

The Impact of COVID-19 on Women Contributions to Nigerian Economy Via the Informal Sector

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Abstract

The study examines how the COVID-19 impacts on the important role and critical contributions of Nigerian women to the country's economy through the informal sector. The paper adopted a qualitative research approach which involved use of written and oral sources of data obtained from scholarly texts, journals, news media, internet sources on one hand, and oral interviews to obtain primary data from women entrepreneurs in the informal sector who were purposively selected using snowball approach. Data were analyzed through content analysis and thematic analysis. Findings revealed that though COVID-19 affects the business and entrepreneurial activities of all gender, but considering the critical role that women play in informal economy where they are highly dominant, it portends profound negative impact on women informal business activities due to the lockdowns and the imposition of various safety measures by the government. Furthermore, the COVID-19 palliatives and credit facilities appear so paltry that it could not accommodate the financial needs for the real resuscitation of the women informal business ventures. The study concludes by recommending that the government initiate a robust palliative programme that could capture more informal sector operators.

Keywords: *COVID-19, Contribution, Informal sector, Impact, Nigerian economy, Women*

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Background to the Study

The impact of COVID-19 pandemic has been reported to be very adversely spread across gender; however, women bear the brunt of economic and social outcome of the pandemic. A report from UN Women (2020) stated that prior to the pandemic; women were already poor and marginalized but became even more prone to loss of means of livelihood. Thus, the pandemic has succeeded in pulling back the little economic gains of past decades which the women have made prior to the onset of the COVID-19 pandemic. In this context, COVID-19 has led to a situation where women suffer massive job losses thereby creating conditions for poverty in the homes. Women are fast losing their jobs in both formal and informal sectors of the economy as they were fast losing income while they engage in broader burden of domestic work (ILO, 2020).

It has been projected that within this period of pandemic, about 96million people will be driven into poverty by 2021 and out of this number 47 million are women and girls thereby bringing the sum total of number of women and girls living on USD 1.90 or less to 435 million. This COVID-19-induced extreme poverty, particularly among women further explains their vulnerability and economic insecurity. The above scenario is driven as a result of the measures introduced by the government to prevent the spread of the pandemic (UN WOMEN, 2020).

Women dominate many of the industries that were mostly affected by COVID-19, which include food service, retail and entertainment, which constitute about 40 per cent (510 million) of all employed women globally. Women are predominant in some sectors where informal employment appear to be common and where workers were already subjected to low wages, poor working conditions coupled with little or no social security such as pension, healthcare, unemployment insurance, prior to the pandemic. On the global scale still, an estimated 58 per cent of women are engaged in informal jobs that reports show lost an average of 60 per cent of their income within the first month of the COVID-19 pandemic. In specific terms, 72 per cent of domestic workers that were dominated by women lost their jobs due to the pandemic (UN WOMEN, 2020). For instance, the United States Department of Labour reported in April 2020 that women held 60% of the 7000 jobs that were eliminated in the United States as a result of the COVID-19 (reliefweb, 2020). Corroborating the above line of thought, the International Labour Organization (ILO) (2020) stated that though the pandemic has affected both women and men, in the world of work they are affected differently. For instance, women are over represented in the more affected sectors such as services in the informal sector where they are found in the most vulnerable situations such as domestic workers, retail trade and food services etc.

More importantly, women in developing countries women are estimated to comprise an average of 43% of the agricultural workforce in developing countries accounting for two thirds of the world's 600 million poor livestock keepers. Thus, with the lockdown and restriction of movement to farm for cultivation, harvest and marketing of agricultural products in markets which are closed down due to the COVID-19 pandemic, women would not only experience reduction in economic activities, decrease in their economic activities, they will experience further loss in income, and above all threaten food and exacerbate food insecurity in the developing countries (reliefweb, 2020).

In Africa, the informal economy is the major source of livelihood for most Africans, though not fully quantified and reported. The International Labour Organization (ILO) cited in Xavier. Network (2020): estimates that the average size of the informal economy as a percentage of gross domestic product in sub-Saharan Africa is 41%. This ranges from under 30% in South Africa to 60% in Nigeria, Tanzania and Zimbabwe. It is also a huge employer. It represents about three-quarters of non-agricultural employment, and about 72% of total employment in sub-Saharan Africa. Most of those in the informal sector are women and young people who have no other choice than the informal economy for their survival and livelihood.

Cameroon women for example rely on informal jobs, small scale trade and agriculture to earn their income. Thus with the lockdown and restrictions, they have become more vulnerable to economic instability because even before the pandemic, an estimated 79.2% of women were under-employed, 51.5% lived under the poverty line, while about 70% of them were in the informal agricultural sector (Global Network of Women Peace builders, 2020).

In Nigeria, women form the larger number of informal market traders, artisans such as hair dressers, beauticians, waiters in hotels, restaurants and bars, subsistence farmers, etc., thus the impact of lockdowns, social distancing measures and other restrictions portends a severe negative impact on women's livelihoods. Though women run their own small and micro businesses, the number of such cadre of women is quite low and unimpressive. In spite of the International Labour Organization estimate that over 80% Nigerian women are self-employed; these employments are in the main, informal businesses (Mahdi, 2020) which are prone to economic shock waves such as COVID-19 pandemic.

