and green grass would represent stories of wellbeing and harmony in people's lives; pebbles/tiny stones would represent difficult periods; while dry sticks represented periods without significant meanings or impact. Participants presented and shared their stories with the group. The stories were then transferred to two cardboard sheets with one summarising the challenges and the other enablers.

**Figure 1: Research participant narrates his River of Life, Plateau state**



After presenting the River of Life as an exercise aimed at eliciting the different experiences the participants had gone through, especially as a marginalised group, the researchers led discussions that inspired the presentation of the **matrix**, outlining the challenges stated by each participant. The challenges raised include insecurity, loss of life, health, homelessness, hunger, loss of property and sources of livelihood, lack of education of children, and an increase in the spate of kidnapping and theft. Using beans or small stones, the participants registered the severity of each challenge on a scale of 0 to 3. During the presentation of the Rivers/Roads of Life, and the ranking exercise, major themes emerged in the discussions, prompted with additional questions from the researchers. These included: experiences of targeting of religious minorities/marginalised groups, especially during the Covid-19 pandemic and its impact on their livelihoods, health, security/safety, mobility, education, religion, and general wellbeing. The methods enabled reflection on whether the intersection of variables such as class, gender, and age heightened such vulnerabilities.



In Nigeria, comparator FGDs were held with Muslim men and Muslim women in Plateau, and with Christian men and Christian women in Kaduna. In India, comparator FGDs were held in both sites with Hindu men and Hindu women living in poverty.

The following tables summarise background information on the research participants in each IG.

**Table 1: Research participants – Plateau**

<i>Christian men</i>	<i>Christian women</i>	<i>Muslim men</i>	<i>Muslim women</i>	<i>Comparator men</i>	<i>Comparator women</i>
<p>Eight men aged 27–40 from Hukke, Ancha, Taru, Kitago, and Nkiedonwan villages of Bassa LGA. Four farmers, one teacher and three students (also farmers). One lost three brothers, one was wounded, two had family displaced and their mothers killed. One had their father and two brothers killed.</p>	<p>Eight women aged 28–50. Seven farmers: six farming vegetables to sell in Jos markets, and one in poultry farming after losing capital of their business selling clothing due to insecurity. One school support staff member. Two widowed through the crises, one of whom lost her son during the lockdown from gunshots. Five from Anchin, Kuke, Zugu, and Ramgun villages affected by</p>	<p>Eight men aged 30–52. Seven married and one single. One community aid worker. Two private school teachers.</p>	<p>Eight women living in Jos, aged 30–50. Two sell vegetables and edibles but lost capital due to Covid-19; one now a domestic worker. One sells children’s clothes and candies. Three are teachers in Islamic and private schools. Details were not provided for the eighth woman.</p>	<p>Eight Muslim men, Miango Fulani Muslim area.</p>	<p>Eight Muslim women, Miango Fulani Muslim area. Six are milk-sellers whose business has really slowed down due to the crisis. One is a tailor and one is a farmer who rears local chickens.</p>

	herdsmen attacks. One displaced to Miango town.				
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**Table 2: Research participants – Kaduna**

<i>Christian men</i>	<i>Christian women</i>	<i>Muslim men</i>	<i>Muslim women</i>	<i>Comparator men</i>	<i>Comparator women</i>
Ten men aged 23–60, from Kajuru. All of them farmers.	Ten women aged 23–55, from Lere. One is a seamstress, the remaining are housewives.	Ten men: one school teacher, one blacksmith, one was working in a business centre and now sells gas, one trader of provisions, one tailor; some displaced by general insecurity and kidnapping around their villages.	Ten women aged 25–60, Hausa Muslims. One food vendor, six petty traders, three with no occupation.	Nine Christian men in Yadi Garu, Lere LGA. Most formally educated, one with a master’s degree and one with an undergraduate.	Six Christian women in Yadi Garu, Lere LGA. One completed education, one seamstress, four farmers/ petty traders.

**Table 3: Research participants – Chennai**

<i>Christian men</i>	<i>Christian women</i>	<i>Muslim men</i>	<i>Muslim women</i>	<i>Hindu men comparator</i>	<i>Hindu women comparator</i>

<p>Eight men aged 34–50. All lived in Korukuppet slum and worked as day labourers, earning 10,000–25,000 rupees per month. During the past year, all the men earned less than 10,000 rupees per month. One was physically challenged and earned only 2,500 rupees per month after paying off his loan. Most were in debt to money-lenders and other individuals in the slum. Participants were a mix of Catholic and Protestant Christians.</p>	<p>Seven women aged 27–65. Five were currently married and two were widows. Most had either children or grandchildren at home. The women were either unemployed or homemakers caring for school-going children.</p>	<p>Eight men aged 40–52. Four were auto-rickshaw drivers who owned their vehicle but now have little or no business and cannot repay large loans they took to purchase their vehicles. On a good day, they used to make 300 rupees but the pandemic has cut this income to less than 150 per day. Most of their wives do not work so the men are the main bread-winners.</p>	<p>Seven women aged 27–60. Most were homemakers; only one worked as a tailor and earned around 20,000 rupees per month. All were married and caring for their children or grandchildren.</p>	<p>Eight men aged 25–60. Most worked as daily wage labourers and lived in the Korukkupet slum with their families. All were married with children attending school before the lockdown. Some of their children attended online classes.</p>	<p>Eight women aged 36–55. Four were separated or divorced. All had children at home who were struggling with online school. Four were homemakers and the rest worked outside the home. One was an auto-rickshaw driver and two own micro-businesses in the slum.</p>
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**Table 4: Research participants – Bangalore**

<i>Christian men</i>	<i>Christian women</i>	<i>Muslim men</i>	<i>Muslim women</i>	<i>Hindu men comparator</i>	<i>Hindu women comparator</i>
<p>Ten men aged 45–60. All lived in slums and raised their families there. Most were day labourers earning 10–25,000 rupees per month. One small business owner lost his business during lockdown, now unemployed. Three or four were alcoholics. Most earned below 10,000 rupees per month. One had lost his wife to Covid-19, now looking after his two children. Most in debt to</p>	<p>11 women aged 20–55. Three were single mothers and two were widows. Most had children or grandchildren at home. Most were domestic servants and have been unemployed since March 2020. All worked outside the home.</p>	<p>Six men aged 40–60. Three were autorickshaw drivers, own their vehicle but with little or no business, unable to repay loan taken for the purchase of the vehicle. On a good day, they made 300 rupees but since the pandemic, less than 150 rupees per day. Most of their wives do not work. Two men were part-time cooks for weddings, and prepare <i>biryani</i>, but due to the</p>	<p>Five women aged 27–40. All work outside the home. One is a single parent as her husband abandoned her ten years ago. All reluctant to talk about their legal status. One talked about the police harassing her teenage son after the DJ Halli riots.</p>	<p>Six men aged 36–54. Most were daily wage labourers and lived in the slums with their families. All were married with children in school before the lockdown. Some of their children attended online classes. All were <i>dalit</i> Hindus coming from different parts of Karnataka.</p>	<p>12 women, aged 20–55. At least five, perhaps six of the women are single parents who are also the main breadwinners in the family. All the women had children at home who were struggling with online school. All 12 women worked outside the home as domestic servants, office cleaners, and nursing home aides.</p>

moneylenders. Mix of Catholic and Protestant Christians.		lockdown they have had no employment.			
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## 2.2 The research process – Nigeria

In both Kaduna and Plateau, large numbers of people arrived for the research activity. In Kajuru, the nearly 200 people who turned up were refugees (a fact the researchers did not know in advance), and they came with the expectation that CREID was a non-governmental organisation (NGO) bringing palliatives, food, and other relief materials. The research team in Kajuru observed that while the foremost objective of the research was to understand what the lives of participants were like both before and during the Covid-19 pandemic, the research activities brought out issues that went beyond the planned scope of the research because the participants exposed us to new realities about the men and women in their localities that we had not imagined existed. In particular, the team noted the insights into the lives of women, the prevalence of domestic violence, and the impact of the lockdown on children and women's mental health.

In Rigasa, the team of Muslim researchers had arranged for a contact to assemble 20 IDPs (ten males and ten females) for the activities, but on arrival at the location, as in Kajuru, the team was overwhelmed by a crowd of more than 100 people waiting for them excited, thinking that the team had brought some palliatives. The team later gathered that the impression was that the government sent CREID researchers to share palliatives. Therefore, the team explained and clarified that the researchers were not from the government, neither were they there with palliatives. After much dialogue, the people were convinced to select ten males and ten females needed for the sessions. The remaining people left but others hung around until the last minute. In this setting, there was significant wariness about security. The team shared information about the research and sought consent to record the sessions. However, some participants refused to speak, believing that the team were either informants from the government or other groups aiding the activities of kidnappers. This suspicion caused a huge delay, as the researchers had to pause to further explain who they were and why they were conducting research of this nature. Despite such an effort, two individuals who were not comfortable revealing their identities left.

All research data were recorded, transcribed, and translated, and the transcripts were shared with Dr Howard. The initial organisation of the data was carried out by the local researchers and compiled into site reports. Dr Howard drew on the transcripts and the site reports to develop the analysis, which was enriched in discussions with the research coordinators in each country. Local researchers made a very important contribution to this study, not only with the data collection, but also transcription and translation of the scripts, and drafting of a report on activities (one per specific religious minority group). They have also been involved in validating the report and policy recommendations.

Limitations experienced in Nigeria were due to lack of security owing to the growing and unaddressed numbers of kidnappings and murders which create insecurity for travel. Also, there have been issues with Covid-19 uncertainties, making people quite wary of movement and activities.

Reporting from some groups was slowed down considerably by the large volume of translation from English to Hausa and back. This was challenging work, and it required in some cases a lot of back and forth between researchers. This was explained in more detail by a researcher:

*It was not possible to utilise the English language for the inquiry group given the level of education of the participants. It was during the semi-structured interviews and focused group discussion that a few women could speak English. Accordingly, we relied on the translated text. However, the Hausa used in the text was a very formal one and some of the vocabularies were difficult to fully comprehend and explain to the women because they also do not use the formal Hausa language in their everyday discussion.*

Researchers also noted that it was difficult to listen to their challenges without empathising with them.

### **2.2.1 Reflections on the methods**

The power of the methods to generate discussion was noted, and also how the group dialogue was useful to not only generate data but also to give people a sense of comfort and companionship. Some of the Nigerian team had expressed misgivings about using the participatory methods in the communities during the training session. However, in practice, some reported that the methods were well received. For example, in Plateau state, the IG activity with Muslim men used the River of Life and Road of Life, giving the participants the liberty to choose whichever they felt more comfortable to use. The facilitator noted that:

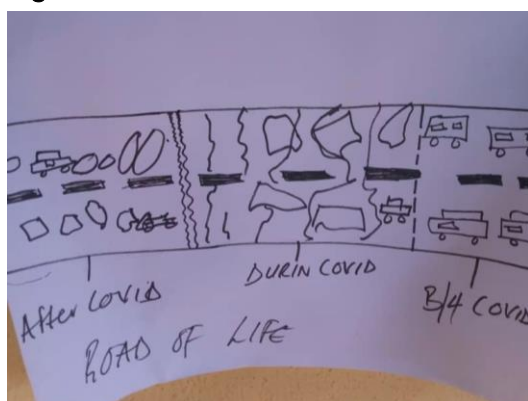
*surprisingly, all of them participated in the activity contrary to earlier assumption where we thought they might not have an interest. First, we gave all of them cardboard sheets and markers, and then explain what is expected of them by providing an example of how to use both River of Life and Road of Life to express their challenges and feeling during the period of Covid-19.*

He went on to comment that:



*participants were able to express their situation in surprisingly fantastic ways mostly using the River and Road of Life while many seem to prefer the use of Road of Life to express themselves. This River and Road of Life exercises as well as the ratings [ranking], complements the information given by the participants during the inquiry group discussion.*

**Figure 2: Muslim man's Road of Life drawing, Plateau state**



Researcher, Plateau team

Participant X drew a Road of Life map with gallops and potholes on the road to represent challenges and he expressed that sometimes the road is smooth, when there are fewer problems. Amazingly, his analysis of these challenges was both for him as an individual and for the community where he belongs. For example, he included some philanthropic individuals such as 'BB' who has provided immense support for the poor people during the Covid-19 period, and said that the road in front of BB's house is smooth, meaning that BB eases the suffering of the society around him. In further analysis, lockdown represents a serious rough on the road, meaning it has made life very difficult.

The facilitators that worked with Christian men in Plateau state noted that:

*the use of the inquiry group and the Participatory Rural Appraisal (PRA) Matrix Ranking were eye-openers for us the researchers. Although we were a bit apprehensive at first, most especially when we had considered using the Road of Life for the men, we soon realised that they not only grasped the concept but also appreciated it in a manner we had least expected. Their explanations and emotions were quite illuminating.*

In Kaduna state, the researchers observed that although the teams made efforts to appeal to the participants to draw the River or Road of Life on paper, exemplifying their situations in any way they felt best, many complained about writing on paper, insisting that they had

no formal education and so could not read or write. However, noting that a few had attended school, the teams encouraged those participants that writing could be a perfect way of communicating feelings, offering some therapeutic solutions.

**Figure 3: Christian woman in Kaduna narrates her River of Life**



*What you see is based on my life, we were enjoying there was no problem, we continued living until we came here, here you see where I drew a fish, we are all fine and enjoying our lives and nothing to worry about. But when you come here, you see the stones, it shows that all is not well, I have a lot of worries there is no peace. Every time the Fulani are oppressing us, we do not go to the farm at all, you cannot go out looking for food. We are still on the Fulani case, we are running all the time and we are not at peace now, we are here struggling, we are fleeing our hometown, we are living in misery with our children. We cannot go out and eat, people help us with a little food, clothes, and a place to stay. That is what we are still struggling with.*

While most of the Christian females had little or no education, it was observed that among the men, some had completed primary and secondary school education. So, for the females who could not write, the team facilitated them to make use of a variety of items to represent the low and high moments of their lives. Accordingly, the female group settled for sticks to signify challenges whereas stones symbolised difficulty, while green leaves typified the enablers. One noticeable example affirming that most of the females had no formal education was that they struggled to draw or even drop the various items on the sheet of paper.

*The River of Life activity was conducted for about 30 minutes, then participants were requested to share their experiences. A preponderance of them had similar stories. For instance, they talked about how life was cheerful before April 2020 until their lives were shattered by Fulani herdsmen's attack on their villages, killing members of their families, burning down houses and farms, leaving them homeless with no means of livelihood. One point of emphasis is that the participants observed that the impact of the Covid-19 was not as horrifying as the consequence of the attack on their lives, villages, and sources of livelihood.*

(Researcher, Kaduna team)

Some researchers working in Kaduna felt that certain exercises appeared incompatible with the reality confronted in the field. They found it difficult to convince the informants to draw their River of Life, especially since the setting was not conducive for them to draw. Besides, the halls where the Christian group met lacked tables and there was no adequate space to carry out the exercise. However, both the researchers and the participants were creative and adaptive. In the River/Road of Life exercise with Muslim men, researchers described that:

*where most of them hesitated at the beginning but when one of the participants understood and gave it a shot, the rest followed and did the same. Some of them could not write and draw their River/Road of Life. So we had to guide them and help them to do it, by asking them the period in which they were faced with serious challenges and using the symbols to identify those challenges periodically on their Road or River of Life.*

The researchers working with the Muslim women reported that:

*the exercise ran smoothly as the participants understood the process and were excited. Each chose either River or Road to illustrate their lives before, during, and after the pandemic period. Those who could not draw used materials like beans, pebbles, wrapped sweets, and sticks to tell their story. Each participant later explained her drawing/symbols.*

A challenge was the general anxiety that bandits might arrive having heard of the research team's presence. As a result, the venue was changed for the second day of research activities.

## 2.3 Research process – India

### 2.3.1 Overview

To address a variety of issues that slum-dwellers, particularly religious minorities, face in India in general and in Chennai and Bangalore in particular, it was necessary to understand the specific needs of these communities. To collect data with high granularity, the local research team chose to work with locally based NGOs, community leaders, and religious leaders. Two slums in Bangalore and two slums in Chennai were chosen based on their stratification criteria, which included the geographical location of the slum to the Central Business District, whether the slum was resettled, rehabilitated, or in the process of being resettled, the size of the slum, and its religious profile. Also, both the Bangalore and the Chennai slums were chosen to facilitate a deeper understanding of the multi-factor dynamics of urban poverty and wellbeing in the context of the current Covid-19 pandemic. The slums were also chosen to examine persistent poverty in the context of the rapid urbanisation of cities like Chennai and Bangalore that has taken place over the past three decades since the financial liberalisation policies of the 1990s.

In addition to the security challenges posed by collecting data on highly sensitive topics such as domestic violence, freedom of religion or belief, and the law, the team found that one of the biggest problems associated with gathering low-income individuals to conduct the study was that, despite being ubiquitous, the participants' particular needs, issues, and concerns are invisible due to a variety of factors. Some of the individuals approached were illegal squatters and wanted to avoid participating in the study, while others were fearful and anxious about their religious status as Muslims following the implementation of the government's Citizenship Amendment Act (CAA). The participatory methods, which included a combination of IGs and personal interviews, helped to some extent to minimise the distance between the facilitators and the participants and to build trust.

Building and maintaining trust with the communities in the Bangalore and Chennai sample areas was and remains an ongoing challenge for the teams. They conducted a series of informal field visits even as government officials limited their movement due to the coronavirus lockdown in the state. The teams also worked closely with NGO staff from Hindu, Muslim, and Christian backgrounds to lay the foundations for holding the series of IGs in late January and early February 2021. Generally, the initial trust-building process for a study that seeks to gather highly sensitive data from *dalit* communities in India would take three to six months and would include various activities that develop familiarity between the intended respondents and the facilitators. However, due to the paucity of time, the study relied heavily on teams of staff from local NGOs who worked closely with the community and religious leaders, including women leaders, in the slums.

Women-led teams to interview and meet with women-only IGs were ensured. In Bangalore, there was some difficulty hiring Muslim male facilitators for the men-only IG. This is because most of the Muslim men in the slum were uncomfortable talking with Muslim men who did not live in the area or who did not attend the local mosques in the slum. To some extent, this might be due to the rising levels of radicalisation within the Muslim community in urban poor areas like Lingarajapuram and Sait Palya. The Muslim women were reluctant to talk about police harassment, and they asked us not to tell anyone that they had shared this information with the team. The local team believe that it was only because they had two Muslim women facilitators that the women in the IG talked openly about their families and their concerns.

### **2.3.2 Data collection**

In both Bangalore and Chennai, the local researchers worked closely with Dr Howard to employ a selection of data collection methods aimed to generate the highest quality and most credible evidence, taking into consideration time, budget, and other practical factors. The local teams further refined and contextualised some of the key questions that were provided by the project leads to draw sufficient and specific data, responsive to the geographic and cultural nuances of each site's particular context.

