

Women's Livelihoods in Nigeria After COVID-19

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Abstract

The COVID-19 pandemic adversely affected women's livelihoods in different parts of Nigeria and exacerbated pre-existing gender inequalities. This research sought to assess whether there is a persistent impact of Covid-19 on women's livelihoods in Nigeria. Particular focus is directed to pre-existing socio-economic factors that rendered them severely affected, and how the women are coping with the challenge of recovering from the disaster. The study adopted a qualitative method, interviewing 60 economically active women in the South-West of Nigeria using semi-structured interview guides, 30 from the formal sector and 30 from the informal sector. The findings show a significant disparity between the formal and informal sectors in the effect of the pandemic on women's means of livelihood. Whereas the formal sector units such as industries imposed layoffs and pay cuts, women were cushioned by various labour laws and unemployment benefits to some extent. In contrast, the informal sector, which encompasses activities like trading and small businesses, was severely affected by the government's closures and by disruptions of transnational supply chains. Nevertheless, Nigerian women were resilient in the face of these adversities, as evidenced by their use of social capital and community support networks, such as informal credit schemes and savings groups.

Keywords: Covid-19, Women, Livelihood, Nigeria

1 Introduction

In the year 2020, the COVID-19 pandemic threw the whole world into an unpredictable state of emergency, with countless deaths, joblessness, quarantine, inevitable lockdown, and a global travel ban foisted on everyone as a necessity to combat the pandemic (WHO, 2020). The corona virus disease led not only to a global public health crisis with innumerable deaths, but also to a generalized economic depression (Aragona et al., 2020). The virus generated a maelstrom of difficulties that the people had never faced before and had no idea on how to overcome them (WHO, 2020). These created fear and mounting anxiety among the people due to the novelty of the crisis and uncertainty as to when the situation would return to normal, and the dread of impending doom (Bwire, et al., 2022).

For women worldwide, the corona virus impacted their physical health, family, work, and everyday life. The pandemic impacted not only industries such as catering and tourism, but many factories were forced to shut down (Bwire et al., 2022). Many low-income women who are financially dependent on these jobs were faced with unemployment (Aragona et al., 2020). The United Nations (2021a,b) asserted that women working in low-wage work, women working in the informal sector, and those running small businesses were hit the hardest. Maria Hertzberg, a humanitarian and disaster risk consultant for the Asia Pacific region of UN Women, said, "Crisis always exacerbates gender inequality." The British Broadcasting Corporation (BBC) hinted that corona virus had spread rapidly throughout Africa, and women, including medical staff, scientists, researchers, and housewives, play an important role in slowing the pandemic.

The corona pandemic caused most elementary and high schools to shut down, forcing many working-class women to take time off to care for their children, greatly affecting their work and productivity (Bwire, et al., 2022; UN, 2020). Kindergartens, elementary schools, junior high schools, and senior high schools worldwide cancelled classes (UN, 2021). Many schools postponed the start of the academic year. This

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forced many women to take leave to stay at home with their children, affecting their right to work. Married women in Nigeria traditionally bear excessive family responsibilities, and the corona crisis made women feel depressed (Central Bank of Nigeria, 2020). In most families, men are the mainstay of the family's economy, so they cannot take leave. Therefore, women must take leave to care for their children at home. For this reason, many companies' crisis-related layoffs focused on female employees (Chang, 2020). To make matters worse, the pandemic affected women physically, psychologically, economically, socially, and politically (Arndt, et al., 2020). Women of all socio-economic classes were affected negatively in this situation. It is undeniably true that life in the pandemic period entailed a significant change in how people work, think, interact and communicate with each other around the globe (Goldin, 2022). It taught the world "new normal" ways of life through social distancing and disrupting human relationships, which are sure to linger on for quite a while (Ozili, 2021; Rasul, et al., 2021). It also taught the world a lesson about the valuelessness of human life and the fragility of human life (Konokkara, 2020). Insidiously, the pandemic led the world to a paradigm shift in people's behaviour and attitudes.

The pandemic brought lockdowns and travel restrictions which were necessary to tackle the pandemic and curb its spread (Anyanwu et al., 2020). Nevertheless, the lockdown upset people's daily routines, putting especially women in a critical financial predicament (Cucinotta & Vanelli, 2020). A substitute normalcy of surviving in a state of consistent panic and fear came into place, with women being asked to live in this uncertainty and unpredictability that was anticipated to last for a long period at the inception of the pandemic (Cucinotta & Vanelli, 2020). An array of novel practices emerged as part of rigorous mitigation efforts, such as household quarantining, social distancing, vigilant sanitization, hand washing, facemasks, and avoidance of public transportation, public gatherings, etc. (Rasul et al., 2021). As time passed and the circumstances worsened, the pandemic slowly unmasked its harsh reality. When women started grasping the truth about the current situation, which was assumed to last for an indefinite length of time, it affected them excessively.

Adapting to this pandemic risk and dealing with the fear of contracting the virus was highly exhausting and not doable by all (Rasul, et al., 2021). Though, it was not fear of contracting the virus but the many restrictions imposed by governments and especially the economic upheavals that were the main sources of stress. Working-class women workers were the worst victim of this lockdown. Those who ended up without job due to the lockdowns lost the income on which they survived (Ozili, 2021). They could no longer meet their needs and their families' daily needs. Women generally were found to be the most vulnerable among the working class to this economic fallout (Nanda, 2020), although women belonging to all classes were affected. It also exposed women working in the informal sector to the blatant distinctiveness that exists in the socio-economic and healthcare sector (Aragona et al., 2020). It is well known that the perils of sickness and death depend very much on "social location, such as social class, race, age, gender, geographic location, and ability" (Rasul, et al., 2021). The mental strain on ordinary women was massive, caused not only by the pandemic as such but by the many restrictions that came with it.

Women in Nigeria already faced significant challenges in accessing decent work and economic opportunities, with a gender pay gap of 36% and a higher likelihood of working in the informal sector, where they lack social protection and are vulnerable to economic shocks (World Bank, 2021). During the pandemic, women in Nigeria had to deal with increased caregiving responsibilities, which further impacted their ability to participate in the labour market and access economic opportunities (Ozili, 2021). The female labour force participation rate in Nigeria was 50.5% in Q3 2020, compared to 55.4% for men, with a higher unemployment rate of 34.2% for women in Q4 2020, compared to 31.4% for men, as reported by the National Bureau of Statistics (NBS, 2020). Additionally, gender-based violence increased during and after lockdowns, which has been labelled the "shadow pandemic" by the United Nations (2021a), threatening the livelihoods and lives of women (Rasul et al, 2021). Women in Nigeria, who were already disproportionately affected by poverty, unemployment, and gender-based discrimination, experienced significant challenges during the pandemic. Pandemic-related disruptions to supply chains, trade, and production affected women's livelihoods in both formal and informal sectors.

Hence, as the country transitions to a post-COVID-19 era, there is uncertainty for women regarding their livelihoods and economic opportunities. It is thus essential to investigate and explore the livelihood of

women in post-COVID-19 Nigeria to understand the extent of the impact of the pandemic on women's economic empowerment and well-being. This study particularly investigates the post-COVID-19 women's livelihoods regarding income, economic opportunities and overall well-being, explores differences between the formal and informal sectors, examines the role of government policies in mitigating or aggravating the adverse effects of COVID-19 on women, and explores the coping strategies women adopt and their effectiveness in sustaining their livelihoods in post-COVID-19. Finally, the study also assesses the women's challenges in accessing financial and other resources to support their livelihoods post-COVID-19.

2 Methodological approach

Given the objective of this study which is to assess the impact of the pandemic on post-Covid livelihoods and coping strategies in Nigeria, a qualitative approach was adopted. First-hand accounts were collected to reveal how macro-system shocks can materialize in micro-level disruption (Merriam & Tisdell, 2015). Interactive qualitative interviews are best suited to comprehend the significance the participants attach to their coping methods and the difficulties they still encounter (Ravitch & Carl, 2019). This is consistent with Tracy's (2024) argument that flexible, collaborative procedures place participant experiences above researcher interpretations, making qualitative methods beneficial for underrepresented communities or minorities.

The study population consisted of women from the South-West geopolitical zone in Nigeria, namely Lagos, Oyo, Ogun, Osun, Ondo, and Ekiti states. The South-West zone is one of the six geopolitical zones in Nigeria and is home to several major cities including Lagos, the largest city in Nigeria and the country's economic hub. Lagos and the other states in the South-West zone are significant contributors to Nigeria's economy and, therefore, have been greatly affected by the COVID-19 pandemic. The choice of this population for the study is also practical and feasible, as the South-West geopolitical zone is easily accessible and has a large population, making it possible to recruit a diverse sample of participants. The study was conducted in the post-pandemic period, following the Nigerian government's lifting of the nationwide lockdown on September 25, 2020, which marked the transition into a new phase of managing the pandemic's aftermath. The research explicitly addresses the "post-COVID-19" impacts, focusing on the economic and social ramifications for women after the initial crisis had subsided.

Only women within the age bracket of 18 to 65 were included to ensure that the study can provide insights into the experiences of working-age women who are vulnerable to the economic impact of the pandemic. Moreover, including women over 65 or under 18 will raise ethical concerns. The sample size required for a qualitative study can vary depending on the research question and the nature of the data being collected. However, a sample size of 60 respondents is generally considered adequate for a qualitative study (Guest et al., 2020). Thus, the study's sample size is limited to 60 women.