### **2.3.3 Inquiry group (IG) discussions**

In Bangalore, the team conducted six on-site IGs. These small-group conversations with carefully selected cohorts of participants offered valuable judgements and spontaneous feedback about the particular struggles faced by each religious minority in their local context. Every effort was made to conduct IGs in relevant languages, with consideration toward the sensitivity of the subject matter and any potential risks for participants. For example, in Bangalore, Muslims wanted to conduct their meetings in Urdu and only in Urdu.<sup>8</sup> Only a few Muslim men offered to talk in the vernacular. However, in Chennai, most of the Muslim respondents wanted to conduct the IG in Tamil. The interviews with Hindus were conducted in Kannada (the state language for Karnataka). The interviews with Christian men were conducted in Tamil, indicating that most of the men in that group belonged to families who had migrated from the state of Tamil Nadu. The Muslim women in Bangalore were all wearing burqas whereas in Chennai, only a few women came in burqas and the rest of them wore saris. Ten of the 11 Christian women were active members in their religious communities, as lay leaders in their local church or Bible study group leaders in the slum.

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<sup>8</sup> In some cases, Tamil-speaking or Kannada-speaking Muslims are not seen as 'proper' Muslims and are regarded as a sub-community among the wider Muslim community in India.

On-site data collection took place in late January and early February, and schools and businesses had just started to open. A total of 50 individuals representing Muslim, Christian, and Hindu religious communities participated in meetings that lasted between one and two hours. All the FGDs were conducted at a local community high school that is situated in the heart of three large slums. Unfortunately, at the time of writing this report (April 2021), India is experiencing a virulent second wave of the Covid-19 virus and the Chief Minister of Karnataka has issued an order for a 14-day complete lockdown.

In Bangalore, the Christian men were notably angry about recent government policies and were vocal about what they saw as deliberate neglect of minority communities by local government authorities. In the comparator group, the Hindu men were openly angry about the lack of provisions by the state government to residents in the slums during the lockdown. All the Muslim men were initially reluctant to talk openly about their fears regarding security in the slums. When they did open up, there was a long discussion about the concerns for their safety and that of their families.

In Chennai, the team conducted six on-site FGDs in three locations across two slums in northern Chennai. The locations were chosen to gather data from a diverse sample of individuals: Muslims are a majority in the Vyasarpadi slum, where most of them are *dalit* Muslims and now live in resettled housing. On-site data collection took place in mid-February in a church hall for Christians, and at two local community halls for Muslims and Hindus respectively. A total of 46 individuals representing Muslim, Christian, and Hindu religious communities participated in the FGDs.

#### **2.3.4 Semi-structured interviews**

The teams conducted eight in-person semi-structured interviews in Bangalore and three in-person semi-structured interviews in Chennai. Given the highly sensitive nature of the topics, including security and freedom of religion or belief, most of the facilitators for Muslim and Christian respondents were reluctant to conduct interviews via Zoom or Skype. For the semi-structured interviews, the facilitators used semi-structured interview protocols to enable flexibility in the emphasis of topics and to address time and logistical constraints.

In Bangalore and Chennai, respondents for the semi-structured interviews were identified through non-probability purposive sampling, i.e. selected on the basis of their involvement in or familiarity with the issues related to Covid-19 and marginality in their contexts. All the interview respondents were from low-income backgrounds and from the same neighbourhoods as the individuals who participated in the FGDs.

## 2.3.5 Limitations

### 2.3.5.1 Safety and security

The major challenge for data collection in **Chennai** was to be safe, i.e. to conduct the IGs in a manner that ensured the security of the study participants, facilitators, and hosts since the research was being carried out under the auspices of a British university, which in turn was being funded by the FCDO. To this end, the team proceeded with extreme caution to avoid the perception that they were collecting data for a foreign government. Also, since they were collecting data on an individual's minority status, including if and how this status as a religious and (in some cases) ethnic minority affected his or her ability to navigate the various challenges posed by the current Covid-19 pandemic, the team had to be very careful that they were not 'inciting unrest' or perceived as 'conducting "anti-national activities"'. One of the key facilitators in Chennai who worked closely with the India research lead to identify the study participants was a Roman Catholic priest who is also a sociology professor at the local university. The India research lead and her contact had to be very careful about not being targeted or accused of approaching people with an ulterior motive, such as inducing or incentivising the poor to convert to Christianity. Therefore, the team worked closely with NGOs and community leaders to help identify participants who could provide the information being sought for the study and who could be trusted to protect the safety of the entire extended team in India.

The IGs and comparator groups met in safe locations across the slum area. In most cases, people were willing to participate at a meeting which lasted for over two hours. However, in some cases, a few individuals wanted to leave after two hours and were concerned about being away from work for too long. Another challenge was to ask people to draw. Most of the people in the groups had not drawn a picture since they were children. Some of them were reluctant and embarrassed to draw – a task they associated with children! However, the IG facilitators began to draw their own Rivers of Life and explained to the individuals how the drawing might help them identify incidents that occurred in the past year during the current Covid-19 pandemic. A significant challenge was the process of ranking the challenges and enablers. Most individuals (and this is also seen in the Bangalore-based IGs) could not quantify their problems. In a sense, the ranking seemed a bit artificial because, as one individual put it: 'How can we say our health was more of a problem than paying our children's fees? We are suffering on all counts.' It is only when the facilitators began to ask participants to unpack their challenges and enablers that they were able to indicate the severity of the constraints and challenges that people had faced over the past year.

While the participants in Chennai and Bangalore were keen to take part in our IGs and share their experiences of living in poverty during the coronavirus pandemic, there

remained a lot of discomfort and hesitation about sharing sensitive information. For example, Muslims and Christians were reluctant to talk openly about accessing government food rations even if they were eligible due to their low-income level. This reluctance might be due to the currently perceived illegality of their status as Muslims and (in some cases) Christian converts.

#### ***2.3.5.2 Cultural factors limiting the participation of Muslim women***

The experience in practice, including informally meeting with individuals from religious minority communities during the current Covid-19 pandemic, urged the team to rethink the ideas around the sample and highlighted concerns with data accuracy, such as collecting quantifiable data on poverty in the slums. For example, the team found it very hard to encourage Muslim women to join the meetings because most of their husbands forbade them to leave the house following communal riots in the slums. Additionally, due in part to the influence of certain ultra-conservative forms of Islam in the local slums, some Muslim women in Bangalore were discouraged from participating in the meetings. Local religious leaders informed a few women who had originally agreed to attend the meeting that they should decline our invitation.

Throughout preparing for and implementing the study, and analysing some of the findings, it became increasingly clear that the context in which the research was conducted shaped the data that were collected. In some cases, religious minorities were open and confident but in other cases, they were reluctant and hesitant to discuss personal issues, particularly those related to security and the law. In Bangalore, which is a city controlled by the BJP, Muslims are more fearful about their citizenship and legal status than Muslims in Chennai, where the government reached out to Muslim communities to reassure them that it will not harm minorities.

#### ***2.3.5.3 Response bias***

The team is aware that some of the data from the FGDs and semi-structured interviews may have been affected by response bias, i.e. key informants may have been motivated to share information during group or individual meetings that would be considered socially desirable or influential in obtaining financial support. In Bangalore, the meetings were held at the school in which most of the respondents had enrolled their children. The team observed that many of the respondents in Bangalore spoke at length about their inability to pay their children's school fees. It is possible that these parents indeed faced serious problems with paying their fees. It is also possible that the respondents were invested in showcasing their problems to be relieved of their obligations to pay the fees. Respondents – especially Muslims – were hesitant to discuss challenges they face regarding their security and, thus, may have underreported incidents of conflict or violence and may have



presented their relationship with law enforcement in a more positive light than is the case in reality. To mitigate response bias, the team made every effort to build trust with the respondents to encourage them to speak openly and confidently about their circumstances.

### 2.3.6 Reflections on the methods

In India, the facilitators in Chennai reported that, despite their reservations, men as well as women engaged well with the drawing, or the adapted use of objects, for the Roads/Rivers of Life. Many had anticipated that people would be reserved or reluctant to engage in these more creative methods but were pleasantly surprised. Moreover, they found that the methods facilitated discussion and reflection. The emotional content of the difficult experiences that were shared was noted and the research activity was considered to have a therapeutic as well as scientific value, since participants in many instances reported that they were grateful for the opportunity to talk.

*The method worked fantastically with every group. Though initially we thought that men may not like drawing, it came to be that both the genders took to it easily and expressed themselves through very creative and personally chosen meaningful metaphors like roads, vehicles, sky, sun, birds, mosquitoes etc.*

*Although I would regard myself as a well-informed and liberal Muslim facilitator, I was afraid that radicalised/conservative Muslim may resist depicting their thoughts and beliefs in objects, thereby declining to draw the River of Life. But I was very happy as our experience with the Muslim folks were very positive, even with a young Muslim man who came across as very pious and conservative. Muslims were very open, receptive, and fair in their presentations.*

*As a woman conducting the Christian group, I was happy to see that women were more articulate and reflective than men as I listened into the men's group.*

*We found both men and women were equally emotional as some from both the genders broke down while recalling their pain and suffering they went through during lockdown. Almost every group expressed that the process was very therapeutic as they got a chance to talk about it and could reflect on what happened. They were very grateful to us for the same.*

From the perspective of participants, the research was welcomed; in particular, the opportunity to share and discuss their experiences. A Muslim woman in Chennai said: 'We have never spoken like this and analysed our situation like this. It's a new experience.' In

conversation with the Hindu women's group in Chennai, the facilitator asked: 'Through what all happened today, what do you feel in your mind?' The participants responded:

*P: That is what we shared with you that, our burden is gone.*

*P: It was comforting.*

*P: It was light like sharing with our friends.*

With regard to the methods, some showed an initial lack of confidence to participate in the drawing activity because of a lack of education. A group of Muslim men protested:

- *Sir we don't know what to draw... sir I have not studied, I cannot read and cannot draw either.*
- *Sir don't waste the papers...*
- *Sir I have studied just third standard, I know nothing.*

They were persuaded to persevere and gained confidence, as evidenced by the facilitator's reflections above. The Christian women's group were initially timid; however, once they got going and were asked 'How many years it's been since you have written with pencil?', the answer was 'It's been so many years now. I feel happy now'.

Hindu women laughed and said, 'It is like school!' and 'We feel like a child!', and one went on to draw a detailed picture. She beautifully narrated her pre-pandemic life thus:

*In this in 2019 before corona and in the corona period and after corona period, how was our situations and mentality like that, they have asked us to draw and show. I have drawn this, for my age after long time I have drawn and now let me explain this picture. Here in this way, I have drawn in green and yellow colour; those are some plants which indicate the prosperity. I was happy and moving like fish. Unless we move and work, we cannot earn; I have also drawn blooming lotus likewise I was with blooming face and happy. I had content heart and happy within the income that I used to get. To indicate that I have drawn greenery plants, trees, fish, and blooming lotus in the water.*

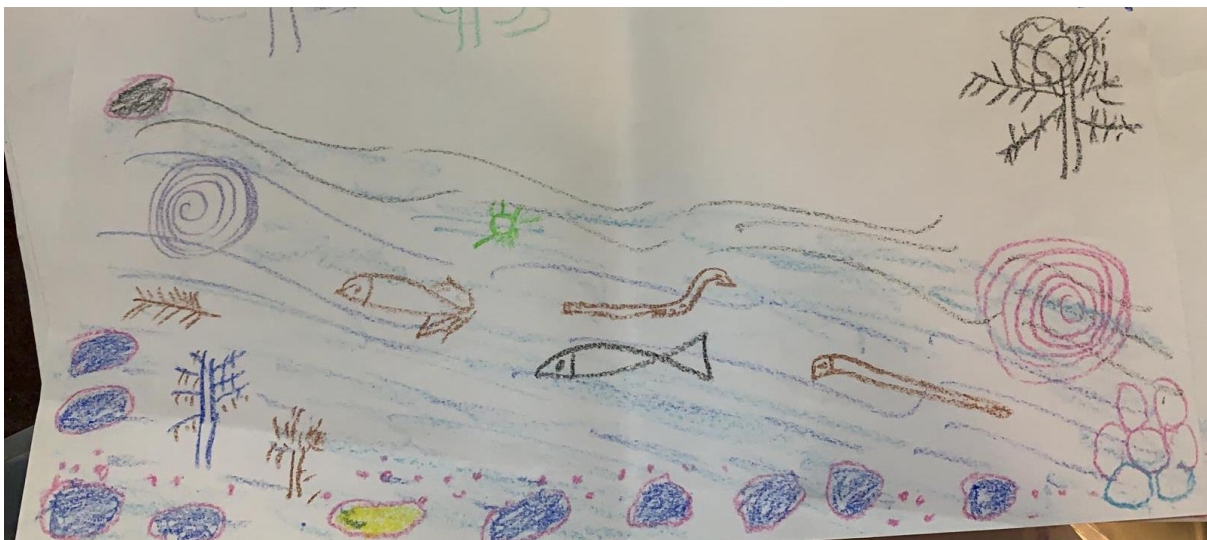
The usefulness of the visual methods can be demonstrated through some examples from the River of Life exercises; for instance, one Hindu man in Chennai highlighted how for him the pandemic had taken away the humanising philosophies in our lives, to be replaced by hunger and darkness:

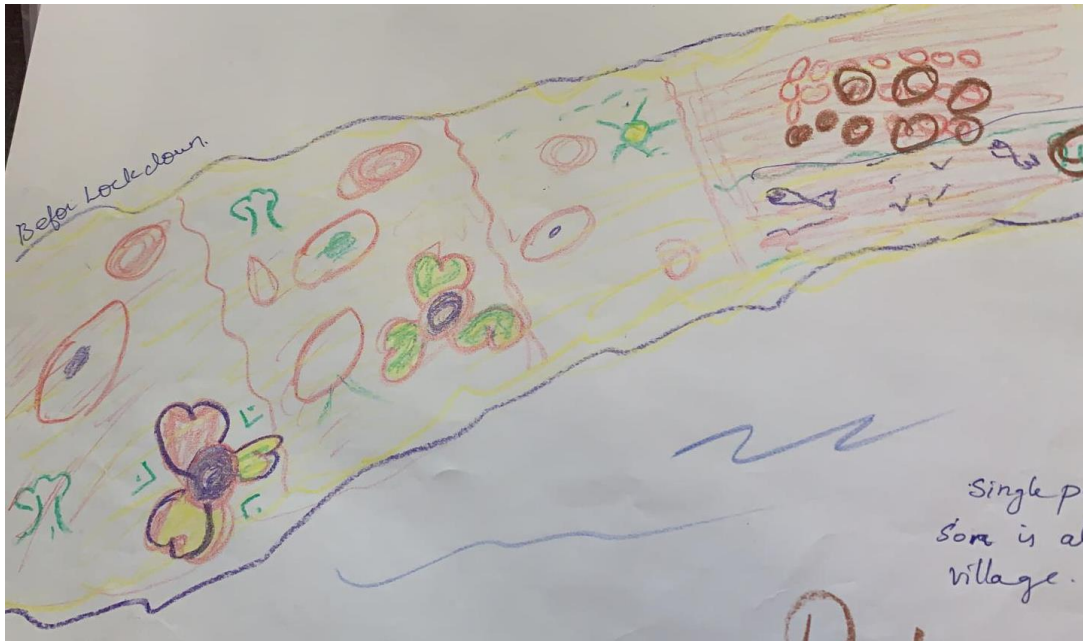
*In 2020, March 22 they have started lockdown and in that before corona the sun light were bright but in that particular period, it is dark. Those times are like dark ages in history. The river was fresh and broad but in that period it became narrow. After that lockdown now only slowly the sun light is becoming bright. Other than human beings, other creatures were ok in that time that is how this picture looks like. Animals like tiger and monkey and all they were doing their job. I have written few lines down: When the world's most fascinating philosophies were forgotten when we were in hunger.*

The River of Life method can also help people to communicate emotion and lived experience which they may not so easily articulate in a traditional FGD. As one Hindu woman explains, the drawing process brought to the surface the challenges and sorrows that she usually hides:

*I always wanted to be very bold everywhere. When we were asked to draw this picture corona period, so what I wanted to forget was reminded and picturised it in front of me. I always used to persevere so that others will not struggle. But sorry I made most of us cry here. I make people happy but never use to share my problems.*

**Figure 4: Rivers of Life drawn by participants in Bangalore**





It is important to note that this emotional presentation was met with kindness and solidarity from the other women, and the storyteller felt supported.

Overall, the mix of methods was deemed appropriate for the purpose of this research and enabled the team to capture rich and detailed data. The timescale for the research was extremely short (five months), and even more pressured because of the challenges of safely assembling research teams and identifying participants during the pandemic. Added to this was the need for extreme caution and discretion when engaging with religious minorities.

### 3. Findings: Nigeria

*Ongoing militant herder attacks, banditry, and kidnapping in Plateau and Kaduna states continue to drive displacement of villagers into urban areas, away from their farms and livelihoods. This has exacerbated the impact of the pandemic on all, and especially on Christian families. Christian men and women all identified their most pressing issue during the pandemic as insecurity. They have experienced targeted attacks on their villages during the pandemic, resulting in loss of life, displacement, loss of livelihoods, and ongoing insecurity and trauma. In both sites, there has been little state or local governance intervention to mitigate the impact of either the insecurity or the pandemic, resulting in heightened vulnerabilities. During lockdown in both states, internally displaced Christians faced constant fear, hunger, and distress. Internally displaced Muslims also experienced deprivations, in particular women struggling alone to feed their children. Participatory ranking exercises also identified that for displaced communities, assistance has come from NGOs and host communities, with little or no assistance coming from government. Moreover, Christian communities highlighted discrimination from government and security personnel in responding to security challenges and in the distribution of aid and palliatives during the pandemic.*

#### 3.1 Participatory ranking of challenges and enablers

The participatory ranking was carried out in each inquiry group. The highest scoring issues across the groups in each site are listed in the tables below. The numbers reflect how many of the total group gave the maximum score of 3 to each issue. For example, in the group of Christian women in Plateau, all eight participants placed the highest score of 3 in the matrix against the issue of security.

**Table 5: Plateau rankings**

Ranking	Challenge	CW	CM	MM	MW	Total <sup>9</sup>
	Number in group	8	8	8	6	30
1	Income/livelihood	8	8	7	6	29
2	Security	8	8	0	0	16
2	Education	2	4	8	2	16
4	Transport/mobility	4	5	2	1	12
5	Ethnic violence	NR	6	NR	NR	6
5	Gender and domestic violence	2	3	NR	1	6

<sup>9</sup> Matrix data unavailable from the comparator groups in Plateau.

Ranking	Challenge	CW	CM	MM	MW	Total <sup>9</sup>
	Number in group	8	8	8	6	30
7	Health	2	0	0	3	5
8	Hunger	4	NR	NR	NR	4
8	Worship	1	0	1	2	4
10	Family problems	1	NR	1	NR	2
Enabler	Faith	8	NR	NR	NR	
Enabler	Social support	4	NR	NR	NR	

**Christian women and men in Plateau state ranked their greatest challenges during Covid-19 as livelihoods and security.** These are considered the greatest threats to the communities due to the combined crises of herdsmen attacks and the pandemic. Their loss of livelihoods and insecurity/lack of safety were weighted the same and are interlinked – they are farmers who had to flee their farms to a nearby town for security and are unable to work their farms but do not have alternative livelihood options. Hunger was also highly ranked, since social safety nets and support, especially needed by widows left with children, was nearly absent. Christian men also highlighted ethnic violence, which they alleged had increased and further worsened insecurity, as well as significant destruction of property. These intersections are clear indicators of the fact that the biggest threats perceived by these communities during lockdown are poverty and the lack of (or very poor) security.

Muslim women and men in Plateau almost all ranked loss of income and livelihoods during the pandemic as the most pressing issue. They did not put security as a top concern (i.e. none gave security issues the full score of 3, whereas all of the Christian participants scored security problems as 3). Muslim men were most concerned about the loss of education for their children and themselves (some were students), while Muslim women also highlighted health as a pressing concern for at least half of the group.

**Table 6: Kaduna rankings**

Ranking	Challenge	CW	CM*	MM	MW	CW comp	Total
	<b>Number in group</b>	<b>10</b>	<b>4</b>	<b>10</b>	<b>5</b>	<b>6</b>	
1	Security	10	4	2	5	3	<b>24</b>
2	Income/livelihood	7	0	4	4	4	<b>19</b>
2	Education	5	0	4	5	5	<b>19</b>
4	Hunger	5	4	2	2	4	<b>17</b>
5	Health	5	0	3	2	4	<b>14</b>
6	Homelessness/shelter	8	4	NR	NR	NR	<b>12</b>
7	Transport/mobility	NR	NR	8	0	3	<b>11</b>
8	Religious discrimination	NR	4	0	NR	3	<b>7</b>
Enabler	NGO	0		0			
Enabler	Government	0		0			
Enabler	Host community	2		NR			
Enabler	Family	NR		0			
Enabler	Faith	NR		NR			

*\*The Christian men's group clustered their responses in the matrix by village rather than individually, hence only four 'voters' in the group.*

The challenge of insecurity was the most significant for **Christian women participants** in Kaduna. For instance, all the participants noted that since they had fled their village, they do not feel safe. They live in constant fear of being attacked again by the Fulani. They are living in temporary accommodation, squatting with friends or in an overcrowded room. Hence, the issue of shelter is a priority. Their health is impacted by their trauma, which gives them sleepless nights. They lamented that the failure of the government in demonstrating a genuine commitment to their safety and protecting their property was worrying, posing a great threat to them ever returning to their once peaceable and communal societies.

The outcome of the ranking exercise by **Christian men** indicated that insecurity was a major concern for all their villages (Kujeni, Kujeni Dutse, and Kikwari). Another challenge that closely followed is hunger, with the threat of an impending famine, induced by the lack of farming activities in the villages because of the incessant attacks by gunmen. They also highly ranked the issue of discrimination suffered by the rural communities from government and security personnel in responding to security challenges and in the distribution of aid and palliatives during the Covid-19 lockdown. This discrimination they believe is religiously motivated.

For **Muslim women**, the major concerns of the participants were security in terms of safety and peace of mind; poverty in terms of hunger; lack of gainful employment; depending on relatives for welfare, including accommodation; health challenges in terms of trauma-induced hypertension; and agriculture/farming (their main economic activity) no longer being feasible because of the activities of bandits and kidnapers. For **Muslim men** in particular, movement/transportation was a huge challenge, rather than insecurity directly, because of the increase in hijacking and attacks on the roads. They were also very concerned about their children's and, for a couple of them, their own education.

### 3.1.1 Enabling factors

In addition to challenges, some of the groups were able to identify factors that had helped them and their families to cope during the lockdown. **The most detailed matrix was created by the Christian women's group in Kaduna and highlights the lack of government support and identifies the additional burden of kidnapping and ransom payments** (see Table 7). Assistance was primarily received from local NGOs, community organisations, and families in the host community.

**Table 7: Enablers – Christian women, Kaduna**

Name	Help from cooperatives and NGOs	Help from host community	More security in host community	Help and support from government	Covid-19 awareness	Ransom payments from relatives
A	1	1	1	0	1	0
B	1	1	2	0	1	0
C	1	1	0	0	1	1
D	2	2	1	0	1	0
E	2	3	2	0	2	2
F	2	3	1	0	0	2
G	2	2	2	0	0	2
H	1	1	2	0	0	2



I	2	1	2	0	2	1
J	2	1	1	0	3	1
<b>Total</b>	<b>16</b>	<b>17</b>	<b>14</b>	<b>0</b>	<b>11</b>	<b>11</b>

Faith was considered by all groups to be an important enabler and source of comfort during the pandemic.

**Table 8: Plateau state, Christian women, Miango**

Enablers	Trust in God	Social support	Hope	Forgiving spirit
A	3	3	3	3
B	3	3	3	3
C	3	3	3	3
D	3	0	3	3
E	3	3	3	3
F	3	0	3	3
G	3	2	3	3
H	3	1	3	3
	24	15	24	24

All participants of all faiths expressed trust in God. **Christian women in Plateau** expressed that hope and a willingness to forgive for peace to be restored were enablers that have helped them through the challenges that they have passed through due to the pandemic and herdsmen attacks. They explained that prayer served as a source of comfort. The hope that this will be over soon and the resilient spirit to not give up their ancestral homes similarly kept them determined to return home, as described by this participant, a widow:

*What I have to say is that what made me strong today is I said if it is God that created us, even if you committed evil against your brother there is a day you will go back to your creator, I put my trust in God, He is providing all my needs, in good times or bad times I am not going anywhere till I see the end... What really comforted was prayers, if not I would not be able to live in my village, what really made us strong is prayer... If you are staying in your land, you can't run and leave your land to somewhere else, even if they come to kill us, they can't kill all of us because this is the land we have to endure. May God help us.*

Christian men in Plateau also spoke of their faith as a refuge during the pandemic. They described their terror at the news of and events that followed the emergence of Covid-19. These fears led many to rethink their world views and many turned religious, while many

others became more religious. When asked why, one respondent noted that ‘We thought the world was coming to an end’. This seemed to be the biggest motivator, with another participant adding that ‘this has never happened before, and the news about deaths kept on getting worse, so we were preparing for the end-time’.

## 3.2 Analysis of findings by theme

### 3.2.1 Economic impact of Covid-19

This research has focused on people of different faiths living in poverty. Across all groups, the pandemic has had a significant negative impact, especially amongst the poorest who lack reserves to invest and wait out the lockdown, or who rely on services to sectors that have shut down (e.g. festivals, hotels, construction). For farmers in rural settings, women spoke of the challenge of getting produce to market, which has been stopped because of lockdowns and curfews. For **Muslim women in Plateau** who come from a rural setting and rely on selling produce, especially milk, if they cannot take it to market because of restrictions on travel, they quickly run out of money. Female-headed households are worst affected; for example, one widowed participant who is also supporting orphans has the additional burden of customers owing her money, while lockdown means she cannot sell her food goods.

*I have really faced a lot of challenges since now I almost exhaust all of my cooking oil, no more business and I have a lot of people's debts with me, it got to a point where people don't buy my goods anymore and so am just thanking God for his mercies.*

(Muslim woman, Plateau)

*The truth is that everything is not normal anymore. Like us that are in the village, we have to take items like milk to the market in the city before we will be able to sell and get money. But the moment it is said that no entry to town then we are in a tight situation and you find out that even the little savings we do, will be used and then we are back to the beginning again as usual, most especially as things are now cost[ly] in the market. So things are really not stable for us.*

(Muslim woman, Plateau)

**Muslim men in Plateau** also reported a loss of income; for example, two of the group were teachers in private schools and had not received a salary for seven months.

The impact of Covid on **Christian women in Plateau** was similarly devastating, with all reporting losses of livelihood. For the six women cultivating vegetables, the pandemic

affected the major markets for their produce. The perishable nature of crops cultivated by the women increased their economic insecurity as post-harvest losses affected some whose goods could not be profitably disposed of, depriving them of income and capital for the new season. For the poultry farmer, there was no longer a market for selling to those who prepare and hawk chickens, due to the restrictions in social gatherings, while a woman who had been working in a school was no longer paid a salary, which was compounded by a breakdown in her marriage.

These difficulties are further exacerbated for the Christian groups by the farmer–herder crisis. Participants reported that herders deliberately sabotaged their livelihoods by cutting down their crops on the farm to feed to the cows, destroying their homes and granaries during attacks. This participant (Miango IG) described the nature of these attacks in her village in March and April 2020, as well as the effect on their capacity to farm:

*Yes, first [attack] they killed women the second time they came they killed three people, we were still sitting they came and killed four people, the first time they even killed 20 people in one day. Why I said I was not happy is because when they started lockdown the things we use to get like fertiliser increased in price and there is no way for us to get money to buy fertiliser in fact a bag was even 20,000 naira some were selling for 17,000 and 16,000 and there is no way for us to get money and there is no food in the home.*

An additional compounding and tragic dimension of the crisis for these women was the loss of economically active family members who were killed in the attacks, effectively cutting off their sources of support and additional livelihoods. The following account, clearly articulated by one participant, is an experience shared by three of the Christian women participants:

*I was happy [before the pandemic] because I was farming. When I sell them, I get to buy my ingredients, take care of my needs, and even pay the children's school fees at that time. Then the problem began during corona. While living during corona then the Fulani attacks came in, our houses were burnt, the houses were even pulled down, I even lost my husband, all my foodstuff was destroyed, there was nothing to eat during corona, children were just crying and there was nothing to eat and there was no way to get money. The next thing again my husband's elder brother was also killed and I was hoping he will be the one to be taking care of my needs.*

(Christian woman, Plateau)

Hunger is a theme across faith groups; women especially spoke of not being able to feed their children, as illustrated above. **Muslim women in Plateau** spoke of skipping meals and going to bed on an empty stomach. **Muslim women in Kaduna** also spoke of hunger: one told us:

*There is a big problem. The cost of the food on the ground has risen and there is no money to buy. We are forced to cut down the number of meals we eat a day from three to one.*

Another refugee with numerous children said: 'As I am here with these children, I try to feed them but it is insufficient and so they just keep starving'.

The continuing insecurity and the curfew meant that **Christian families** from villages attacked during lockdown were facing severe hunger because they were unable to return to their farms to grow food:

*I used to farm tomatoes and pepper and many other things, and the location of my farm is where those attacks are taking place, there is no way I can go and farm. Anywhere we go they won't allow us, till now we are at home there is no way we can take care of our needs.*

(Christian woman, Plateau)

One woman said that they have now been able to return to cultivate food, although any reduction in the level of risk is not explained, given that others are not returning for fear of further attacks and one woman's husband had been killed when he returned to check the farm:

*What brings me [a] little joy is that before we can't even go to the village, but we summoned courage and went and cultivate a small portion and that is what we use to feed with. This is what gives me joy because we can get something small and eat. We certainly give God the glory.*

(Christian woman, Plateau)

This suggests that these women are returning to their villages risking their lives to grow food for their families.

The longer-term implications of these challenges are grave. Rising costs of fertiliser combined with loss of income have put fertiliser out of the reach of most poor farmers, and the impact will stretch into the future as they are unable to prepare for the next season's

cultivation, their children are out of school, and they have no capital. Two Christian women interviewees in Plateau explained how they struggle to make ends meet:

*What I am doing to cater for my family is that I do irrigation farming and when I am lucky and get a good harvest, I will take care of my needs. But if I am not lucky that is it because there is no one to help with fertiliser or even lend me fertiliser except my sweat and I did it, but there is no means. I will harvest beans and take them to the market. They will only give me 2,000; before you buy soap and do other things the 2,000 will not be enough. I know I farm tomatoes I will harvest 25 basket but the money for fertiliser and soap if you just remove 1,000 you will only come home with 9,000, deduct the cost of transportation, you can't even do anything I can't even enrol my children in school, that is what I am passing through.*

(Christian woman, widow, farmer – Miango, Plateau)

*Right now, my children are at home and are not going to school because I am incapable. I thought I could do something so that they can go back this month: I did irrigation farming and to go into petty trading again there is no capital and the money I used to buy fertiliser I have not recovered it.*

(Christian woman, married, farmer – Miango, Plateau)

For **Christian men farmers in Plateau**, working in trades stopped during Covid, leaving only subsistence farming. Most men and women were trying to diversify their income to include farming, construction, and trading, but Covid halted them. Marketing of produce was severely impacted during Covid and food that was harvested rotted. As above, the longer-term implications that men mentioned is not being able to afford fertiliser for the next season as well as the impact on their children's education.

*We were feeding relatively well before the advent of Covid-19, my children went to school without any problem. However, we really suffered during Covid-19 because I farm perishable vegetable products, which I have to sell on a daily basis after harvest. But when Covid-19 came, I had to be part of a weekly market due to restrictions, which meant that my produce would either rot in the farm or rot because of poor storage. Most of us had to face high competition, and prices went down and if one could sell, the perishable goods got spoilt. The goods I used to sell for 10,000 naira or 50,000 naira, I hardly got 5,000 naira from. This really affected my income and because I could not afford fertiliser for farming for the next season, I lost out completely.*

(Christian man, married, Plateau)

A related impact from the loss of income is the inability to pay rent. While rent features less as an issue in Nigeria than in India, many respondents had been displaced through conflict and banditry, and a few were renting. One Kaduna Muslim woman said: 'We stay for rent in a place without privacy. If the rent is not due and you don't have a job, they give you notice and then evict you.' Many other respondents were living in temporary accommodation as refugees. For Nigerian Christian men and women particularly, the challenge has been to survive as refugees from their villages during the pandemic:

*Right now, the appeal we have in common is where to live, as some of us have said. Some of us have many children in one room we live there, so if we are helped with security, we can go back and manage there in our villages. And we are in the harmattan season right now, we don't have warm clothing our things were burnt, some of our children have no warm clothing, like what I am wearing as you can see, I was given last night. There is no blanket, nothing to cover the cold, nothing to cover the cold, nothing to cover the cold, I beg you to show us mercy, have mercy on us, show us compassion, may God help us.*

(Christian man, Kaduna)

Muslim families interviewed in Kaduna had also left their villages due to attacks from 'bandits and kidnappers' three years previously. One woman explained her situation:

*I don't have an occupation because I don't have capital. After all, since I was brought here, I use this blanket and sleep on that bridge [pointing at a bridge outside the venue]. When we got there, the following day, before we were given accommodation, we were all piled up in one room because our husbands haven't arrived. We are room-less.*

(Muslim woman, Kaduna)

Other Muslim women spoke of the stress and impact on their health which affected their capacity to earn. The risk of kidnapping continues to impact their lives. We return to the issue of security in Section 3.2.5.

The economic impact of Covid-19 is disproportionately felt by women, especially those responsible for children. Many Muslim men had left their families to seek work in Lagos, leaving the women to manage alone during lockdown. Some of the Christian men had been killed in the attacks on villages. The situation for IDPs in both states is particularly challenging, and most extreme for marginalised religious minorities who face the difficulties of struggling to get by while living as refugees during the pandemic, as well as also facing discrimination.

### 3.2.2 Assistance received during the pandemic

The research identified terrible hardship experienced across the board. The lack of social services or welfare programmes to support families caused some of the women to leave home early and stand on the roadsides, forming long queues waiting for Covid relief materials, not from the state but from philanthropists, only to return home with half a kilo of rice – barely enough for a single meal – or nothing at all. This explains the huge turnout for the research activities, as word got around and people were desperately hoping for food relief. Across Muslim and Christian groups, participants indicated that the decreasing capacity to earn a living reduces the likelihood of extended relations rendering them help as they face their own challenges.

**Christian women in Plateau** experienced a lack of comprehensive state support. What was provided came mainly from public-spirited individuals and organisations responding to the crises, but there was no assistance rendered to the people by the state due to the pandemic. Those who received support were in some of the communities that were attacked. However, there were no professional aid workers to determine the distribution of the relief materials, and a participant reported that the youth were given the responsibility. The loss of an income earner was not given the commensurate weight. The socioeconomic support characteristic of patrilineal extended family systems seems to be changing generally. Those widowed before and during the pandemic report little support from their husbands' relatives, despite proximity. In two instances, there were relational problems as well.

**Christian men in Plateau** reiterated the fact that due to the lockdowns, they were forced by the government to stay indoors and not move about in search of their daily sustenance, with a promise by the government that palliatives will be provided to ease their situation. None of them received any such palliatives. However, they heard either through radio or other media that some people in other parts of the state and nation at large received some.

**Muslim men in Plateau**, in the Fulani Muslim area of Miango, complained of neglect in terms of the distribution of the government palliative.

*Since the beginning of Covid-19, the Fulani community in this area has not received any government agent/personnel or any support. The politicians often visit during the period of a political campaign to seek our votes. In fact, in every election, politicians visit us and bring some minor food items as gifts for the purpose of election.*

(Muslim man, Plateau)

A respondent from Bassa LGA complained that in the last two weeks, barely out of lockdown, they have lost more than 500 cows and six of their children were killed. This is because they cannot go far away from their community anymore, which is necessary to feed a large herd. Despite this attack on them and their cows, police have not arrested anyone, and no-one has come from the government to talk to them. Because of this, they consider themselves neglected and persecuted minorities.

**Muslim women in Plateau** shared that they were aware that the state has provided financial support to certain businesses and households, but they have not received any and are struggling to feed their families without any state support. They have, however, received some support from the community, usually in the form of raw food (rice, beans, millet, etc.), but since many of them have an average of eight children with husbands who are either deceased or unemployed, the support has not been enough to make ends meet. They also observed that the pandemic is different from other times of crisis because most people who would usually help (from within their religious community) were themselves unable to engage in economic activity.

**Christian men in Kaduna** mentioned that help to their communities during the lockdown was in the form of assistance from Christian churches and NGOs like the Red Cross, RADI (Resilient Aid Dialogue Initiative), but not from the government. Men in the group also observed that 'the Covid-19 loans' from the government were reaching Muslims and not Christians, and that they feel politically and economically mistreated.

**Muslim women in Kaduna**, internally displaced and residing in Rigasa, were aware of state support but explained that it did not reach them. They all spoke at once: 'No, there is no assistance. We didn't get any assistance. Even if it has been provided, it didn't get to us.' One explained further:

*Since sometimes the government tries their possible best to assist but the people responsible for sharing will refuse to share because, one time, food was supposed to be shared. They came and started but when they went to take pictures, they abscond with the relief material.*

This suggests that food aid is made available but is insufficient, or the distribution is not properly supervised. Conversely, the research suggests that there is no aid available at all to the Christian minority groups in Kaduna. This evidences discrimination operating along religious divides, which is explored further in Sections 3.2.4 and 3.2.5.