The researcher used a quota sampling technique. Quota sampling can be defined as a non-probability sampling technique that involves creating a sample that matches the characteristics of a defined target population based on specific quotas for each characteristic (Babbie, 2016). Using this technique, the researcher was able to recruit 30 women each from the formal and informal sectors of the economy to allow for comparisons. Ten women, five from the formal and another five from the informal sector were selected from each of the six south-west states (Lagos, Oyo, Ogun, Osun, Ondo, and Ekiti state). The women from the formal sector were selected through the professional network, including those working in the banking sector, education, health, and telecommunication. Those from the informal sector were selected through local communities and marketplaces.

A variety of data-gathering methods were used including focus groups, observations, interviews, document and material analysis. These techniques collect non-numerical data to evaluate and study participants' meaning and subjective reality (Carl & Ravitch, 2021). During interviews, researchers provided questions to participants and recorded their answers (Creswell & Creswell, 2017). Benefits include obtaining in-depth, first-hand accounts and conducting comprehensive follow-up inquiries. Interviews, as noted by Carl & Ravitch (2021), allow for the acquisition of in-depth human narratives and the probing of answers beyond the surface level, which is appropriate for elucidating repercussions in both the formal and informal sectors.

Women were able to describe their experiences in their own words in a semi-structured approach with open-ended questions. Follow-up questions were used to get further information or clarity (DeJonckheere & Vaughn, 2019). After the disruption of economic activities, questions about income, opportunities, coping mechanisms, and obstacles encountered in several areas of life were woven together to reveal rich qualitative data that traced how more significant shocks spiralled into personal doubts.

3 Results

This section presents the thematic analysis of the women's descriptions. The aim of these interviews was to be able to reflect on the women's livelihoods in Nigeria's formal and informal sectors post COVID-19. The analysis considered the specific implications of the pandemic's consequences which encompass economic, financial and social development aspects including emotional wellbeing/welfare as well as the women's health status with emphasis on factors associated within both formal and informal economies.

3.1 Economic impact of COVID-19 on women's livelihoods

The COVID-19 pandemic adversely impacted the occupational status of women in Nigeria, leading to economic dislocation with financial uncertainty, as well as long-term consequences for employment arrangements with small businesses and opportunity availability. For women, particularly those in the informal sector, work had become increasingly precarious during the COVID-19 pandemic, with unparalleled loss of income and economic vulnerability for many Nigerians. As Kabeer et al. (2021) highlighted, tourism, where women account for over 70% of employees, collapsed in many poorer developing countries globally and the sector showed practically complete stagnation. This rings true also in Nigeria, where a great number of women are working in these easily dispensable service sectors. The initial impact of lockdown measures on the livelihoods of women was brutal. One participant said:

As a trader and artisans, the lockdown and movement restrictions had my business stalled with no means of income. (Participant R)

This is not an isolated experience but symptomatic of a wider trend in Nigeria and other developing nations. The United Nations (2020) reported that female informal employment, for example, surpassed 90% in Sub-Saharan Africa and 74% in South Asia, compared to only 18% in OECD member nations. This high rate of informal employment means that many women in Nigeria lack access to unemployment benefits or other forms of social protection that could help mitigate the economic shock of the pandemic. As another respondent noted:

The effects on women in the informal sector, especially traders and artisans as well as domestic workers, is worse than those suffered by professionals, with a huge drop in their income earning abilities coupled with access to social safety nets being limited. (Participant III)

This is in line with Ozili (2022), who concluded that major restriction-of-movement orders largely cut off Nigeria's huge informal economy from livelihood opportunities, and opportunity for earnings and jobs. Pre-existing gender inequalities were further exacerbated by the economic consequences of the pandemic for women in Nigeria. Kabeer et al. (2021) reported that women in poor countries faced increased job insecurity and deeper economic contractions due to the pandemic than men. This was partly due to increased baseline gender disparities in emerging market labour force participation and remuneration, with women filling more informal occupations with low salary and few social safeguards.

The financial crisis women were facing during the pandemic was immense. Compared to pre-Covid, over 11 million more Nigerians were earning less than the minimum wage according to World Bank (2020). This was expected to hit women especially hard, who were already the financially precarious gender before COVID-19 arrived. According to Ozili (2022), the price rise of vital commodities such as rice, beans, flour and bread by over 15% left household finances stretched. Because women frequently manage the family

budget, including food purchasing, they were affected more directly by these higher costs. The pandemic also laid bare inequalities in digital finance access, as the existing pre-pandemic gaps further widened. The reviews of Rohwerder (2020) and Hidrobo et al. (2022) point out that lockdown-related mobility restrictions and reduced access erased two decades of gains towards gender equality in areas such as bank account ownership and digital financial transactions for women. It was expected that the backsliding on financial inclusion would have long-term implications for the economic power of women in Nigeria. The experience of income disruption and financial insecurity was not uniform for all women in Nigeria. As a participant put it:

Individuals in the formal sector generally have greater protections like labour laws and UI benefits included as part of their contract; informal workers usually don't. (Participant G)

This observation underlines the distinction between formal and informal sector workers, showing that workers in the precarious situation typical of women are more at risk of long-run effects on economic outcomes. This economic instability had ripple impacts on other parts of the women's lives. For instance, Omobowale et al. (2022) reported that even before the epidemic, 28 per cent of women had suffered abuse, but grassroots organisations reported an over 300 per cent rise of cries for help when victims were stranded at home during lockdown. The economic pressures brought about by the pandemic likely contributed to this increase in domestic violence. However, when women were locked down at home with their abusive husbands and following a call to shut down physical contact centres (GBV service providers), on-the-ground NGOs witnessed over three times the usual number of emergency calls. This rise in domestic violence which was a direct consequence of the pandemic has no doubt been exacerbated by economic pressures. The impact of income disruption was particularly severe for women entrepreneurs and small business owners. As one participant described, "With movement restrictions and closed markets, we cannot sell our farm products, a rainy season puddle under the scorching sun" (Participant B). This vivid description illustrates the immediate and severe impact of lockdown measures on small-scale businesses run by women.

Furthermore, the COVID-19 pandemic led to significant changes in employment status and job security for women in Nigeria, with far-reaching consequences for their economic well-being and social status. Kabeer, et al. (2021) observed that confinement regulations in underdeveloped countries effectively eliminated informal incomes from market selling, domestic labour, and gig services for women. This observation is particularly relevant to Nigeria, where a large proportion of women rely on these types of informal employment. The impact on women's employment in Nigeria has been severe and multifaceted. A participant opined:

Most Nigerian women operate as traders, artisans, food vendors, and micro-entrepreneurs in the informal sector. This sector was devastated by the lockdowns, disrupted supply chains, shrinking consumer demand, and other crisis fallouts. With little to no savings or safety nets, many of these women's livelihoods were pushed to the brink. (Participant G)

This highlights the precarious position of women in informal employment and the multiple factors that have contributed to their economic vulnerability during the pandemic. The changes in employment status and job security for women in Nigeria mirror trends observed in other countries. Etheridge et al. (2020) noted that in UK, women experienced steeper labour force exits than men, losing 3 million jobs by April 2020 amidst mass lockdown as female-majority leisure/hospitality and education took major hits while recovering slowly.

The disproportionate impact on women's employment is further highlighted by Ozili et al. (2021), who reported that lockdown restrictions imposed beginning in April 2020, in particular, caused Nigerian GDP to decline for the first time in 25 years, with a 1.92 per cent full-year recession reported in 2020 as vital services, construction, hotel, and event industries collapsed. These sectors, which employ a significant number of women, have been slow to recover, leading to prolonged periods of unemployment or underemployment for many women. However, the changes in employment status have not been uniform across all sectors. A participant narrated:

Those employed in the formal sector, while facing job losses, pay cuts, and furloughs, at least had some protections in the form of labour laws, unemployment benefits, and formalized modes of recourse. (Participant G)

This observation highlights the stark contrast between formal and informal sector workers, with those in the informal sector, predominantly women, facing more severe and long-lasting changes in their employment status and job security.

The pandemic also exacerbated pre-existing gender inequalities in employment. Earlier studies like Kabeer et al. (2021) already pointed out that women in poor countries faced increased job insecurity and deeper economic contractions due to the pandemic. This was partly due to increased baseline gender disparities in emerging market labour force participation and remuneration, with women filling more informal occupations with little salary or social safeguards. The changes in employment status and job security have had far-reaching consequences beyond just income loss. As one participant explained,

Being a married woman with five children, the burden of unpaid household responsibilities and care work only added to the strain. The closure of schools and the limited access to childcare support during the pandemic meant that I had to devote more time and energy to caring for my family, leaving me with fewer hours to dedicate to my trading business. (Participant AB)

This quote illustrates how increased care responsibilities during the pandemic further limited women's ability to engage in economic activities, potentially leading to long-term changes in their employment status. This has also been influenced by broader economic trends in Nigeria. Okoh (2020) noted that international oil prices falling below \$20 per barrel also significantly impacted trade balances and naira stability, as crude sales supported 90% of foreign revenue. This economic instability has likely contributed to job losses and reduced job security across many sectors, with women often bearing the brunt of these changes.