### 3.2.3 Impact on health

#### ***3.2.3.1 Physical health and access to treatment***

There was little experience or understanding of Covid-19 amongst participants. For rural participants, access to health was not significantly changed by the pandemic because they had not accessed it beforehand. Muslim men in Plateau observed that ‘people seem to develop an attitude that it mostly infects “white people”; or ‘the popular view that it mostly infects politicians and “big” people’ because they only hear about cases via TV and social media. Some, however, mentioned fear of going to the hospital, and one spoke of neglect of his daughter in the hospital because the nurse did not want to attend her for fear of infection. Christian men in Plateau similarly commented: ‘We only heard about the pandemic and people dying of the pandemic on radio and through other sources of information; however, we never saw anyone amongst us who died of the pandemic.’<sup>10</sup> Most respondents in this group saw their conditions as not being any different from those of pre-Covid-19 times, and so did not see them as challenges which they would highlight, given that lack of proper health care was normal for them. However, the doubts about Covid-19 have fuelled confusion and tensions around religious activities, worship, and discrimination.

Some Christian women in Plateau reported illnesses during Covid-19 but had access to their usual sources of care, which were the primary health centres or chemists in the villages. However, they did speak of physical symptoms from stress and trauma. Extreme poverty has pushed pharmaceutical medicines out of the reach of many. Muslim men in Kaduna reported:

*I don't have the money to go to the hospital or the chemist, except that since we are in the bush, I have to go in and find out what our parents have shown. Our traditional medicine is to be given a little bit and it is given to them until God heals the sick, and God has made it possible for us to do so.*

#### ***3.2.3.2 Mental health and personal relationships***

Amongst Christian men in Plateau, the facilitator noted that ‘there was a general mood of despair over the events of the pandemic among the respondents, not necessarily about the pandemic itself, but about the events which had occurred during the lockdown’. Most complained about the fact that the lockdown put them in despair, in most cases, leading

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<sup>10</sup> Discussion during inquiry group session (male/Christian, 36 years old, from Kpasho, Miango, Bassa LGA), interviewed at Vigilante office Miango, 17 February 2021.

to a lot of domestic disagreement and violence. This was coupled in some cases with the attacks on their communities, and some became homeless.

Amongst Muslim men, there was anxiety about what to eat and other basic needs, but some talked about it being a break for them in terms of having to pay school fees for their children, buy new clothes or even having to travel or spend money on daily consumables as before. Most noted that they survived and were content with life during the lockdowns, and although they were happy now that the restrictions had been lessened, they appreciated the lessons in prudence and contentment.

Amongst Christian participants – men and women – in Kaduna, the research team noted:

*What we observed from their facial outlook was communities devastated by the attacks they faced in the wake of the corona pandemic. So, they appear emotionally broken, psychologically demoralised, and poor, representing anxiety of an ambiguous future caused by the loss of husbands, children, wives, relatives, and their sources of livelihood. The reflection stems from the visible reality that most of the participants became emotional while telling their stories with most of them sorrowful how that they had not eaten all day and did not know where their next meals were going to come from.*

Lockdown introduced new dynamics into family life. In Plateau, both Christian and Muslim men reported increased fights with their wives. In the Muslim men's group, a community aid worker had intervened in several cases of domestic violence. The local researcher noted:

*There is a demarcation of spaces within the Hausa society in Jos. Men occupy the space outside the home such as markets, roads, and streets, and businesses whereas the home is meant for women. With the implementation of lockdown, men have no option but to remain indoors with their wives and children. This resulted in several things... As the lockdown forced men to stay at home, most men become uneasy with the situation, which often results in dispute. [Interviewee] gave an example of someone that sent the wife and children to pack out of the house but their [community aid workers] intervention forced him to accept the family back. The community worker affirmed that the cases of divorce and family dispute have increased during the lockdown. Another frequent issue during the lockdown, which was also raised by the participants, was the experience of domestic violence that many families experienced. [Interviewee] and his team received many complaints and sometimes even intervene. He suggested that the problem might originate from either the man or the woman.*

The Christian men's group also observed that the lockdown made them see their family in a closer manner since they were forced to be with their children, and some had the opportunity to take care of their newborns, which is something usually left to the women. The lockdown seemed to have fostered new family ties.

Christian women in Kaduna observed that hunger and poverty have caused a lot of tensions in their families. Some of their husbands are currently ill or physically challenged and sometimes they are aggressive, especially when they need food that cannot be provided on time.

In sum, access to health services in itself does not appear to discriminate against religious minorities; however, the pressures of insecurity, fear, hunger, and bereavement produce physical and mental illness, and these are noted as particularly prevalent amongst women (both Muslim and Christian) and amongst Christians who fled their villages during the lockdown because of violent attacks, and since then are experiencing continuing and unaddressed insecurity and hardship.

### **3.2.4 Freedom of religion or belief and discrimination during the pandemic**

Access to worship for **Christian women in Plateau** during the pandemic was not considered a major hindrance to their ability to worship. The restrictions reported by some of the participants involved churches reducing the population of worshippers by aggregating the worshippers by communities to attend church services, and some chose to stay away from crowds. However, the major constraint to their worship was attacks in villages, which displaced them for a period. One participant reported that her church and the school in her village is still closed.

For **Christian men (Plateau)**, there were mixed responses – issues such as the fear of the unknown, leading to either despair and drinking, or an increased spirituality – were commonly emphasised. For some, the lockdown called for introspection and a deeper search for God while for others, the restrictions of the lockdown, which prevented gathering for church activities, drifted them away from their faith. This group also commented on the restrictions as unequal for Christians and Muslims. One respondent was very bitter about the fact that during the lockdowns, Christians were banned from celebrating Easter and churches were closed. Considering that the people of Miango usually celebrate their cultural day within the Easter period, it meant that they could not celebrate in 2020. They felt that this was a specific injustice towards their community, given that while the state government had restricted activities during Easter, Muslims in the area were allowed to celebrate Ramadan a few weeks later.

There was some concern expressed amongst **Muslim men** in Plateau that the rules on social distancing were not adhered to in the same way; some observe social distancing while others do not. Some imams were even demanding that people defy the social distancing regulations:

*I went to the mosque to worship and after the normal sermon, the imam stood up as if to lead the prayer; he then turned and faced the congregation, and insisted that if they truly want him to lead the prayer, they must close all the gaps created in an effort to abide by the government restriction of Covid-19 social distance.*

Another participant suggested that distancing is enforced in the mosque only on Fridays, as he believed that this was the only time that the government sent in security to check compliance.

**Christian men** in Plateau state, however, spoke of the attacks, which in Kujeni took place during Sunday mass. They felt that the response from the government was inadequate and that the attacks were religiously motivated as they targeted Christian villages, not the neighbouring Muslim villages. Fear and insecurity impact their ability to worship because they must leave part of the congregation outside the church on guard. They are also too afraid to focus on their prayers and previously have had to run away during the service for fear of another attack.

*The next day, Monday, they came back again so we left the place. [We would have been safe if, say, 30 soldiers had come], but they won't come until after an attack. What is the use of the soldiers coming to save you? I am using this opportunity to ask the government to take the issue of security seriously, but we also see that this is done with the knowledge of some influential people. And now the homes that we left behind, the doors have been removed, so we don't know what they will do with it, it's going to be burned or used. Of course, we have a problem with freedom of worship, so even if ten people enter to worship, the rest will sit outside to guard. Some days it will not be possible to be in worship because there is no peace, no security.*

(Christian man, inquiry group, Plateau)

Another respondent confirmed that the attacks are religiously motivated: 'Yes, yes because I know this has everything to do with my faith, why burning my church, why burning my church?'

On the other hand, **Muslim women in Jos** said that they feel safe, but only within the boundaries of their communities. Since the map of Jos and its surroundings is socially redrawn due to persistent ethno-religious conflicts, with each faith community living separately, religious others feel safe among their fellows. No religious discrimination was mentioned among the Jos inquiry group interviewees. However, the eight Muslim women interviewed in Miango cited incidents of religious discrimination and violence. As a minority Muslim Fulani group, they complained that they have been attacked several times by their non-Muslim neighbours. All the women were more concerned about the security of their lives and property than they were about their economic situation, which they said has deteriorated due to the pandemic. During the interview, one of them said:

*We are cattle rearers who depend on our livestock for survival. During the Covid pandemic, our men and children who raise the livestock cannot go far or they will either be killed, or the livestock will be killed. I am very concerned about the uncertain situation. I am frightened by the way our people are being killed unjustly. It is high time that we have peace. We want to stay peaceful with our neighbours. It takes patience and perseverance. Now our cows cannot go far. Our families are in constant fear.*

In **Kaduna state**, most of the Christian participants noted that the attacks take a religious dimension as most of their attackers were Fulani, whose major religion is Islam. Besides, they reported that during the attacks, there are always shouts of ‘*Allahu Akbar*’, an Islamic appellation interpreted as ‘Allah only is Great’. Even though security personnel have been deployed to the locations in the past, their deployment has not been helpful in addressing the existing insecurity.

**Christian men** in Kaduna spoke of discrimination from the local government, which has led to the exclusion of Christians from employment. Discrimination along religious and ethnic lines is one of the main causes of instability and lack of mutual trust, which has lingered since 1997 when the local government was established. Even though the Christian population appears to be the majority, religious discrimination has caused distrust, leading to the feeling of marginalisation by Christians. This was exacerbated recently when a majority of Christian government employees were sacked by the current administration in the guise of downsizing the workforce. Another respondent explained that this extended to the distribution of ‘palliatives’ during Covid, while Fulani communities were receiving assistance:

*They are not given too, because in our community the Christian population is higher and so the palliatives are not brought here because for instance in a 100 per cent*

*of people our Christian population is 98 per cent, so they do not bring this aid to our community.*

*Yes, they say they will share for all communities but when this sharing is made, they share among the politicians who in turn share based on religion or faith of the people. I know how this is done as those that receive these palliatives tell me.*

The Christian men participants also complained of a lack of freedom to worship and practice their religion as most of their worship centres have been ransacked and destroyed by the marauding militia. Christian women in Kaduna could not worship and have lost their community, which they said was due to:

*the issue of Fulani and how they have evicted us; they have burnt our church, now there is no church, no houses. They burned down all the houses, the church and the pastor's house. Now we just came here, everyone has a place to hide, we are not in one place now.*

The implication is that due to the seemingly uneven approach to governance by Kajuru LGA (Kaduna state) experienced by the Christian population, the people feel marginalised, especially since the increasing insecurity in their area often most affects Christians, making life extremely difficult for them.

**Christian women in Kaduna**, when asked why they thought that they were being attacked, responded by saying it is because they had no representatives in government. Although they are a majority in the population, they are a minority in government representation. According to the interviewees, the Kaduna state government has not brought any kind of support to relieve them of their hardships or to prevent the attacks. During the lockdown, when palliatives were distributed to other communities, they only heard about it and the aid never reached them. This confirms to them that the government views them as insignificant. They insist that even though they are indigenes of Kaduna, they have suffered a lot of predicaments as they have consistently been faced with discrimination in political appointments. Although the government is aware of these issues they say that it has continued to pretend not to be aware of them. They also asserted that the attacks were religiously motivated because the neighbouring Muslim communities were not attacked. They identified their attackers as Fulani herders who often come into the area with sophisticated ammunition to steal their belongings and carry out kidnappings.

Christian women in Kaduna reported that their churches were burnt down in the attacks, but since they came to the community as refugees, they have been able to perform their various church activities. One woman explained that she is happy that the Catholic Church

has promised them to have their separate Sunday Mass as Kikwari residents to ensure the continuity of their village church. Thus, during these services, they hope to introduce other social and celebratory activities.

Despite the deprivations that it has brought, the Covid-19 pandemic is not the biggest problem faced by these women, although it has affected their social, economic, and physical lives. They insist that their major challenge is insecurity, driven by the issues described. They appealed to the researchers to 'take our reports to the relevant authorities who could help us to return to normalcy so that we can return to our homes, our farms, and our businesses'.

The Christian women participants also complained that most of the people who are employed by the government now are Muslims. Several employment opportunities have come but they were not included or helped because they are Christians. They have had to change their names from Christian names to Muslim or Hausa names to get employment.

**Muslim women** in Kaduna reported discrimination towards their children by the locals in the town where they have come to live as refugees: 'The people in the community we live in that normally discriminate between the children from Maguzawa and their own, normally disregard our children and that really hurts us'.

However, the women confirmed that although this happens, the police do provide them with protection.

### **3.2.5 Security/insecurity during lockdown**

Insecurity has devastated the lives of all the participants, many through direct experience of religiously motivated attacks on their villages and loss of family members. Some Muslim families had to flee Boko Haram attacks to the north of Plateau state and are living as refugees. Christian families in Plateau experienced attacks by Fulani herdsmen on their villages, which appeared to be religiously motivated, and fled to Miango, where they are living in extremely challenging and cramped circumstances. Others have experienced insecurity with kidnappings, murders, and assaults happening in their villages, or on the roads and in the fields. Extreme insecurity is experienced by all groups in Kaduna.

The Muslim women participants in Kaduna were also forced to flee their villages three years ago and they are now living in Maguzawa, some with relatives, some renting a crowded room, and one was living under the bridge with her children. All spoke of fleeing with sister wives, and they are either widows or their husbands are living and working in Lagos. They had each experienced personally or through a family member kidnapping or murder at the hands of 'bandits'. This extreme insecurity has impacted directly on their health, with reports of health problems being especially prevalent amongst Muslim

women (including high blood pressure, heart problems, and kidney problems) and access to income/livelihoods. In this group, one woman explained that her children are moving sand to earn money to pay health bills for the family.

Amongst the displaced Christian communities, both women and men had been working as farmers and had thus lost their livelihoods, but also family members. They cannot return to the farm because of the ongoing threats. Failure to address this insecurity has driven them into extreme poverty. A Christian woman in Kaduna narrated her River of Life with few fish and many rocks and sticks:

*I was initially at peace and enjoying at the beginning of my life, just like the other woman stated and it is represented with the fish. I had peace, I was healthy, I had no problems, I was enjoying myself with my husband, and my family. If the same time, when we look at the rocks, we find that it is not easy. I lost weight and I was not feeling well anymore. At the same time, I could not go anywhere and here are the sticks. From last year to this year, we have not had peace. Last year, we farmed, but cattle completely consumed, we didn't get anything, and we came back home with nothing.*

*In the next five months, we came to find ourselves in a terrible state, I used to trade in pastry making and sell palm oil. When they entered our town, we actually lost a lot: the oil I bought got burnt and many other things. The money my husband got from the ginger sale was burnt. As I stand now, all my children's stuff were burnt and left with clothes on their bodies. Where we stay here, we are more than ten in a room in the house we have right now. Because we have no place to live. We had food but they were all consumed by fire, a relative was kidnapped and killed.*

*I also have worried because last year kidnappers killed my father. I would say that all year long, I have had no peace of mind because of these things happening at the same time.*

The Christian women in Plateau described scenarios of insecurity they experienced in their communities. Participants whose villages were not attacked recall the tragic experiences they saw of survivors. There was no closure for the loss of family members whose bodies were never recovered. Three widows report the trauma experienced by the children, who still ask after their fathers. Furthermore, two participants reported their communities being on the alert due to reports of impending aggression. A participant described the helpless state of their existence due to the attacks and the pandemic:



*There is nothing we can do. We know that we are in difficult times, we are unable to sleep, our youths are sleeping outside in the cold. Honestly, it is a pity, may God know what to do with us, there is nothing we can do. If we say we are afraid of this, then corona came in again and it's even more than the other corona, we just pray for God to protect us we in the villages; honestly, there is no comfort but we will just tell God thank you.*

(Christian woman, inquiry group, Miango)

Mobility has been greatly affected as people experience fear of being ambushed and attacked, even when there are no apparent crises. This is especially so for people who use bush paths due to the absence of motorable roads connecting villages. People's safety concerns restrict their capacity to freely go to their farms or for women to source firewood:

*Well, for security reasons is why they tell us not to go to certain places like the rivers where we farm. Sometime during the day when you are on your farm you will just hear gunshot they will shoot you. We mostly go early in the morning after working then we go back home and while we are at home they will bring their cows to eat our plants.*

(Christian woman, semi-structured interview, Miango)

For the Christian men in Plateau, the Rivers/Roads of Life highlighted their concerns. A common feature among all the respondents' Roads of Life was death. In their discussions concerning those deaths, they emphasised mainly deaths from violent attacks by Fulani during the lockdown. They noted that although attacks were common even before the lockdown, restrictions laid down on their communities by the government and its agents impeded their communities from either pre-empting or repelling these attacks. Some alleged that there was a conspiracy between security agencies because, during the lockdown, a large number of security agents were withdrawn from their communities. A Christian man, a builder who was also financial secretary of the church and ward head in his village in Plateau, described the situation in terms of sectarian motivations within the security forces:

*I have not experienced any discrimination because of my ethnic or religious affiliation except that some soldiers who were deployed to our communities are Fulani and Hausa Muslims who did not provide security to us as they should. They were indifferent whenever we came providing them with information on possible attacks from our attackers. We noticed that they even had the phone numbers of the Fulani herdsmen because whenever the soldiers leave our communities, the*

*Fulani herdsmen will come and attack us. This was a serious problem for us because this was always an occurrence.*

All the Muslim men participants agree that people have experienced the worst security situation during Covid-19. According to one, state security presence was not felt during the lockdown and people were left to look to vigilantes for protection. The vigilantes had to secure main roads to restrict the movement of people. In the beginning, their intervention was effective, probably because members of the community felt that the vigilantes might soon get the backup of security personnel. But after some time, people began to challenge their authority, which led to total chaos in many parts of the community.

However, Muslim men in the Fulani Muslim Miango area explained that even before Covid-19 they experienced poor security due to the farmer–herder conflict but felt further disadvantaged by their minority identities. **Two of their identities betrayed them – being Fulani by ethnic group and being Muslim by religion – whereas the majority of the people in the area are Christians who belong to different ethnic groups.** What worried them most was the total neglect by the government; even though most of their houses were destroyed during the past crisis, no government official had visited them.

In Plateau, the insecurity has also profoundly affected the **Muslim women** participants in every aspect of their lives. One participant in the group recounted how she was transported 300km with her nine children and sick husband in a trailer along with more than 100 people fleeing Boko Haram attacks in Gambori. She arrived in Jos and now shares a single room with more than 25 other refugees. While in this situation, the Covid-19 pandemic began and made things even more challenging for her and her family.

Muslim women in Miango spoke of their fear of attacks on them and their children when they take the cattle to graze:

*This pandemic has really harmed not only us but to everybody everywhere. It brought us backwards and my worries are based on the security issues because our boys are being killed every day when they go rearing for no reason, and I feel we are not supposed to go through all this, I feel we should live in peace with one another with patience. We can't even take our animals out anymore.*

*For a while we have peace, but before you know it, suddenly everything breaks out into a crisis again. We pray for peace. We long for peace. We have contacted the security authorities several times. We have complained about the insecurity that*

*plagues us, but nothing has been done. We can't figure out where the problem lies, and the government is still unable to do anything. Our main problem is the lack of peace. Without peace, there can be no prosperity. There is no way to practise our religion.*

These women are of a Fulani community that migrated to the Miango area about two decades ago to get good pasture for their cattle. Cattle are the basis of their economy: the men raise the cattle, and the women milk them and take the milk to the city and sell it. When the Covid-19 pandemic hit, lockdown measures were put into place and transportation was restricted, resulting in the women not being able to bring the milk into the city to sell. They faced increased cases of hunger and deprivation. As mentioned earlier, however, the security of their lives and property was a greater concern for them, even before the pandemic.

**In Kaduna, the Christian groups, both men and women, highlighted how insecurity contributed to their hardship during the pandemic. They explained that since the government has failed to provide them with security cover, time and again, the community has resorted to self-help and the men often keep watch over the community at night.**

*I have seven children: six boys and one girl. Honestly, we have not had it easy. The kidnappers came, my kids at that time had shops, and we had what to fend for ourselves with. They came and killed my husband ten months ago – he was in the bush, and they killed him there.*

(Christian woman, Kaduna)

Some respondents were unsure about the motive of the attacks. Many, however, felt that they were religiously motivated. Semi-structured interviews with **two Christian women**, refugees in Maraban Kajuru (Kaduna), suggest that the insecurity is spreading beyond the targeted attacks on Christian villages. Both said that other tribes around them have also been negatively hit by the insecurity. They told us that the attacks began in April 2020 when the Fulani kidnapped the locals and demanded a ransom. Currently, they attack their households, beat them up, steal their belongings and livestock, and/or burn down their houses. When asked if there was any good thing that had occurred during the Covid-19 pandemic, she said that throughout nothing had been an enabler. Her life and that of her family has been continuously difficult. A Christian man in Plateau was clear about the motivation of the attacks:

*Well, to me, I can say that this attack has to do with religion because if true it's not an issue of religion I think the government will have something to do about it, we*

*are saying that because the governor is a Muslim, and we are Christian that is why we are being neglected.*

### **3.2.6 Impact on schooling and education**

*Lack of peace has indeed affected students, the workers, and those who go to school. Teachers cannot go to school to teach children, staff cannot go out to work, the farmer cannot go to the farm to fix the place where he will work.*

(Christian man, Kaduna)

All participants were concerned about the inability of children to continue their education during the lockdown. The prolonged period away from school was identified by some as a source of tension as the children sometimes exhibited negative behaviours. Only one person reported she and her husband arranged private lessons for the children. The capacity to pay fees even after the resumption of academic activities was identified as a challenge due to the death of a spouse and the slow recovery of lost income that further impoverished the family with the pandemic.

*We cultivate and there is no fertiliser to make the plants grow well and now we have children and nothing to take care of our needs and right now my children are at home and are not going to school because I am incapable. I thought I could do something so that they can go back this month, I did irrigation farming and to go into petty trading again there is no capital and the money I used to buy fertiliser I have not recovered it.*

(Christian woman, Plateau)

Both groups of Muslim women in Plateau (Jos and Miango) were massively affected by the school closures during the Covid-19 pandemic. Not only were their children out of school and unable to afford any form of remote digital learning, but food insecurity increased. However, some of these women, who are teachers themselves, were able to gather their children and those in the neighbourhood and provide some additional lessons. This was an effective method and was welcomed by the community, as two of the women said they had nearly 100 children in their groups and were supported by their teenage children in offering lessons to the students. They charged the neighbourhood children a meagre fee of ten naira per day, very little, but still a contribution to the economic hardship they were facing. It was a win-win situation for both parties.

Christian men in Kajuru LGA (Kaduna state) drew attention to the impact of the attacks on their villages on schooling and further education:

*Honestly, we could not continue as I went to the medical college in Zaria, I came back home because at home every time we stay at night because at night we are woken by their attacks even in the rain they come from the forest, so it has affected our education.*

*As for the school, sir, we have a primary school, and at the time before the unrest, we had about ten teachers, but now we don't have one.*

In the comparator group with Christian men in Kaduna, one spoke of the religious inequalities he perceived relating to access to studies and in the employment of teachers:

*In these schools, you are faced with a lot of challenges and before I forget some of these teachers are not qualified to teach, when we seat in class we are asked if this is right or wrong. A teacher speaks in English and asks the students if he is speaking correctly, this shows he does not have the required qualification, he was not given the teaching position based on merit which is not right. For instance, concerning education and access to it, some courses are not offered to Christians in Ahmadu Bello University Zaria, because of their faith but the Muslims are offering these courses. These are the form of challenges we are faced with as some of us apply for some courses and we are not offered these courses, but the Muslim brothers are given.*

The impact of the pandemic on children and young people's education is universal. It is of course more severely experienced by families living in poverty, but this is intensified for those whose villages have been attacked, as they have either had to flee, or their schools have been burned down, or the teachers have fled. This situation suggests long-term negative impacts on those who are disadvantaged by both poverty and religious identity. It was also notable that the male respondents in all the sites had more schooling than their female counterparts, and the impact of the pandemic will likely mean that if resources for schooling are scarce, boys' education will continue to be privileged over that of girls'.

## 4. Findings: India

*Loss of income and increased indebtedness were the most highly ranked challenges amongst respondents in Chennai and Bangalore. Loss of livelihood during lockdown has left many unable to pay interest on loans or to pay rent and school fees, leading to high levels of anxiety and reports of harassment. Hunger was highlighted more by dalit Hindus, due to insufficient government rations and temples closed, whereas churches and mosques provided food aid to their congregations. Government assistance was not received by most religious minority participants, and Christians reported deliberate exclusion from assistance based on their names. Social ostracisation, fear of Covid-19, combined with underlying prejudice towards religious minorities, has increased. This isolation, combined with hunger and debt, is triggering mental health crises amongst religious minorities and the poorest dalit Hindus. Muslims are significantly at greater risk of insecurity and religiously motivated harassment than other religious minorities, and fearful to speak to researchers. They experienced intimidation before Covid-19, and the pandemic has brought an increase due to scapegoating and targeting, with more violent attacks experienced in Bangalore than in Chennai, indicating the impact of a BJP-controlled state government.*

### 4.1 Participatory ranking of challenges and enablers

The participatory ranking was carried out in each inquiry group. The following tables present the frequency at which each issue was given the highest (3/3) ranking in each group. Full rankings can be viewed in the appendices.

**Table 9: Chennai rankings**

Ranking	Challenge	CW	CM	MM	MW	HM	HW	Total
	Number in group	7	8	8	7	9	6	
1	Income/livelihood	7	4	8	3	9	6	37
3	Debt/loans/poverty		2	3	7	7	5	24
3	Hunger	2			3	7	5	17
4	Health/hospital	2		1	1	1	6	11
5	Rent		4		5			9
6	Education	1		2	5			8
7	Mental health						7	7
8	Electricity bill		5					5
9	Police harassment					4		4
10	Domestic violence						3	3

Ranking	Challenge	CW	CM	MM	MW	HM	HW	Total
	Number in group	7	8	8	7	9	6	
11	Social ostracisation	1		1				2
12	Security				1			1
<b>Enabler</b>	<b>Family</b>	2	7		6	1		16
<b>Enabler</b>	<b>Faith</b>		8		6			14
<b>Enabler</b>	<b>Religious institution</b>		8	3	1			12
Enabler	Health	7						7
Enabler	NGO			2			5	7
Enabler	Friends			3			1	4

All groups in Chennai ranked loss of income or livelihood as the most severe challenge, followed by loans, debt, and poverty. As a result of lockdown and loss of income, many have had to seek loans to pay for rent, school fees, and even food. According to their testimonies, the majority of landlords have continued to demand full rent throughout the pandemic, and have evicted families that are unable to pay. The next greatest challenge has been hunger, which was ranked highest (3/3) by most Hindu men and women, and a little under half of Christian and Muslim women. This indicates the greater concern amongst women regarding food for the family, the insufficient government rations, and the lack of provision of food by religious institutions to Hindus. Mental health (see Section 4.2.3.1) and domestic violence were highlighted most by Hindu women.

In terms of enablers, all groups mentioned faith as a great support to them, even though this does not appear in all the rankings. The highest ranked enabler is family support, which refers both to practical help (food and money) and to company and comfort. Religious institutions were highlighted by Christian and Muslim groups, but notably not at all by Hindu participants. Help from NGOs was highlighted by Muslim men and Hindu women, the latter having received training for income generation by a local NGO.

**Table 10: Bangalore rankings**

Ranking	Challenge	CW	CM	MM	MW	HM	HW	Total
	Number in group	10	10	5	5	6	12	
1	Income/livelihood	NR	9	4	5	4	11	33
2	Education	NR			5	3	10	18
3	Hunger	NR		1	1		10	12
3	Rent/finance	NR			5		2	12
5	Health	NR	4		2	3	2	11
6	Gender	NR					6	6
7	Security/violence	NR			3		2	5
Enabler	Family	NR		6	3	6	10	25
Enabler	Faith	NR		6		6	5	17
Enabler	Community	NR	3					3
Enabler	Hobbies	NR				3		3
Enabler	Religious institution	NR	2					2

In Bangalore, all groups ranked loss of income or livelihood as their most pressing issue, with almost all participants ranking this at the highest score of 3. Education was a greater concern for Hindu men and women, and Muslim women. Hindu women gave the highest ranking to hunger/lack of food and did not mention any help from religious institutions, which suggests they had to rely only on intermittent government rations. At least half of the groups of Hindu and Muslim women ranked gender-based issues and insecurity as a major concern. Hindu men also ranked income and schooling (fees) as most pressing. It is important to recognise the hugely important role that faith has played in providing participants with hope and spiritual and emotional support, as well as religious networks and organisations that have supported them where government assistance has been unavailable. This was true across all faith groups.

*I was surprised to see that these people from the dirtiest slums in Chennai all wanted to maintain self-dignity and held a strong faith in God to overcome the situation. So good to see that instead of engaging in criminal or self-humiliating activities, they talked of God, their God. Some of them were also able to help out*



*others who were also suffering. We were so gladdened to see how some were exceptionally altruistic as they went out of their way risking their own lives and sacrificing the little they had for themselves.*

(Facilitator, Chennai)

## 4.2 Analysis of findings by theme

*In 2021, they are still saying that there is a lockdown still after so much time. It seems that the only thing to do is to hang and die but I have no more choice to do anything but this.*

(Hindu man, Bangalore)

### 4.2.1 Impact of Covid-19 pandemic on income/source of work

For **Muslim men in Bangalore**, their source of work had ceased; for example, festivals and shops, and those with autorickshaws if they were able to work were struggling with the increase in the price of petrol. For most, their income had halved, or dried up completely. Muslim men mentioned in particular the price of petrol; Muslim women noted the increased cost of food and cooking gas. In the men's group, men tended to be the sole breadwinners in their families, whereas in the women's group, all went out to work.

**Christian men and women in Bangalore** similarly experienced joblessness, hardship, debt, and hunger. The women were mainly domestic servants who had not been able to go to work during lockdown. One of the men elaborated: 'We borrow money, eat, live, and at the end of the month we settle some amount. It is running like that only.' He is paying the interest on a loan taken out to survive during lockdown, and with this he is unable to pay the school fees, and so his children remain out of school, after 18 months. Another spoke of related health issues:

*During Covid, March 2020 I lost everything, 8 lakhs of rupees, because I am in the service industry. I finish my work then you give me my balance. Since you don't have business how are you going to pay me? So that is how I lost a lot of money. So financially, and after that, I lost my health. I have sugar problems, because, you know, stressing, stressing, stressing. I am a diabetic sugar patient.*

Another explained how he could not do his work of collecting scrap during the pandemic, but avoided debt because of help from the church:

*I am a scrap seller before Covid I earned a good wage, and when Covid started customers did not come to our business. I used to go to the house doorsteps to get*

*the scrap items, at the time of corona I couldn't go and collect scraps, and that's when problems in the family started with rent and food other issues. Raja I didn't borrow any money from what we got from the church we survived.*

In the **Bangalore comparator groups (Hindu men and women)**, participants worked mainly in low-paid daily wage activities, street selling, building, security etc., and were left with no income, or very reduced income. All said that they had received no assistance from the temple, and most reported having had to take out loans to pay for food, rent or school fees. Many reported anxiety and depression, some talked of considering suicide faced by the inability to meet their children's needs.

*I sell flowers but after a few days the flowers spoil because I am unable to sell them all. Monthly, I have to pay interest and each day I end up paying around 50 to 100 rupees per day. People don't have money to pay for flowers. So I don't have money. How will I pay fees? How will my children do their exams?*

In desperation, several said they had left the house during lockdown to look for work, but had been stopped or chased by the police.

*During lockdown time I tried to go for work, but the police was catching me and telling me to go home. The police said that no one can go outside during the lockdown time. I had no money at home because I was unable to find work, and this has been really hard for me.*

Without work they had no income and no means of buying food, which caused hunger and stress in the home:

*But sir, things really were hard. We used to eat three times a day, but we ate only once or if we were lucky, twice. Sometimes there are fights and differences between me and my wife. She kept telling me to bring food. She told me 'go anywhere, but go and get food, that is your job to provide for us'. What was I to do? There was not enough food and so my wife keeps telling me to bring food.*

Some women have gone out to work because their husbands are unemployed. One Hindu woman explained: 'We were all hungry at home and had no income. My husband was sitting at home, but we were so hungry, so I had to go out and get a job.' Another told us: 'No one supports me. I asked the government for help, but no one helped me, and it was very difficult.'

These Hindu men and women in Bangalore, despite being in the majority religious group, have received little help from the government, and none from their local religious institutions.

Many of the **Muslim men in Chennai** were drivers, and some risked reprisals from the police during lockdown as they were desperate to earn some money for food:

*It is during corona, no food, starvation. I used to have biscuits to survive. If you take the vehicle out, they will fine 2,500 rupees so fear. Even if I request by telling I am poor, and also old sir please let me go. They will tell, who asked you to come out in the first hand. Go speak to the higher officers.*

Most also spoke of debt, of loans taken out to refinance autorickshaws, and for food and for school fees. Occasionally, a lender has postponed collection, but the men know they will have to repay the loan. Other lenders would not give a grace period but offered refinancing, which creates even more debt:

*That was a big problem without income. I am an auto driver. There is no savings, and only when I go to work there is food for family. No other [person] goes. The responsibility is very big. My daughter's loan they just have postponed the interest in not paying for now. But we have to pay later anyhow. And after lockdown, debt problem is the biggest. People who gave money will ask for it, so that is the biggest problem now.*

**Christian men in Chennai** similarly spoke of worklessness and debt:

*The most difficult situation in April more than the month of March. Not sure what to do. Like everyone else I had a credit problem. Yet I began to speak boldly to them. I was fearful, but at that time the Lord gave me courage. I can't afford it right now. Hold me by the shirt and beat me with sandals but now I can't pay. Go to the police station and give complains on me, I don't care. I told him I would give patiently. They calmed down as soon as I spoke hard. Well, you said it's okay give it slow. They have also calmed down because I have given so many years of hope.*

**Christian women in Chennai** resorted to pawning jewellery for food:

*Yes, it was difficult times. I had some jewellery, and we pawned the jewellery and spent it on the meal. At that time no one was there to help. And we took some loans*

*also, that's why I drew like some stones and thorny bushes. We couldn't pay the interest.*

A **Muslim woman** in Chennai considered that women are not permitted to take out loans, which created additional challenges for them: 'No scheme in government banks for woman to get money, so private banks give it for group of 10 or 15 people and have to pay in some time'.

The group of Muslim women highlighted their concerns about how to pay rent for shops and homes, even while they are not allowed to go out to work. If they do, they are fined by the police. Their particular concern was that the government has increased tax on essential items, but has not provided assistance.

*When people are finding it very hard to earn, there is an increase in everything, where people are suffering so much to cope. Increase in the rates of petrol, vegetable, GST [Goods and Services Tax], tickets, gas, etc. They have to know that the companies where we work are already going through great loss, many are not able to pay proper salary, families are also affected very badly. In this time, government has to take care of us. But they themselves are raising everything and imposing this on us and we are forced to do this... Looks like there is no humanity at all, sir.*

**The comparator groups of Hindu men and women in Chennai**, as in Bangalore, face extreme poverty without access to work or adequate assistance to cover rent and school fees as well as basic food (see Section 4.2.2).

*We are daily wager but in lockdown how can we survive without any job. It was very difficult even to pay the house rent and after six months paying together is even more difficult. Now what else can we do? Whether to pay the remaining rent or to take care of the family and buy groceries? Again, they are talking about lockdown.*

*I used to take this vehicle for rent. So I have to give rent for the cart and at least 500 rupees for home I need to earn per day. That includes the house rent, school fees, and groceries. In lockdown period, how will we manage the family without any income and pay the debts?*

*We were struggling and we are going to struggle because they say it's going to come again. What to do I don't know. Some people helped, with that we run our family and now also we are in need and desperation.*

(Woman)

The intersection of poverty, marginality, and Covid-19 has brought misery, stress, illness, and debt to all these families. A Christian man summed it up:

*As soon as the curfew started, the problem started. Be it financial problem, be it physical problems, be it children education, everything gradually put life to a test. Because if there is no income, the family cannot be maintained. Children and a wife cannot be happy. So, we live three steps below the middle class. For those at the top, it doesn't matter if the curfew is lifted or not. They have money, material facilities, and all facilities. For us, only if we went to work... we ate something, slept, went to work, sent the children to study. We are going like this.*

All the research participants are from slums, and work in the informal sector without safety nets or capital to fall back on. For all these communities, there is a huge additional challenge for women and especially single mothers/female headed-households, to find work and protect, feed, and educate their children. We are seeing a powerful intersection of religious identity, gender, and poverty, which is explored further in Sections 4.2.5 and 4.2.6. The pandemic and restrictions are also strongly linked to desperation and depression.

The significance of religious minority identity in relation to economic deprivation becomes clearer when we examine which groups have received assistance from the government.

#### **4.2.2 Assistance**

Each group was asked about sources of assistance that they had received during the pandemic. Amongst the Muslim groups there were varied responses. Amongst the Muslim men in Bangalore, one had received no help, several had received rice and dhal from the masjid, and several got a small amount of food from the government. These latter mentioned the Below Poverty Line (BPL) card, which provided them with rations, but they said these were too little to live on.