Additionally, the COVID-19 pandemic and resulting economic downturn had a disproportionate impact on small businesses and women entrepreneurs, who often operate in the more heavily affected sectors. The immediate impact of lockdown measures on small businesses was severe and widespread. As one participant vividly described,

With movement restrictions and closed markets, we cannot sell our farm products, or make our daily meals. Like that, our small but important income streams dry up faster than a rainy season puddle under the scorching sun. (Participant B)

This description illustrates the immediate and severe impact of lockdown measures on small-scale businesses run by women, many of whom operate in the informal sector and rely on daily sales for their income. These challenges were exacerbated by pre-existing structural issues in the Nigerian economy. Ozili (2022) reported that mobility limitations imposed on Nigeria's massive informal economy without social protections have decimated earnings and jobs. This observation is particularly relevant to women entrepreneurs, who often operate in the informal sector and lack access to formal business support mechanisms. Yet, the impact on small businesses has not been uniform across all sectors. As one participant noted,

Most Nigerian women operate as traders, artisans, food vendors, and micro-entrepreneurs in the informal sector. This sector was devastated by the lockdowns, disrupted supply chains, shrinking consumer demand, and other crisis fallouts. With little to no savings or safety nets, many of these women's livelihoods were pushed to the brink (Participant G).

This highlights the particular vulnerability of women-owned small businesses in the informal sector, which often lack the resources to weather extended periods of reduced income.

The pandemic has also exposed and exacerbated existing gender inequalities in entrepreneurship. As Kabeer et al. (2021) reported, women in poor countries faced increased job insecurity and deep economic contractions due to the pandemic. This observation applies not only to employed women but also to women entrepreneurs, who often face greater barriers to accessing credit, markets, and business networks than

their male counterparts. The broader economic instability in the country contributed to reduced consumer spending and increased costs for small businesses, many of which are owned and operated by women. These challenges have also had knock-on effects on other aspects of women's lives. As one participant explained,

Being a married woman with five children, the burden of unpaid household responsibilities and care work only added to the strain. The closure of schools and the limited access to childcare support during the pandemic meant that I had to devote more time and energy to caring for my family, leaving me with fewer hours to dedicate to my trading business. (Participant AB)

This illustrates how increased care responsibilities during the pandemic further limited women's ability to focus on their businesses, potentially leading to long-term impacts on their entrepreneurial activities.

In theory, there is the possibility of a pandemic-induced transition to remote work and digitalization for many women entrepreneurs (DeJonckheere, M., & Vaughn, L. M, 2019). However, in Nigeria, limited access to digital infrastructure and technology has meant that many women entrepreneurs have been unable to take advantage of these opportunities, potentially putting them at a competitive disadvantage. This adds to issues with women's access to financial services. Rohwerder (2020) and Hidrobo et al. (2022) observed that lockdown-related mobility limitations and access limits would wipe out two decades of progress in eliminating gender inequalities in areas such as bank account ownership and digital financial transactions for women. This regression in financial inclusion is likely to have long-term consequences for women's ability to start and grow businesses in Nigeria.

The above description paints a picture of how these lockdown measures immediately and most intensely affected the extent to which women were participating in economic pursuits.

Women in the informal sector were more likely to experience immediate adverse economic impacts than those who rely on social protection measures and employer-provided support, though also the latter were not wholly insulated from crisis-related shocks (Elmhirst, 2011). This distinction underscores the gendered power relations and differential access to economic resources and opportunities, explicating how these factors can shape vulnerability as per the FPE framework (Rocheleau et al., 2013). The feminist intersectionality theory further brings out how these women at the crossroads of gender, class and location experience different realities within formal as well as informal employment systems (Carstathis 2016; Crenshaw 2013). The review argument is that women working in the informal sector, naturally poor and living in rural areas or marginalized urban peripheries, were experiencing compounded vulnerabilities that aggravated their economic disadvantages (Agarwal, 2021). Finally, social role theory is also an important critical tool in helping to analyse and evaluate elements of gender with a keen eye. The review emphasizes the normative expectations and cultural constructs of women's social roles related to housework and childcare responsibilities that limited their engagement in wage work or entrepreneurship, particularly in informal sectors, due to the pandemic (Bonvillain, 2020; Rocheleau, et al., 2013).

3.2 *Coping strategies adopted by Nigerian women*

Nigerian women resorted to a range of coping strategies in response to the economic shocks created by COVID-19 and associated lockdown restrictions. The most dominant and visible emotional coping strategy identified among marginalized Nigerian women during the COVID-19 pandemic was resorting to social capital/community-based networks. This is in line with feminist political ecology principles that stress the integration of women's knowledge of their situation and bottom-up initiatives to combat environmental as well as economic problems (Rocheleau et al., 2013). The reliance on social networks also reflects the gendered nature of environmental rights and responsibilities, as women often have fewer formal rights but greater responsibilities regarding resource management and household survival (Anyanwu, 2020). Informal borrowing from relatives and friends emerged as a crucial lifeline for many women struggling to make ends meet during the pandemic. As one participant from Osun State shared: This testimony highlights how women, particularly those heading households, turned to their social networks for financial support when formal safety nets were inadequate or inaccessible.

The reliance on informal borrowing can be understood through the lens of social role theory, which posits that gender roles and expectations influence behaviour and access to resources (WHO, 2020). In Nigerian society, where women are often expected to prioritize caregiving and domestic responsibilities, their access to formal financial institutions may be limited. Consequently, they turn to informal networks as a more accessible and culturally acceptable form of support. Participation in local saving and credit associations, commonly known as “esusu” or “ajo” in Nigeria, was another significant coping strategy. These traditional rotating savings and credit associations (ROSCAs) have long been a feature of Nigerian economic life, particularly among women (Rocheleau et al., 2013). During the pandemic, these associations took on renewed importance as formal financial institutions became less accessible or imposed stricter lending criteria. A woman from Lagos State emphasized the importance of these community-based financial systems:

To cope, women have adopted a range of strategies, from diversifying income sources to relying on family and community support networks to accessing informal lending arrangements (Participant I).

This statement underscores the multifaceted approach women took to navigate the economic challenges posed by the pandemic, with community-based financial systems playing a crucial role. The reliance on ROSCAs can be understood through the framework of feminist political ecology, which emphasizes the importance of women’s collective action and grassroots organizing in addressing environmental and economic challenges (Braidotti, et al., 1994). These associations not only provide financial support but also serve as platforms for knowledge sharing and mutual empowerment, aligning with the FPE principle of valuing women’s situated knowledge and experiences.

Religious and ethnic organisations were also prominent sources of loans for Nigerian women during the pandemic. This strategy can be understood by integrating the perspective of feminist intersectionality theory (Crenshaw, 2013) in understanding women’s communication. Often, such loans were provided to women within their religious or ethnic identities. This reveals what level of influence different facets of identity have towards determining economic opportunities and challenges. Their resort to religious and ethnic organisations for financial support further betrays the sociocultural context of Nigerian society at large. It shows that people trust members of their own group but not strangers. Agarwal (2021) even opines that such organizations often occupy the frontline in terms of social safety net provision, a role they however discharge rather haphazardly during moments of crisis. This is a matter of limited resources. The pandemic quickly revealed why such informal support systems are so critical, particularly to women without regular access, if any at all, to formal financial institutions, given societal gender-based discrimination or simply from having no collateral whatsoever. Yet, it must be remembered that as critical as these community-based coping resources may prove to be, they will have some structural limitations. The potential of such community-level coping mechanisms is uncertain, being limited in terms of access and resources. This observation resonates with some criticisms in the feminist political ecology literature that call for more than local case studies to confront political economy and governance issues as central parts of environmental inequality (Elmhirst, 2011).

This reliance on informal networks and community-based coping strategies mirrors the genderedness of economic vulnerability in Nigeria, where women are more likely to be found in lower-status, precarious employment (Arndt et al., 2020). One likely advantage that women enjoy in these informal support networks is a reputation for being more conscientious and more honest than men. They are more likely than men to pay back the small loans they are getting from these organisations. In this case, stereotyping would work in women’s favour. Another aspect is that perhaps the shared economic hardship nurtured a sense of solidarity, which is in stark contrast to the greed-driven lending by formal financial institutions. This could be a positive aspect of the Covid experience that perhaps survived the end of the pandemic.

COVID-19 further widened the economic gaps leading to a heavy dependence of women on informal networks for support. This only reinforces why policy responses should focus on the structural inequalities driving women into such precarious economic circumstances. The community-based coping strategies worked well for some but not all women. Although they did provide vital immediate support, their longer-term durability as well as capacity to ameliorate structural injustices were thrown into question. Rania et al., (2014) noted that women’s limited household resources and the lack of collateral restrict their access to

formal financial services as a coping mechanism against economic shocks.

During the pandemic, awareness was raised about how informal resources were not sufficient to cover all that women do, leaving them unable to buy food and other essentials. However, the continuing reliance on social capital and community-based networks also display Nigerian women's resilience to conflict. Feminist political ecology frameworks, as Elmhirst (2011) points out, make the agency and politics of women in the face of environmental and economic crises visible. The pandemic saw many instances of women practising referent support and exhibiting their resourcefulness and flexibility when under pressure without giving up or falling apart. That said, it is also important to remember that the responsibility for being resilient should not only be placed on women. As Sultana (2021) opined, we need to rethink these narratives about resilience that often go so far as mystifying who is owed what when they merely reinforce continuity and offer absolution for institutions. The heavy dependence upon informal networks and community-based coping strategies during the pandemic makes a compelling case for stronger formal social protection systems, reinforcing their need for gender sensitivity.