**Muslim men in Chennai** discussed whether relief money was for Covid-19 or if it was money that is distributed before the elections to buy votes:

Facilitator: *Did you get any help from the government or from any other people?*

R1: *No help at all from any side.*

R2: *He is telling lies, sir, government gave 2,000 rupees as corona relief in the ration store.*

R1: *That was for election! They gave 2,500 rupees.*

R2: *No not for election, that was for Pongal<sup>11</sup> gift. That government gave 2,500 rupees and also, they gave 1,000 rupees twice for corona relief.*

Facilitator: *Did you get or not?*

R1: *No.*

**Muslim women in Chennai** also had mixed experiences: several had not had help from the Jamaad, masjid or government, while several others had. The assistance from rationing or from the masjid was limited; people relied more on family and neighbours.

*We have problems like this, but we cannot expect much from the government. So it is just a little help from the relatives or Jamaad helped us a little for our needs, and again we do not know how much Jamaad's help like that as well.*

*How can we manage with 1,000 rupees? It will not be sufficient for two days also, how can we be able to manage the whole month with that 1,000 rupees. Our Chief Minister has given it only once.*

*If the masjid was open, they would have helped, they help in the time of Ramzan and all. But in the lockdown even the masjid was also closed.*

**The Christian group in Bangalore** mentioned discrimination with regard to government food distribution:

*No government help: they see Christians as people who are getting aid from abroad so they don't give them any help.*

*When they say Christian name, they say you are getting help from the churches why do you need our help, they neglect us. Who came to give us rations said you are Christians why should we give you?*

(Christian men, Bangalore)

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<sup>11</sup> Pongal is the largest and most popular festival in South India. It is the festival to mark the beginning of the rice harvest season.

Most had not received assistance from the government; some had received food from a church or a Christian NGO school, others from neighbours and family. One described his desperation:

*The church didn't help us only the school. Even now we haven't gotten any help from the church. They closed the gate of the church, they didn't help you, I was ready to beg for food. We fought for food once and we were ready to beg for food because we couldn't get... I didn't have any government rice which costs one kg 15 rupees and during the lockdown I couldn't even get that.*

**Christian women in Chennai** mentioned assistance from the church and family, and a little from government rations. Again, there were mixed experiences: some said that only God had helped them, others confirmed that they had received ration rice and 1,000 rupees during lockdown. Where food had not been too great an issue, rent and school fees continue to be impossible to pay:

*After two months from church, they gave rice and lentils. Is that enough? Have to pay rent. Can't ask anyone. Curfew is a must for many rich people. There is no point in putting it to the poor. If there is any solution in this put. Otherwise, do not put.*  
(Christian man, Chennai)

**Hindu men and women in both sites** experienced enormous hardship, loss of livelihood, and stress. One positive in their experiences of lockdown has been more consistently being able to access some help through government assistance via the BPL ration card, which has at least provided some food. Most Hindu respondents confirmed that they had received some food, although one felt that the food was not distributed fairly:

*We have ration card, so that the government will give 40kg rice every month. With that we were able to maintain.*

*The local government is giving rations or milk or oil only to the people that they want. To get the rations people are fighting with others. Some people that are close to the government leaders are getting maybe three or four litres of milk.*

(Hindu men, Bangalore)

Hindu women told us that they had received some help via their ration card, but only 30 per cent of pre-Covid assistance. They had not received help from the temple, and similarly felt that food was distributed unfairly:

*The Karnataka government is the worst. The ward counsellors only helped those within their ward. Nobody cares about how we live; they aren't bothered by what might happen to our safety, they didn't even come to ask us whether we needed help. No one at all came to help us. The government announced that free milk should be given to impoverished people, but we stood in line but only the first people who came were given free milk. We suffered a lot and we stood in line for the sake of a half-litre of milk for such a long time. If I had a job, I would not have stood in such a big queue.*

The **Hindu women's group in Chennai** mentioned the support of NGOs as well as the Hindu temple. A local NGO was providing food and also training women to learn tailoring skills during lockdown with the aim of bringing in some income:

*In Arunodhaya NGO only helped me so much, brought me here, taught tailoring; through that I work now.*

Family was the main source of support, but it was limited, as a Hindu man in Chennai observed:

*Relatives they may give little amount of money but they themselves are struggling. We don't have any way... should we borrow, or pay back the debts? Or should we pay the house rent or the school fees for kids? You tell us what to do?*

In terms of access to assistance, it was primarily Christian respondents who reported discrimination towards them as Christians. Muslims and Christians were more likely to receive assistance from their own religious institutions, whereas Hindus reported little or no help from temples but reported more consistent access to government rations and help from NGOs. The above-mentioned NGO only provided support to Hindus. However, Hindus also raised the issue of corruption in the distribution of food.

Access to assistance during the Covid-19 pandemic highlights the role of religious identity in India among both minority and majority religious communities. The intersection between the chaos of crisis and religious minority status dramatically increases vulnerability. Yet assistance providers, to date, have often been slow to recognise religion as a significant factor in assessing vulnerability and humanitarian need. In both Chennai and Bangalore, religious minorities were given most of their assistance either in the form of cash handouts or food rations through religious institutions and communities. In some cases, in Chennai, religious minorities were given food rations by government authorities.



However, few minority respondents talked openly about receiving donations from the government in Bangalore.

Facilitator: *Did you get any support from the government?*

R1: *The government hasn't given me any support or anything.*

R2: *When they see we are Christian. When we say our Christian names, they say that we are getting food rations from the churches so why do you need our help? Why should we give you Christians rations?*

R3: *I tried to change my name because I couldn't get rations. I didn't change it. I didn't get rations anyway [laughs].*

Almost all the respondents interviewed in Bangalore and Chennai earned very low incomes. At least 50 per cent of the respondents lived below the poverty line and had a card to certify their status as official recipients of government aid.

Additionally, in India, the wholesale state control of Hindu religious institutions has seriously complicated the relationship between Hindu religious institutions and their adherents during times of hardship such as during the Covid-19 pandemic. Strict government regulations placed limits on what and how Hindu temples and religious institutions could intervene to help their congregants during one of the world's harshest and longest Covid-19-related lockdowns between March and June 2020.

All the individuals that participated in the IG discussions belonged to *dalit* and low-income backgrounds and were daily-wage labourers who lost their ability to earn a living during the lockdown. Considering that most of these individuals did not or could not earn any money to feed their families for over two months, most of the Christians and Muslim individuals who participated in the study received at least some help in the form of food or money from their religious community or institutions. In **Sait Palya**, a large Muslim-dominated slum in Bangalore, the local mosque prepared food for poor families and distributed it once a day for over three months between February and April 2020. Over the course of the study, it became clear that no Hindu men and women in our study living in either Tamil Nadu or Bangalore received any help from their local temples. The following short exchange between the group facilitator and one of the *dalit* Hindu men in the study illustrates a young man's frustration at being locked out of the temple premises during the pandemic:

Facilitator: *What help did you get from your religious community? You said you went to the Mariamma temple on the main road.*

Respondent: *I didn't get any help from the temple.*

Facilitator: *What do you mean?*

Respondent: *Listen, all the temples were closed, no? The gates were shut. There was a lock on the gate, sir. It was our festival so I just removed my footwear and bowed down to God before the closed gates and left. That's all.*

Facilitator: *Removed your footwear... that's all? What about any help? Did you get food rations? Milk? Rice?*

Respondent: *Look, the gates were shut. We were not allowed to go in to worship. How could we get food? Even when we were bowing down before God the police came and beat us. The police came and warned us that if we stood in front of the temple, they will arrest us. We left.*

The significance of religious identity and caste for receiving assistance during the pandemic is further reflected on in the discussion (see Section 5).

#### **4.2.3 Impact on health**

Participants across all faith groups, all living in poverty, spoke of how Covid-19 has impacted on their health for several reasons. Stress has undoubtedly contributed to poor health, especially high blood pressure and diabetes, which are widely mentioned. Some were unable to attend hospital because of Covid-19 cases in the hospital. Health issues, mainly unrelated to Covid-19, have had to be addressed while people have had no income. As a result, when the issues are serious, they have become very indebted in order to pay for treatment:

*During the Covid time we had something, we saved money but when Covid came we are using up the money and now medical expenses are almost 3,000–4,000 a month. We have used up the money I saved. I have to purchase my [insulin] injection everyday morning and night. I am a diabetic patient, during Covid I was supposed to be admitted to the Bowring Hospital. The government hospitals didn't allow me because Covid patients were there. So I went to a private hospital. My sugar fluctuates every day. Financial, and health crisis affect me.*

(Christian man, Bangalore)

Several Hindu women spoke of using homemade remedies, such as neem, due to lack of funds to pay for medicine. Some also spoke of their children falling ill due to online schooling, which gave them pains and migraines (see also Section 4.2.7 on education). Several Hindu women in Chennai spoke of falling sick with Covid-19 and how, if someone is diagnosed, a sticker is put on the wall of their house, which may account for why they did not get tested:

*I had fear. My husband had fever for ten days then we went to the hospital; they gave medicine then I got fever became very weak, no appetite. Then slowly we recovered, we did not do corona test.*

But for minority groups such as this Christian woman in Chennai, people shunned and 'blasphemed' them when they caught the virus:

*My area is slum so houses will be closer, they used to talk nicely, but when the people from corporation confirmed that my husband has corona, they blasphemed me. Because in my house only first it came, so they treated us as untouchable and as if we only spread everywhere badly, they treated us.*

There is a risk to public health when religious minorities, who are already stigmatised, run the risk of increased labelling and ostracisation if they are suspected to have Covid-19. In a *British Medical Journal (BMJ)* article, Sarkar (2020) notes how in South Korea members of a religious minority avoided getting tested for Covid-19 to avoid discrimination. This illustrates how religious inequalities undermine public health.

#### **4.2.3.1 Mental health**

Another area of concern is the number of people reporting mental health issues, including depression, despair, fear, sleeplessness, and thoughts of suicide. This was noticeable amongst all groups and in the Hindu groups in particular due to loneliness, isolation, fear, and the fear of not being able to repay loans:

*My husband died. No one used to come and help. Both my children had chicken pox. I was very scared. I don't know anything about that; still I only took care alone. I was like that. In corona time it was more scary. If something happened to me, who will take care my children? And because of corona no one will take care of them. So I was worried. My son attempted suicide because of the mental depression, he fell down. At that time of corona, cannot go to hospital also. I went there; they did attend the patient, while coming outside for corona test only they asked me 3,000 rupees. I felt very bad; I don't have anyone for me.*

(Hindu woman, Chennai)

*I have borrowed money, but the interest was very high and I was not able to pay it back. I thought of killing myself. Taking care of four children, I have gone through a lot of difficulty. We don't have any, I don't know how I can maintain the house.*

(Hindu woman, Bangalore)

*Sometimes I used to feel like killing myself. I have to take care of household needs, children's education, house rent, all those. I have three boys and one girl, I and my wife so, totally five of us at home. For all of their needs I have to take care. So, sometimes I used to think like that then I will say to myself no, I shouldn't do that. I used to tell my wife what I felt and she used to comfort not to do that.*

(Muslim man, Chennai)

The burden on the most marginalised – both economically and in terms of faith or caste, created by the combined impact of Covid-19 restrictions – is impacting dangerously on their physical and mental health. The latest wave of Covid-19 (April 2021) and new restrictions may be too much to bear, and urgent attention is needed to reduce the impact of these restrictions on the poorest, with particular attention to female-headed households. Assistance to marginalised poor *dalit* Hindus also needs to be a priority, since in many cases they have not had access to resources from religious institutions to help them.

#### **4.2.4 Insecurity produced by religious discrimination**

Discrimination on the basis of faith indirectly shapes many of the experiences discussed in the previous section. In this section, we address specific examples of overt harassment, intimidation, or exclusion on religious grounds. In the inquiry group with **Muslim men in Bangalore**, participants initially kept silent about their experiences of religious discrimination and harassment, but once reassured that they could talk openly, they listed many examples of violence, beatings, imprisonment, and scapegoating. This was happening before the pandemic but continued more freely under the justification of Covid-19 lockdown restrictions. They had participated in protests when the Citizenship Amendment Act (CAA) was passed in December 2019, but now spoke of exhaustion and despair. Propaganda linking outbreaks of the coronavirus to an international Muslim gathering in New Delhi in March 2020 led to attacks around the country as news channels and social media spread misinformation about Muslims spreading Covid-19 (Nazeer 2020). One man described this time:

*We Muslims really really suffered because we were Muslim. They caught us Muslim men and harassed us. Everywhere they grabbed us and hit us. Hindu men caught us in different places and hit us.*

With the outbreak of Covid-19, Muslims who were already scapegoated by the CAA and the media response to the Tablighi Jamaat, easily became targets for frightened people to blame.

R: *When we are going on the road. They see a bearded man and they catch him and they beat him.*

Q: *For what reason do they beat him?*

R: *Just because he is Muslim. Why do they need a reason? In Rajajinagar they grabbed Muslim men who they accused of being involved with Tabligh and closed down their business. In fact, in Malleshawaram and other parts of Bangalore they are closing down businesses of Muslims with beards.*

Police mistreatment of Muslims appears to go unpunished and is incentivised by the national government through the CAA and the proposed National Register of Citizens. Under these proposed rulings, Muslims who cannot prove they are born in India might be regarded as refugees and removed to holding camps around the country.

*We also went to the mosque where it was announced that if you are asked by the government or anyone about your status, don't answer. They told us not to say anything. If anyone asks us anything. We are to bring them to the mosque only. If we are asked, how many people do you have in your house? Where do you live? Who lives with you? We are to bring them straight to the mosque.*

Their experience was that since BJP became the governing party of Bangalore, they have experienced targeting and encroachments:

*We walk around in fear. For minorities, it was good here. We had not many problems. Things have changed now. Things have really changed in our area because of the BJP. Changed for the worse.*

*After BJP came there is no law and order. There is no one protecting us. No at all.*

*They hunt us down and throw us in jail. Muslims are doing wrong things. Muslims are doing wrong things. Muslims are breaking the law. That is what we hear now all the time. Go back to Pakistan.*

*It is happening everywhere, madam. Everywhere. We are exhausted. We were strong. At one point we could stand up for ourselves, but we cannot now. We are really dead. We have no energy.*

**Muslim women in Chennai** similarly have experienced religious discrimination during the Covid-19 pandemic, and also noted gender- and age-based discrimination. They experienced discrimination from health services who it appears were instructed to seek out and quarantine Muslims as suspected spreaders of the virus (Sarkar 2020).

Q: *Did the doctors come and question anything related to Tablighi Jamaat?*

R: [Many speaking] *Yes yes, they asked like that. So, we said why do you look at us like this? The doctors said the Prime Minister of India Narendra Modi announced this, so we are enquiring.*

R: *Many people in our locality also labelled us by saying that it is because of Muslims corona speeded. We were emotionally very hurt.*

However, another participant observed that Christians and Hindus in their Chennai community (slum), stood by them:

Q: *In your locality, only Muslims stood for justice or how about others?*

R: *All other people, we live in harmony. More Christians are there in our locality and even Hindus are also there along with us. Everyone came and stood for us when we were threatened by the doctors and other government officials. They targeted older people so we asked them not to come out of their houses.*

Some harassment was also observed by Christian participants. A Christian man in Bangalore mentioned harassment during prayers at home: 'Pastor will call us through the phone we will gather the people and we will pray together, and pastor will lead over the phone on Sundays', but that neighbours are opposed to their prayer and 'they trouble us by playing movie songs in the sound system in high volume and will create the disturbance to pray'.

For Hindu participants, concerns centred more around election activities, and the disregard for Covid-19 regulations at rallies: as India entered the election period, they experienced visits from politicians seeking their votes. In the following discussion between Hindu men, they demonstrate their concern that these politicians were gathering crowds during the pandemic:

*Now in election time candidates are coming secretly and giving money and talking to us and getting sign from us. At that time will corona not affect them?*

*Simply they put this lockdown and we are affected so much because of that. Why are they not putting lockdown now in this election time? They won't put.*

*When the candidate Palanichamy came to ask for vote so much crowd were there. At that time will corona not affect?*

This is a form of discrimination of the poorest Hindus, who are wooed for votes without consideration for the risk of them contracting Covid-19.

The Hindu group of men in Chennai also commented on the impact of the anti-Muslim news reporting in their neighbourhood:

*In TV news they showed us like when Muslim guy gives some help he also spreads corona. So here people could not help because of that. So here also some Muslims even if they wanted to help they did not come forward because of this suspicious thinking of people.*

*A Muslim man lives near our house; he always helps people when natural calamities like flood come. But because of this he also did not help. When we asked him, he said that already people are thinking because of Muslims only it spreads hearing news like Delhi jammed and Coimbatore events. Likewise, even when people come forward to help also religiously they stopped.*

Hindu women in Bangalore specifically said they felt safe and felt no threat from other religions, but that they did experience domestic violence in the home.

*No matter what religion, we feel safe near all religions. I am from a Hindu community but I come to Divya Shanthi church and I feel safe.*

#### **4.2.5 Intersections of religion, class, and caste**

The policing of lockdown in India has created security issues for all those who, facing hunger and desperation at home, had to leave their houses to seek work or borrow money. They were regularly confronted by police, harassed, and sometimes beaten. Most of the research respondents were unable to pay their rent, or had to take out new loans, and were threatened and harassed by the lenders. **There is a critical intersection of marginality through faith (or caste) identity with extreme poverty, which created higher levels of insecurity during the pandemic for these groups relative to people of the middle class and majority religion.** As Hindu men in Chennai described it, it is structural injustice which is an encroachment on rights which leaves people with few options but to break lockdown rules to go to work and get beaten, or to steal or beg.

*As everyone said, it is the lower status people who are most affected. Top and well-to-do people are fine. If this curfew had continued for another six months, it would have been a community full of criminals. When someone's child is hungry, he or she will at least steal and give the food to the child right? Even in lockdown period this alcohol also they were selling in black [market]. Because here in Chennai if the shops are closed they will bring from other districts and sell in black.*

*So corona is a fact that we all are affected and trapped but beyond that we are trapped in many other spider webs like these. So we cannot do anything. They say we should maintain social distancing, but this rule is not for their parties... Because people like us are busy running after income to survive. When we are in hunger we tend to think about how to earn money and buy things, we won't think of others or [of the] government's mistakes. When I have food at my home only then I will be able to think of the society. So when I don't have food at my home how will I think of the society?*

*When we are in hunger, we forget those philosophies. But food is the basic need then only we can think of anything. If I have not eaten lunch whatever you say it won't go inside of my head.*

#### **4.2.6 Intersections of gender**

A second critical area of insecurity produced by the intersection of poverty and gender was voiced by **Hindu women in Chennai**. They were particularly vocal about gender inequalities which impact on them, both in terms of the help available from the government which is for widows but not for abandoned wives; the social norms which prescribe what jobs they can do, or even prevent them from working.

*In our Hindu culture without husband, people don't respect us as divorced or widow or abandoned. Even for any religious thing or function we cannot go and stand there.*

Many women spoke of their husbands' drinking and abuse, which had in some cases reduced during lockdown because they could not buy alcohol.