Furthermore, many Nigerian women incorporated income diversification as a major coping strategy in addition to leveraging social capital and community-embedded networks. These perspectives also reflect on what feminist political ecology is looking for, that women respond actively to these conditions (Elmhirst, 2011). Diversifying income can look very different because women of various socioeconomic statuses would have distinct needs and resources. A participant from Lagos explained:

Women have adopted a range of strategies - ranging from diversifying income sources to relying on family and community support networks. (Participant I)

It highlights just how "interdisciplinary" women have become to be able to adapt to an economic landscape caused by the pandemic. Women who were previously only dependent on either market trading or formal employment moved on to look for new ways to make money. As a case in point, some women who lost their jobs were already operating informal enterprises selling stuff from home or doing online commerce. Women have always shown themselves to be remarkably resilient in the face of economic shocks (Rocheleau et al., 2013), and their coping with the pandemic seems consistent with that idea.

The transition to digital space and online entrepreneurship was especially striking. Access to these opportunities was not universal, demonstrating an existing digital divide favouring those fluent in technology and armed with the equipment needed to take advantage. Classically trained women of the city became service-producing entrepreneurs. For instance, when the pandemic led to a sharp spike in demand for face masks, some women with sewing skills raised funds from family groups to produce these. This adaptation demonstrates what Harcourt & Nelson (2015) refer to as women's practical wisdom or creativity in times of adversity. Another strategy that rural women had adopted was agricultural diversification. Some of the tactical responses mentioned by Agarwal (2021) include women farmers moving to diverse crops to mitigate market volatility or supply chain breakdowns. This not only ensured more regular income but also helped support household food security in the face of crisis. Income diversification needs to be acknowledged, but was not easily embraced by all women. Feminist intersectionality theory posited that factors such as class, education and geographic location intersected with gender in ways which structured women's economic opportunities and constraints during the pandemic (Cucinotta & Vanelli, 2020). As an example, urban women with a high level of education may have had more resources than rural women without formal education to change their jobs into remote work or digital entrepreneurship.

Additionally, there was the gendered responsibility for income diversification which resulted in women shouldering most of this burden, reinforcing prevailing norms on roles allocated to men and women. According to social role theory, societal attitudes and norms about the responsibilities of women as domestic task performers play a major role in limiting their scope for economic engagement (Eagly & Wood, 2013). The pandemic made it much worse given that women also had to juggle their domestic affairs on-demand while trying to make ends meet. Income diversification revealed women's resiliency and ability to adjust, but it also showed the fragile financial position of their households. As Rania et al., (2014) contend, women often fail to invest in more stable or profitable economic activities because they have restricted access to capital and formal financial services. Women's access to financial resources and their entrepreneurial energy require support now more than ever in the wake of this pandemic.

Moreover, the COVID-19 pandemic necessitated significant adaptations in business models for many Nigerian women entrepreneurs. One of the most significant adaptations was the shift towards digital platforms and e-commerce. As Anyanwu et al., (2020) note, the pandemic accelerated digital adoption across various sectors. Many women entrepreneurs who previously relied on physical marketplaces or face-to-face interactions with customers pivoted to online sales channels. This shift aligns with what Harcourt and Nelson (2015) describe as women's contextual knowledge and inventiveness in the face of obstacles. A participant from Lagos shared her experience:

I had to quickly learn how to use social media to promote my products and set up an online ordering system. It was challenging at first, but it helped me reach new customers even during lockdown. (Participant K)

This testimony highlights how women entrepreneurs leveraged technology to adapt their business models, demonstrating resilience and innovation in the face of crisis. However, it is crucial to recognize that the ability to transition to digital platforms was not uniform across all women entrepreneurs. As feminist intersectionality theory suggests, factors such as education level, digital literacy, and access to technology intersected with gender to shape women's ability to adapt their businesses (Cucinotta & Vanelli, 2020). Urban, educated women with access to smartphones and reliable internet connections were better positioned to make this transition than their rural or less educated counterparts. Another significant adaptation was the diversification of product offerings. Many women entrepreneurs expanded their product lines to include essential items that were in high demand during the pandemic. For instance, some women who previously sold clothing or accessories pivoted to producing and selling face masks and hand sanitizers. This adaptation reflects what Elmhirst (2011) describes as women's agency and political engagement in addressing environmental and economic challenges. A participant from Osun State shared:

When sales of my regular products dropped, I started making face masks. It wasn't easy to learn a new skill, but it helped me keep my business afloat. (Participant M)