*Government used to give ration that also he will sell and drink. That's what I am telling this sister you don't have your husband and struggling but for me I have but still struggling like this.*

*He scolds usually and fights but this lockdown period he was not well, he is a diabetic patient also got hurt in the leg and put bandage. So, he was little better at that time.*

*Until these liquor shop opened husbands were OK but when they opened finished. In the lockdown period he did not drink that is why he did not fight.*

Other Hindu women spoke of their lack of freedom:



*But I should not go anywhere. So I have to cook and be at home. That is the condition, like slavery.*

*If he takes me out, I have to go with him and whatever he chooses I have to get that only. I have no freedom.*

*My husband will not let me to go and stay in my parents' house. Because of prestige problem.*

Alcoholism was an issue noted by researchers amongst the Christian men in Bangalore. Christian women in Chennai also discussed their husbands' drinking and how an unexpected silver lining of the lockdown was that they stopped drinking, and some were more helpful at home with the children – although not always. Many women continued to do all the work in the home.

*Because of corona financial problems were there, so my husband did not drink alcohol; because no money in hand, he did not drink.*

*Yes, because of financial problem this drinking habit was not there in many of our husband's life.*

*When they used to go for work, they don't care about household chores. But at that corona period they did some help in taking care of the kids and some other.*

*Yes madam, there are two brothers-in-law at home and father-in-law is there who is blind; I am the one who does all the work for them, wash their clothes also, not only because of corona but I already had problems. I only run the business and take care of the whole family. My husband cannot work and support me also.*

These findings illustrate the cross-cutting issue of gender inequalities that exacerbate the impact of Covid-19 on women living in poverty. Although Muslim women face significant cultural and religious constraints on their agency and independence, Hindu women also struggle to deal with these kinds of encroachments within their community.

#### **4.2.7 Schooling and education**

In the area of education, across the board there was great concern about the amount of school that children had missed. Many families had been unable to continue to pay school fees during lockdown; those whose children continued with online school often had to share one mobile phone between all the children, or take out a loan to buy a phone.

Schools demanded fees despite parents' loss of income. For all these families in poverty, to keep their child in school signified huge sacrifice. Most turned to borrowing money during lockdown, around 10,000 rupees (£100) with interest to be paid weekly, for their children's schooling:

*For my children's online class, we took loan with interest and paid the school fees and bought an android phone.*

(Hindu man)

Amongst Muslim families, some of those who could not afford to pay private school fees sent their children to madrassas, but with misgivings:

*Yes, we don't want to put our children in madrassas only. We want them to get an education. But how can we guarantee that they will get a job. The country will not give them jobs. At least in the madrasa they get educated in the faith. I understand what you are saying but we are not sure our children will get jobs even if they are educated.*

Some Christian parents mentioned sponsors, or wished for sponsors, who could pay their children's school fees. Often, their children were attending Christian church schools. The major concern here is the impact of the pandemic on the schooling of children living in poverty, who have lost over a year of schooling. Numerous families are badly affected, often having to share one phone between all the children; in other cases, they have given up and the children are not studying at all. Parents struggle to help their children with their studies, as many do not speak English.

*I am checking my children's books and I am learning new things but most of the subjects I do not understand how to write or read in English only Kannada language writing I know.*

The longer-term consequences of this loss of schooling may compound poverty across generations for these children, which in turn will reinforce and deepen marginalisation and stigmatisation of religious minorities. Many participants, despite living in poverty, prioritise private schooling for their children, since private schools have better educational outcomes than government schools. Private schools are almost always English-medium and children who attend private schools are better able to attend pre-university and degree colleges. Most private and good state universities only accept students who complete high school in English.

## 5. Discussion

### Intersecting vulnerabilities in the shadow of Covid-19: intersections of gender, insecurity, and religious inequalities

#### 5.1 Nigeria

There is a general loss of income and livelihoods among religious minority groups in Plateau and Kaduna states, due to ongoing crises and the pandemic, with no apparent formal intervention to mitigate the crises. However, the findings show that there are gendered differences in the experiences of the pandemic and encroachments. For Christian women and men in both Plateau and Kaduna, the pandemic has coincided with vicious attacks on their villages, which has impacted on their income due to their displacement from their villages and livelihoods as farmers, creating ongoing insecurity and trauma. The combination of killings, through which they have lost family members and breadwinners, the lack of access to markets, and their inability to farm because of insecurity, has created a critical situation of lack of food and dignified housing, impacting on physical and mental health and wellbeing. This extreme situation needs urgent attention.

In all the discussions, the absence of governance was clear with no mention of economic aid for losses of income due to either the ongoing crises or the pandemic. Women, who are mainly involved in the cultivation of perishable goods, are particularly affected by events that prevent them from tending their crops or movement to enable the sale of their perishable produce in the major markets. Both Muslim and Christian communities spoke of hunger and of managing on one meal a day, especially where the household is headed by a widow. The vulnerability of widows and children is heightened by the loss of an income earner and the absence of social safety nets and familial support. In the case of minority Muslim women in Plateau, the research team noted that even before the pandemic, many were facing different forms of religious encroachment and gender discrimination, within as well as outside the home. The local researcher (herself a Muslim) argues:

*If you take encroachment literally, it means gradually taking away someone's rights or taking control of someone's time, work, etc. Here I am not limiting religious encroachment only to what comes from outside, because limiting it to influence from outside would only limit the scope of what women's reality is. From the inside, some women face restrictions on the movement of their bodies and their voices, which might prevent them from taking jobs or trading outside their homes. From*

*the outside, there are complaints of harassment, religious discrimination, violent attacks, or even lynching, as reported by Muslim women living in Miango.*

Violent attacks in both states have affected all groups, with frequent kidnappings continuing during the pandemic, and it is sometimes unclear if these are religiously or economically motivated. However, attacks on Christian men and women included burning down their houses, killings, and burning of their churches, which they felt confirmed the religious motivation of the attacks. The critical deficit of governance is evident in the lack of security services provided by the state. Reports of breakages into warehouses due to deprivations suffered during the pandemic after the easing of lockdown attest to the unsatisfactory provision of social safety nets. In the absence of government-provided security, vulnerabilities are heightened for men and youth, who are the first line of self-defence, in communal efforts towards self-protection and an outcry against the non-apprehension and prosecution of attackers. The requirement that communities do not take the law into their own hands further serves to reinforce beliefs in selective justice due to the control of security apparatus from the federal level, and a highly skewed appointment of the different arms of security units in the country to the Muslim north (see Section 1.1.1).

Many people who participated in this research were displaced by extremist attacks on their villages, some of them during the pandemic, while others have been displaced for three years. For these people, the challenges brought by the pandemic of losing their source of livelihood, access to schooling for their children, lack of access to worship, and so on, is exacerbated by the crowding and poor conditions in which they are temporarily housed. One respondent had fled violence with her family and now shares a single room with more than 25 other refugees. Food, health, hygiene, education, and security are heightened concerns in these settings, and refugee conditions need to be given high priority in the response to the pandemic.

Yet, while the demands for improved security are consistent across groups, there are also calls for greater religious tolerance to bring about peace. Women, in particular, showed a strong disposition towards forgiveness, despite their suffering. A Muslim woman living in Kaduna articulated this sense of the need to prioritise tolerance, saying that 'I feel we should live in peace with one another with patience'. Men and women internally displaced also spoke of the generosity of the host communities of different religions. A Christian woman was asked about her experience in Kaduna:

*Q: Do these people welcome you with open arms, or are they unwelcoming? Are there Muslims in your area?*

*A: There are Muslims, but we have been welcomed with open arms.*

A Christian woman whose village had been raided and burned said that since the pandemic, she has not felt safe and is always filled with fear and anxiety. She and other members of the community often sleep in the bushes to avoid being attacked at night. Yet, she has not felt any discrimination based on her gender or religious identity from her Muslim neighbours in the host community where she is now living. She felt they shared similar experiences of attacks from the herdsmen. These insights suggest an everyday practice of humanity towards others and a desire for peace, which could be built upon in a context of responsive and appropriate security and governance. However, in the communities studied in Plateau, there are still fears expressed by displaced communities stemming from a lack of trust in the sincerity of government to offer them protection should they rebuild and resettle, and there is also mistrust in the peacebuilding process.

## **5.2 India**

The impact of Covid-19 on religious minorities living in poverty in India has manifested in terms of livelihoods, income and debt, access to assistance, health, security, and education. The findings have also noted the negative impacts on the comparator *dalit* Hindu groups.

A clear and consistent theme across all the research activities with Muslims, Christians, and the comparator groups of Hindus, is that Muslims are significantly at greater risk than Christians, particularly during crises such as the current Covid-19 pandemic. This is a significant issue because most countries, including the United States and the United Kingdom, tend to focus on the significant restrictions on Christian communities and tend to pay less attention to Muslims in general. Most of the Muslim men and women talked about their fear of being physically attacked. Although Christians feared being attacked by the police because of possible curfew violations, few if any Christian respondents talked about being 'hunted down and attacked because of their faith'. Furthermore, most Muslims in the groups emphasised that the religiously motivated attacks and harassment were not prompted by the current Covid-19 crisis; they had experienced this kind of intimidation since the BJP came to power in 2014.

Both Christians and Muslims demonstrate a strong and deep connection with their religious communities. In the case of Muslims, the mosque not only provided vital food and financial support during the harsh lockdown in early 2020, but it also gave them the opportunity seek help if they were ever questioned by the authorities about their legal status. In both sample sites, the local church played a key role in the lives of Christians

during the Covid-19 crises. In some cases, it provided not only food but also a sense of community and fellowship.

It was notable that the Hindu comparator groups had not received help from their religious institutions. This may be because they are directly under government control, and therefore closely monitored and all movement restricted during lockdown, while Christian and Muslim religious institutions are not directly under government control and made the choice to stay open to provide assistance. Moreover, there are fewer Hindu philanthropic institutions, in part because of the exclusions faced by Muslims and Christians, and also the congregational nature of worship in these faiths, which creates strong local networks and organisation attached to particular mosques and churches. The 1950 Presidential Order of the Constitution of India established the rights of Scheduled Castes and excludes *dalit* Hindus who convert to Islam or Christianity from the category, thus also excluding them from affirmative action, benefits, and protections.

State-level politics and governance plays a significant role in shaping the experiences of religious minorities. Bangalore and Chennai are both bustling urban cities in two very large and economically successful South Indian states. While both cities have large minority communities, the state of Karnataka, of which Bangalore is the capital city, is ruled by the Hindu nationalist BJP government. Tamil Nadu is, at the time of writing, currently awaiting the results of the state elections, but in 2020 it was ruled by a AIDMK party, which is affiliated but not strongly associated with the BJP. The impact of having a BJP government control the state was seen when Muslim men in Bangalore talked about being rounded up by the government and beaten. Although there are religiously motivated attacks on Muslims in Chennai, there appears to be less violence than in Bangalore.

Gender is an additional driver of encroachments within religious minorities, since women's experience is that they have to prioritise care for the children, while men (both Christian and Muslim) abdicate their responsibilities as husbands and fathers. This is evidenced, for example, by a statement from a Muslim woman in Bangalore:

*During lockdown, my husband left and did not return to the house for 15 days. He was feeling bad that he could not help the family financially. Finally, he came back but during that period of time, I suffered from depression. No one helped me with my children because I was alone in the home.*

Muslim and Christian women are also more vulnerable because they are regarded by the wider Hindu population as 'unclean'. In particular, Muslim women were often dismissed as domestic servants during Covid-19 because of these damaging norms.

The research findings from India potentially underplay the impact of the pandemic on religious minorities, given that many were very cautious to speak out. As mentioned in Section 2.3.5, while some religious minorities were open and confident to speak about their experiences, others were fearful to discuss personal issues of security and the law. This was markedly the case in Bangalore, where Muslims are more fearful about their citizenship and legal status than Muslims in Chennai because of the different politics and policies of the state and city governments.

## 6. Conclusions

The findings highlight the importance of understanding the lived experiences of different groups during the pandemic, disaggregated by gender and religion, and with a focus on those who face the worst socioeconomic disadvantage (Hankivsky and Kapilashrami 2020). It is clear that the pandemic has exacerbated existing inequities and threatens ambitions for those ‘furthest behind’ to be reached and supported through the Sustainable Development Goals (SDGs). It is also evident that multiple sites of inequality often overlap to produce compounded vulnerabilities, particularly around low socioeconomic status, gender inequality, and sectarian or location-specific discrimination. Such compounded vulnerabilities intensify the effects of crisis situations like the Covid-19 pandemic. Thus, the nature and severity of women’s and men’s experiences in the wake of the pandemic and its aftermaths were both similar and different in important respects.

Furthermore, the study highlights that a health response to Covid-19 is insufficient – indeed, most of the respondents did not prioritise health as the most pressing challenge in their lives. However, the fear of police harassment and brutality, ostracisation by community members, or religiously motivated violence in both contexts, act as deterrents for religious minorities living in poverty in both India and Nigeria from accessing the necessary services to stay healthy through the pandemic. Moreover, many risk infection, harassment, violent attack, and kidnapping to find food for their families. This happens because these most vulnerable minorities are not afforded sufficient protection by local statutory service providers. Indeed, the pandemic has exacerbated inequities of power, historical structural inequalities, and social determinants and these factors must be considered in governmental responses to the pandemic, and to ‘build back better’ (Ryan and Al-Ayadi 2020).

In Nigeria, government inaction to reduce levels of insecurity, combined with a lack of well-supervised universal provision of relief to those in need during lockdown, has heightened suffering and also suspicion and division between minority and majority groups in both

Kaduna and Plateau states. The pandemic has also deepened pre-existing ethno-religious fault lines widely perceived by the research participants to persist due to government inattention to underlying contentions. This increased participants' sense abandonment. Spirituality, self-help, community assistance, and even grass-roots inter-religious cooperation among Christians and Muslims served as coping mechanisms in the face of the ineffectual state response to the crises.

In India, national legislation has systematically marginalised Muslims, feeding a negative media narrative that has led to the scapegoating and persecution of Muslims during the pandemic. At a time when the general population is highly fearful of infection and unemployment, it is imperative that specific religious groups are not made to appear responsible, put at risk of ostracisation, or face more violent forms of targeting where they live. It is also important to note that *dalit* Hindus have been severely affected by the pandemic, with an insufficient government response to protect them. The specific vulnerabilities of *dalits* and religious minorities must be considered in pandemic responses, with particular attention to the protection of women.

The methodology employed in this research proved appropriate for generating rich experiential data and enabled participants to reflect on and discuss this data as issues emerged. It is important for the methods to be adjusted to the context and to be flexible in the moment, adapting to the physical conditions and the levels of confidence or anxiety of the participants. While the short time frame did not allow for deepening and extending the activities into an action-oriented research process, the positive results suggest that this might be possible, given more time. The justification for using participatory methods in such a short research project is the urgency of the issue, and the need to engage meaningfully with the research participants in what would not feel like an extractive exercise. The methodology allowed for participants to offer their own perspectives and priorities and was not limited by a pre-determined research agenda. As a result, in the ranking exercise different groups identified different themes. Given the sensitivity of the topic and the vulnerability of the participants, it was essential to work through trusted local researchers and facilitators, and to link to NGOs and community organisations which could offer appropriate support, space, and security. While the participatory methods employed require more time and effort from researchers, this report demonstrates their value in generating quality data and evidence, which has been reflected upon and analysed by the research participants themselves, as well as by local and international researchers.



# 7. Recommendations

This project has highlighted the impact of Covid-19 on the lives of marginalised religious groups in Nigeria and India to inform policy and promote inclusive development. To combat the discrimination and marginalisation faced by poor women and men from each religiously marginalised group, the authors provide a series of policy recommendations.

## 7.1 Nigeria

In Plateau and Kaduna states, the intractable security challenges have intersected with the deprivations of the Covid-19 pandemic to create enormous hardship, poverty, hunger, and loss of life amongst religious minority groups. Since the pandemic began, there have been increased cases of violence and encroachments on religious rights, as evidenced by the Christian men and women in Plateau and Kaduna, and the comparator group of Fulani Muslims in Miango, Plateau.

We further recommend that policies consider how religious inequalities intersect with other inequalities (religion, class, caste, gender, and age), within and beyond the context of Covid-19, because the inequalities faced by minorities during the pandemic were present before, and worsened with, its onset. In particular, to make policies that could help women, both as religious minorities and as victims of gender discrimination, even within their religious groups and their own families, other issues such as lack of education and lack of financial independence should also be considered.

### **Plateau state research policy recommendations:**

- The passage into law of the bill allowing states to have state police with a strong community policing component at local government and village levels.
- A reorganisation of those heading the security apparatus for inclusion and social justice.
- Requirements that pastoralists become sedentary and acquire land to rear their animals.
- Expedite the enforcement of the Violence against Persons Prohibition Act (2015) to expedite the trials of person crimes by an independent judiciary.
- Institutionalise and employ professionals to provide accessible psycho-social support to victims of various forms of trauma.
- A comprehensive state-sponsored resettlement programme to reintegrate displaced communities into normal life.
- An integrated response system to health emergencies that incorporates a cross-section of emergency responders from different sectors of the economy.
- The establishment of platforms that promote inter-religious dialogue and harmony.

- Prioritisation of girl-child education coupled with incentives for families.

**Further recommendations to improve community livelihoods and wellbeing:**

- That the state should encourage and support entrepreneurs to diversify into processing agricultural products to enhance the shelf life of agricultural produce, to create more employment opportunities and secure rural farmers' livelihoods.
- Ensure that safe transportation of goods to markets across state borders are unhampered by crises.
- Encourage cooperatives of farmers to ensure fair pricing for their goods.
- Create social safety nets and inclusive health insurance for the indigent, particularly widows and orphans.

**Kaduna state research recommendations:**

- The local and the international communities must double their efforts towards ending inter-religious/intergroup conflicts in all guises if humanity is to reach its full potential. For Kaduna, the government needs to safeguard security by promoting peace and conflict resolution for inclusive and sustainable development in both rural and urban areas.
- Equity and equality of all citizens should not only be enshrined in statutory books but must deliberately be implemented in government policies and programmes to support inclusivity, as this is one of the leading causes of conflict the world over.
- Safeguarding the security and sanctity of human life must be at the core of the values of governance to win the confidence of the citizenry.
- From the findings of this study, it appears that the participants both at Kajuru and Rigasa would prefer to go back to their original homes instead of squatting with relatives and well-wishers as refugees. We therefore recommend that the government of Kaduna state should endeavour to eliminate banditry and kidnappings of innocent people for ransom and to restore peace among the communities so that the displaced people can go back to their homes to pursue their economic activities, including agriculture.
- There is a need for palliatives and economic empowerment, including skills acquisition for men and women, in the communities of Kajuru and Rigasa, with convincing efforts to ensure peace and security in the area. Without peace there will be no development.