This testimony underscores the resourcefulness and adaptability of women entrepreneurs in the face of economic shocks. The adaptation of business models also involved changes in operational practices. Many women entrepreneurs had to modify their working hours, delivery methods, and customer interaction practices to comply with COVID-19 safety protocols. As Sultana (2021) argues, these adaptations often placed additional burdens on women, who had to balance these changes with increased domestic responsibilities during lockdowns. It is important to note that while these adaptations demonstrated women's resilience and innovation, they also highlighted existing structural inequalities. As Rania et al. (2014) point out, women's limited access to capital and formal financial services often constrained their ability to invest in the technology or inventory needed to effectively adapt their businesses. This situation underscores the need for policies that enhance women's access to financial resources and support their entrepreneurial endeavours. Moreover, the adaptation of business models often required women to acquire new skills rapidly. As one participant from Lagos noted:

I had to learn how to use online payment systems and manage digital marketing campaigns. It was overwhelming at times, but I had no choice if I wanted my business to survive. (Participant N)

This testimony highlights the additional mental and emotional labour required of women entrepreneurs during the crisis, reflecting what Rocheleau et al. (2013) describe as the multifaceted challenges faced by women in times of economic upheaval. It can be argued that such challenges create economic divisions between those women who can adopt new ways for use both during and after the crisis, and those women who cannot. The adaptation of business models also revealed the importance of social networks and community support. Many women entrepreneurs relied on peer learning and support to navigate the challenges of digital transition and business model adaptation. This aligns with feminist political ecology's emphasis on the importance of women's collective action and grassroots organizing in addressing economic challenges (Braidotti et. al., 1994). However, it is crucial to recognize that while these adaptations helped many women entrepreneurs survive the immediate crisis, they may not be sustainable in the long term without adequate support.

4 Conclusion

The COVID-19 pandemic had a profound and multifaceted impact on women's economic livelihoods in Nigeria, exposing and exacerbating pre-existing gender inequalities while also creating new challenges. This study, based on interviews with 60 women from South-Western Nigeria, reveals a complex landscape of economic disruption, resilience and adaptation shaped by intersecting factors such as education, employment sector, marital status, and caregiving responsibilities. The pandemic's economic impact on women in Nigeria has been severe and disproportionate. Women in the informal sector, who make up a significant portion of the female workforce, were particularly hard hit by lockdowns, movement restrictions, and supply chain disruptions. Many of these women, engaged in petty trading, artisanal work and small-scale businesses, saw their incomes evaporate almost overnight. The lack of social safety nets and limited savings left many vulnerable to acute financial distress. As one participant poignantly described, their "little but crucial income sources go dry before you can say rain in a summer sun puddle."

In contrast, women employed in the formal sector experienced a degree of insulation from the immediate economic shocks. Those with stable employment, particularly in white-collar jobs, benefited from labour protections, unemployment benefits, and the ability to transition to remote work. However, even these women faced challenges, including increased workloads, the blurring of work-life boundaries, and heightened anxiety about job security. The study highlights the critical role of education in shaping women's economic resilience during the crisis. Women with higher levels of education, particularly university degrees, were more likely to be employed in the formal sector and had greater access to job security, stable incomes, and social protections. They also demonstrated higher levels of digital literacy and adaptability, allowing them to pivot to online work or explore new business models. In contrast, women with lower levels of education faced significant barriers in accessing alternative income sources, navigating support systems, and adapting to the changing economic landscape.

However, it is crucial to note that education alone did not insulate women from the pandemic's impacts. Even highly educated women faced challenges, particularly in balancing increased work demands with caregiving responsibilities. The gendered nature of unpaid care work emerged as a significant factor affecting women across education levels and employment sectors. School closures and limited access to childcare support during the pandemic exacerbated the "double burden" of paid work and unpaid care, forcing many women to reduce their economic activities. The intersectionality of various factors including education, employment sector, marital status, and caregiving responsibilities played a crucial role in shaping women's economic experiences during the pandemic. Single mothers, for instance, faced compounded challenges, lacking the spousal support that married women could often rely on. Rural women, particularly those engaged in agriculture and local trade, were severely impacted by movement restrictions and market closures. These intersecting vulnerabilities underscore the need for nuanced, targeted interventions that address the diverse needs of different groups of women.

The pandemic also exposed and widened existing digital divides. Women with greater digital literacy and access to technology were better positioned to adapt to online work and e-commerce opportunities. In contrast, those lacking digital skills or access to technology found themselves further marginalized in an increasingly digital economy. This digital divide often overlaps with educational and urban-rural divides, highlighting the compounding nature of these inequalities. The study reveals significant gaps in social protection systems and support mechanisms for women, particularly those in the informal sector. While the Nigerian government implemented some relief measures, including cash transfer programs and food distribution, their efficacy in reaching vulnerable women was limited. The lack of formal registration systems and limited financial inclusion posed significant barriers to accessing support. This underscores the need for more inclusive and gender-responsive social protection systems that can effectively reach women in both formal and informal sectors.

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