## 7.2 India

**What are some of the key actions required and recommendations to address the needs of religious minorities during a crisis such as the current Covid-19 pandemic?**

Effectively and efficiently assisting religious minorities during the current Covid-19 pandemic depends to a great extent on the local context and specific task environment in India. However, some guidance and recommendations might apply across the country.

**Repeal laws that foster religious discrimination and foster religiously motivated violence against vulnerable religious minorities that exacerbate and intensify longstanding persecution and prejudice.**

- India has laws that are both proposed and in use that threaten the secular and non-discriminatory foundations of the Indian state. These include the proposed National Register of Citizens (NRC). In Assam, the draft legislation has led to the declaration of four million people as non-citizens because of lack of evidence of citizenship, a move that disproportionately affects millions of Muslims who have migrated from neighbouring Bangladesh (Karmakar 2018).
- Similarly, the Citizenship Amendment Act (CAA), a bill to amend India's citizenship laws to provide a pathway to citizenship for undocumented immigrants from Afghanistan, Pakistan, and Bangladesh, **but expressly excluding those who are Muslims**, cleared both parliamentary houses in December 2019 and is now law. The CAA, in conjunction with a call to create a National Population Register (NPR) as well as the NRC, led to widespread fears that many Indian citizens will be left out due to poor documentation or may be targeted due to their religious faith (Dutta 2019). Following the outbreak of the coronavirus in India in early March, Muslim religious groups, including members of the Muslim missionary organisation Tablighi Jamaat, were disproportionately targeted as 'super spreaders' of the virus.

**International donors, including the FCDO, the World Bank, and other agencies, should be required to consider religious minorities in their approach to provide relief efforts for the pandemic.**

- The 2006 Foreign Contribution Regulation Act (FCRA) regulates foreign contributions to NGOs, including faith-based NGOs.
- In 2010, India strengthened the FCRA, allowing the government to shut down any internationally funded NGOs engaged in activities believed to be detrimental to the national interest. Prime Minister Modi seized on this law when he took office in 2014. Since then, more than 11,000 NGOs have lost their licences to accept foreign funds (Barry and Raj 2017). Many of the targeted NGOs (including faith-based NGOs) could be construed as political opponents of the Modi administration. The most prominent of these NGOs was Compassion International, India's largest recipient of foreign donations and the largest faith-based charity operating in the

country, which was accused of using the funds for evangelistic purposes and was forced to close in 2017 (*ibid.*).

- Employing a twin-track approach of both **mainstreaming** and **targeting interventions** for religious minorities should be considered during project planning and development. For example, an effective oxygen supplies programme would consider how religious minorities would access its services to ensure they are not further excluded (mainstreaming). In addition, one might consider a targeted intervention such as a vaccine service programme that focuses on building the capacity of religious minority institutions to provide services to their co-religionists without being deliberately prevented from accessing certain – and life-giving – goods and services.

**Strengthen and support the role of religious communities and institutions to provide spiritual and mental help to individuals from both minority and majority religious communities.**

- Data from the study indicate that the current Covid-19 pandemic has had a deleterious effect on the economic, social, and spiritual lives of the poor. Individuals from all religious communities talked openly about being ‘depressed’ or ‘lonely’ because they could not meet with their co-religionists or even talk with their next-door neighbours. Local religious actors and institutions have a long history and are uniquely positioned to meet the social, material, and spiritual needs of their co-religionists. These religious communities are well networked, internally funded, locally accountable, and invested in the long-term development of their communities. We recommend that large international aid agencies work closely with religious communities, particularly local religious communities, to identify the particular needs of the vulnerable religious minorities in their context.

**Deliberate and conscious consideration should be given to protecting women during the current Covid-19 pandemic.**

- International and national aid agencies and other key donors need to encourage and provide opportunities for women to voice their concerns about domestic violence, rape, and sexual abuse, which has increased during the past 14 months in India.
- International and humanitarian aid agencies should be strongly persuaded to work closely with grass-roots agencies and civil society organisations that are deeply embedded in the local communities and with whom women have built a strong foundation of trust.

### **Demonstrate cultural and religious sensitivity while working with religious communities.**

- Assisting religious minorities in crises also requires cultural sensitivity with respect to dealing with sensitive topics such as religiously motivated violence, persecution, and cultural tensions that are exacerbated during the current pandemic.
- Choosing an aid worker or supporting a religious minority institution to serve needy communities shows respect for the faith, which can in turn create a bridge between aid agencies and religious groups, but care must be taken to operate in a way that is sincere and respectful.

### **Develop vulnerability criteria for assistance that includes religious vulnerability.**

Where relevant, every effort should be taken to address degrees of vulnerability of religious minorities during the current pandemic. While all religious minorities, including Jains, Sikhs, and Buddhists, may be at high risk due to the significant economic, health, and social impacts of the pandemic, some minorities, such as *dalits* and low-income Muslims and Christians, may be at acute risk of religiously motivated violence, exclusion, and in some cases, ethnic cleansing.

A vulnerability assessment must be conducted to ascertain degrees of vulnerability (how protected or unprotected particular groups may be) as well as the intensity of the hostility to which particular groups may be subject (ranging from beatings to mass murder and genocide). For example, in some contexts, members of religious minorities who are women, converts from the favoured religion, or those accused of blasphemy or apostasy, may be relatively unprotected and subject to particularly intense violence, such as rape, beatings, or death. A triage of responses should then be developed and deployed accordingly. Such information must be shared with international humanitarian agencies in the UN and with key UK personnel in-country.

### **Strengthening the evidence base on religious minorities during the current Covid-19 pandemic.**

Careful and sensitive data on the particular needs of religious minorities should be collected throughout and after the pandemic to measure the impact of indirect effects on these vulnerable communities.

Good data are essential for the FCDO to provide targeted programming for religious minorities and to fund such programmes through UK-based organisations in India. However, given the risk inherent in collecting highly sensitive information on religion and

ethnicity, policies are needed to reduce the chance that the data collected and the data collection process itself might further endanger vulnerable religious communities. It might be possible to collect some disaggregated data to the extent that religious minorities are already visible (by virtue of their dress or some other distinguishing characteristic). Religious groups often refer to themselves in a community sense to identify their needs for security and protection. It might be possible for aid agencies to deliver protections and aid to these groups by collecting detailed data on religious minorities at a community level in ways that protect the confidentiality and security of religious individuals.

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# Appendix 1: Ranking matrices, Nigeria

Matrix 1: Challenges – Plateau state, Christian women, Miango

CHALLENGES Participant	Income/ livelihood	Health	Safety/ security	Worship	Ethnicity, gender	School/ education	Transport/ mobility	Hunger	Family problems
A	3	1	3	2	3	0	3	0	1
B	3	1	3	3	0	2	3	2	0
C	3	2	3	1	0	2	2	3	0
D	3	3	3	0	0	2	3	3	2
E	3	2	3	0	0	3	2	3	2
F	3	3	3	0	3	2	2	3	0
G	3	2	3	0	0	3	3	2	0
H	3	1	3	0	0	0	2	0	3
<b>Total</b>	<b>24</b>	<b>15</b>	<b>24</b>	<b>6</b>	<b>6</b>	<b>14</b>	<b>20</b>	<b>16</b>	<b>8</b>

**Matrix 2: Enablers – Plateau state, Christian women, Miango**

<b>Enablers</b>	<b>Trust in God</b>	<b>Social support</b>	<b>Hope</b>	<b>Forgiving spirit</b>
<b>A</b>	3	3	3	3
<b>B</b>	3	3	3	3
<b>C</b>	3	3	3	3
<b>D</b>	3	0	3	3
<b>E</b>	3	3	3	3
<b>F</b>	3	0	3	3
<b>G</b>	3	2	3	3
<b>H</b>	3	1	3	3
<b>Total</b>	<b>24</b>	<b>15</b>	<b>24</b>	<b>24</b>

Matrix 3: Kaduna state comparator matrix

CHALLENGES Participant	Ill-health	Insecurity	Hunger	Theft	Business stagnation	Discrimination	Kidnapping	Aggression	Rape	Lack of education for children	Unemployment	Lack of mobility
A	1	3	2	2	2	2	3	1	1	2	3	3
B	2	3	2	3	3	3	2	1	1	3	2	3
C	3	2	3	2	3	2	1	2	1	3	2	2
D	3	3	3	2	3	3	2	1	1	3	3	1
E	3	2	3	2	3	2	2	1	1	3	3	3
F	3	2	3	2	2	3	2	2	1	3	3	2
<b>Total</b>	<b>15</b>	<b>15</b>	<b>16</b>	<b>13</b>	<b>15</b>	<b>15</b>	<b>12</b>	<b>8</b>	<b>6</b>	<b>17</b>	<b>16</b>	<b>14</b>

Matrix 4: Christian women, Kaduna

Name	Insecurity	Loss of life	Health issues	Home-lessness	Hunger	Loss of business and property	Education	Kidnapping
A	3	1	1	3	3	3	3	0
B	3	3	3	3	3	2	3	0
C	3	1	3	3	3	3	3	1
D	3	2	3	2	3	3	1	1
E	3	3	2	3	2	2	2	1
F	3	3	3	2	2	2	3	2
G	3	3	2	3	3	3	3	3
H	3	3	1	3	1	3	2	0
I	3	3	3	3	2	3	2	2
J	3	3	2	3	2	3	2	2
<b>Total</b>	<b>30</b>	<b>25</b>	<b>21</b>	<b>29</b>	<b>24</b>	<b>30</b>	<b>22</b>	<b>12</b>

**Matrix 5: Enablers – Christian women, Kaduna**

Name	Help from cooperatives and NGOs	Help from host community	More security in host community	Help and support from government	Covid-19 awareness	Ransom payments from relatives
<b>A</b>	1	1	1	0	1	0
<b>B</b>	1	1	2	0	1	0
<b>C</b>	1	1	0	0	1	1
<b>D</b>	2	2	1	0	1	0
<b>E</b>	2	3	2	0	2	2
<b>F</b>	2	3	1	0	0	2
<b>G</b>	2	2	2	0	0	2
<b>H</b>	1	1	2	0	0	2
<b>I</b>	2	1	2	0	2	1
<b>J</b>	2	1	1	0	3	1
<b>Total</b>	<b>16</b>	<b>17</b>	<b>14</b>	<b>0</b>	<b>11</b>	<b>11</b>

**Matrix 6: Challenges – Christian men, Kaduna**

Villages	Security	Hunger	Shelter/housing	Discrimination	Total
Kujeni	3	3	3	3	12
Kujeni Dutse	3	3	3	3	12
Kikwari	3	3	3	3	12
<b>Total</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	

**Matrix 7: Challenges – Muslim men, Kaduna**

Name	Insecurity	Health issues	Hunger	Income	Religious	Education
A	3	1	2	1	1	2
B	3	3	1	3	2	2
C	1	3	3	3	2	3
D	2	3	2	3	1	3
E	3	1	2	1	1	2
F	2	3	2	3	3	3
G	2	2	3	2	3	2
H	2	1	1	2	2	2
I	2	3	2	2	2	2
J	1	2	2	3	2	3
<b>Total</b>	<b>21</b>	<b>22</b>	<b>20</b>	<b>23</b>	<b>19</b>	<b>24</b>

**Matrix 8: Enablers – Muslim men, Kaduna**

Enablers	NGO	Social support	Hope	Forgiving spirit
A	0	3	3	3
B	2	3	3	3
C	0	3	3	3
D	0	0	3	3
E	1	3	3	3
	<b>24</b>	<b>15</b>	<b>24</b>	<b>24</b>

## Appendix 2: Ranking matrices, India

**Matrix 9: Challenges – Muslim women FGD, Bangalore**

	Financial	Education	Health	Food	Work	Children	Salary	Fear
H	3	3	0	2	3	3	3	2
N	3	3	0	2	3	3	3	1
S	3	3	3	2	3	3	3	3
N	3	3	3	3	3	3	3	3
F	3	3	2	1	3	3	3	3

**Matrix 10: Enablers – Muslim women FGD, Bangalore**

	Family	Food
H	3	2
N	2	2
S	3	1
N	3	0
F	2	



**Matrix 11: Challenges – Christian men, Chennai**

Sl. No.	Name	Unemployment	Rent	Loan	Education	Family	Govt. EB Bill
1.	A	2	3	3	1	2	3
2.	B	2	2	2	3	0	2
3.	C	3	3	2	3	0	3
4.	D	3	2	2	3	0	0
5.	E	3	3	2	1	0	3
6.	F	1	0	0	-	0	3
7.	G	1	1	0	3	0	0
8.	H	3	3	3	3	3	3
<b>Total</b>		<b>18</b>	<b>17</b>	<b>14</b>	<b>17</b>	<b>5</b>	<b>17</b>

**Matrix 12: Enablers – Christian men, Chennai**

<b>Sl. No.</b>	<b>Name</b>	<b>Help from relatives and wife</b>	<b>Church</b>	<b>God experience</b>	<b>Family bonding</b>	<b>Govt. and society support</b>
1.	A	2	3	3	3	1
2.	B	3	3	3	3	0
3.	C	2	3	3	3	0
4.	D	2	3	3	3	2
5.	E	1	3	3	3	2
6.	F	0	3	3	3	1
7.	G	2	3	3	3	1
8.	H	1	3	3	1	1
<b>Total</b>		<b>13</b>	<b>24</b>	<b>24</b>	<b>22</b>	<b>8</b>

**Matrix 13: Challenges – Christian women, Chennai**

Name	Financial issues/poverty	Family/psychological suffering	Social ostracisation	Problem with children's education	No income/job loss	Health
A	3	2	3	3	3	1
B	2	2	1	2	3	3
C	3	0	2	1	3	1
D	2	2	0	0	3	3
E	2	2	0	1	3	1
F	2	0	0	0	3	1
G	2	2	0	2	3	1
<b>Total</b>	<b>16</b>	<b>10</b>	<b>6</b>	<b>9</b>	<b>21</b>	<b>11</b>

**Matrix 14: Enablers – Christian women**

Name	Support from gov./others	Church	Health support	Family and community	Family bonding
A	2	1	3	0	2
B	2	0	3	1	2
C	2	2	3	0	2
D	2	2	3	2	3
E	2	1	3	1	3
F	2	1	2	2	2
G	2	2	2	1	2
<b>Total</b>	<b>14</b>	<b>9</b>	<b>19</b>	<b>7</b>	<b>16</b>

**Matrix 15: Challenges – Hindu men**

<b>Names</b>	<b>Unemployment /no salary</b>	<b>Poverty</b>	<b>Police goondaism</b>	<b>Family issues</b>	<b>Health</b>
A	3	2	3	1	3
B	3	3	2	3	2
C	3	3	2	1	2
D	3	3	3	2	2
E	3	3	3	1	2
F	3	3	0	1	2
G	3	3	3	1	2
H	3	2	2	0	2
I	3	3	0	2	2
<b>Total</b>	<b>27</b>	<b>25</b>	<b>18</b>	<b>12</b>	<b>19</b>

**Matrix 16: Enablers – Hindu men**

Names	Friends	NGO	Government	Temples	Relatives and neighbours
A	0	0	2	0	3
B	0	1	1	0	2
C	0	1	2	1	0
D	2	2	1	1	2
E	2	2	1	1	1
F	1	2	1	0	1
G	0	2	1	1	2
H	0	2	1	0	0
I	1	1	1	1	0
<b>Total</b>	<b>6</b>	<b>13</b>	<b>11</b>	<b>5</b>	<b>11</b>

**Matrix 17: Challenges – Hindu women**

Name	Poverty	Mental health	Unemployment	Health issues (fear of Covid-19)	Domestic violence
A	3	3	3	2	1
B	3	2	3	3	1
C	1	3	1	3	0 / Before with husband: 2
D	2	3	1	3	3
E	3	3	3	3	3
F	3	3	3	3	0/ Before: 3
G	2	3	3	3	1
H	3	3	3	2	0/ Before: 2
<b>Total</b>	<b>20</b>	<b>23</b>	<b>20</b>	<b>22</b>	<b>9</b>

**Matrix 18: Enablers – Hindu women**

Name	NGO	Relatives	Friends	Government	Temples/ religious organisations
A	3	0	2	2	1
B	0	1	0	2	1
C	3	0	1	1	0
D	3	0	2	0	1
E	1	0	0	0	0
F	3	1	1	1	0
G	2	1	1	1	0
H	3	0	3	1	0
<b>Total</b>	<b>18</b>	<b>3</b>	<b>11</b>	<b>8</b>	<b>3</b>

**Matrix 19: Challenges – Muslim men**

<b>Sl. No.</b>	<b>Name</b>	<b>No job</b>	<b>Loan/ debt</b>	<b>Problem with education</b>	<b>Health (physical/ mental)</b>	<b>Religious freedom</b>
1.	A	3	2	2	0	2
2.	B	3	2	0	2	2
3.	C	3	1	0	2	0
4.	D	3	3	3	3	0
5.	E	3	3	0	2	3
6.	F	3	3	2	1	0
7.	G	3	0	3	1	0
8.	H	3	0	0	0	0
<b>Total</b>		<b>24</b>	<b>14</b>	<b>10</b>	<b>11</b>	<b>7</b>



Matrix 20: Enablers – Muslim men

Sl. No.	Name	Help from Jamaad/ mosque	Friends	Relatives	NGO	Government
1.	A	2	3	0	2	0
2.	B	1	3	2	0	0
3.	C	2	2	0	0	0
4.	D	0	0	0	0	0
5.	E	3	3	0	0	0
6.	F	0	0	0	0	1
7.	G	3	0	1	3	1
8.	H	3	0	1	3	1
<b>Total</b>		<b>14</b>	<b>11</b>	<b>4</b>	<b>8</b>	<b>3</b>

**Matrix 21: Sources of support, enablers – Muslim women, Chennai**

<b>Family</b>	<b>Relatives</b>	<b>Religious help</b>	<b>Social</b>	<b>Spiritual</b>
2	1	1	0	3
3	1	0	2	3
3	2	0	2	3
3	0	0	2	3
3	2	0	0	3
3	2	1	2	3
3	0	1	0	3
<b>20</b>	<b>8</b>	<b>3</b>	<b>8</b>	<b>21</b>

Matrix 22: Challenges – Muslim women, Chennai

Income	Rent	Education	Fear/ security	Hospital expense	Food	Loan	Family	Relatives' help	Religious help	Social	Spiritual
2	0	3	0	0	3	3	2	1	1	0	3
3	3	3	3	3	2	3	3	1	0	2	3
2	3	3	2	2	3	3	3	2	0	2	3
2	0	3	2	2	3	3	3	0	0	2	3
2	3	3	2	2	1	3	3	2	0	0	3
3	3	2	2	2	2	3	3	2	1	2	3
3	3	0	0	0	0	3	3	0	1	0	3
<b>17</b>	<b>15</b>	<b>17</b>	<b>11</b>	<b>11</b>	<b>14</b>	<b>21</b>	<b>20</b>	<b>8</b>	<b>3</b>	<b>8</b>	<b>21</b>



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