Thus the extent to which COVID-19 pandemic impact on Nigerian women contribution to Nigerian economy is the basis of this study as outlined in the following order: concept of COVID-19 pandemic; COVID-19 protocols in Nigeria; women contributions to Nigerian economy via informal businesses prior to COVID-19 pandemic and the effect of COVID-19 on women contribution to Nigerian economy through informal business.

Concept of COVID-19 Pandemic

In the health parlance, a pandemic refers to a widespread epidemic that affects people across the borders of many countries and continent. The term is basically used to depict the rapid rate of contagious disease ranging from endemic and epidemic (Muthu, 2005). Whereas an endemic disease is an infectious disease that is common in a particular region or community, epidemic is an outbreak of infectious disease in a community at a particular time (Chakraborty, 2017). A pandemic is at the peak of the disease spread pyramid which occurs when an epidemic becomes widespread and affects people in many countries. The contagious effect and rate of spread of COVID-19 globally rationalizes the pandemic nature of the virus. The rapid rate of global spread of the disease accounts for why WHO confirmed COVID-19 as a pandemic on 11 March, 2020 (CDC, 2020; WHO, 2020). There are similar historical accounts of pandemic such as Spanish Flu, 1918-1919; Asian Flu, 1957-1958; Swine Flu, 2009-2010; SARS, 2002-2003; Ebola, 2014-2016; MERS, 2015-present (Patrick and Daniel Krewski, 2016; WHO, 2020).

According to European Centre for Disease Prevention and Control (ECDC) (2020), Coronavirus disease (COVID-19), is caused by severe acute respiratory syndrome coronavirus 2 (SARS-Cov-2). It is referred to “a new genre of Coronaviruses” known to be the cause of illnesses such as common cold, Severe Acute Respiratory Syndrome (SARS) and Middle East Respiratory Syndrome (MERS) by the World Health Organization (WHO) (2020). Furthermore, Nigerian Centre for Disease Control (NCDC) (2020) and WHO (2020) are of the view that COVID-19 is an infectious disease that spreads mainly through droplets of spittle or release from the nose when an infected person coughs or sneezes.

Also known as SARS-Cov-2 the coronavirus is a new strain of coronavirus that has not been previously identified in humans. This explains why it is referred to as novel coronavirus. This novel strain of coronavirus was first detected in December 2019 in Wuhan, a city in China's Hubei Province with a population of about 11 million, after experiencing an outbreak of pneumonia without trace of its cause (Stewart, Cornelly and Robinson, 2021). Given the increasing numbers of confirmed cases of the disease has obviously indicated person-to-person spread. To this end, the preliminary reproduction number is currently estimated to be between 1.4 to 2.5, in other words, each infected person could infect between 1.4 and 2.5 people (Stewart et al, 2021). Coronavirus affects the respiratory tract while presenting common symptoms of fever and dry cough, respiratory symptoms of sore throat, nasal congestion, malaise, headache and myalgia or struggling with breath. In severe cases, the disease can cause pneumonia, severe acute respiratory syndrome, kidney failure and death (Stewart et al, 2021). The disease has a maximum of incubation period of 14 days with a median of 5–7 days (Plapp, 2020).

COVID-19 Protocols in Nigeria

The impact of COVID-19 pandemic leading to the lockdown in Nigeria cannot be over-emphasized. Studies have shown that the Coronavirus disease designated as the COVID-19 pandemic started in 2019 in the city of Wuhan in China from where it spread to all over the globe. Due to the rapid spread of this disease, it was declared a global pandemic by the World Health Organization (WHO). The index case of COVID-19 case in Nigeria emanated from an Italian who flew into the country and on 27th February, it was announced in Lagos from where the disease started spreading to the other parts of the Western Nigeria. Initially it was limited to Lagos, Ogun, Oyo states and Abuja, the Federal Capital Territory (Campbell and McCaslin, 2020; Nwosu, 2020). As the disease continued spreading, in mid-March the Government of Nigeria initiated several measures to prevent, mitigate, and respond to the spread of COVID-19 across the country. These include lockdowns, movement restrictions, social and physical distancing measures, as well as public health measures. Follow up measures to the movement restrictions, the Nigerian government issued a travel ban on 18 March coupled with suspension of visa on arrival for all travelers coming from countries that registered over 1,000 cases domestically. Subsequently, on 6th May the travel ban was extended to 7th June. All commercial flights to and from Nigeria were suspended, and only essential and emergency flights were allowed to fly to and from Lagos and Abuja international airports. These include humanitarian aid, medical, and relief flights. This followed federal government directives for compulsory health screenings at airports and border crossings, 14 days' self-quarantine upon arrival for people travelling but showing no symptoms, and isolation

measures for travelers showing COVID-19 symptoms. On 30th March, Lagos and Abuja were placed under lockdown as the cities recording the highest number of cases. Ogun State was also placed under lockdown for being very close to Lagos. Lockdown measures were soon extended and implemented at state-level in Delta, Yobe, Jigawa, Bauchi and Kano states, and in the FCT. On 23rd April, as the number of cases was increasing and there were evidence of community transmission, the Government of Nigeria also banned inter-state travel, except for trade of essential goods. International trade has been significantly limited due to land, sea, and airport closures; however, food and medicines are still permitted to enter the country and travel across states (ACAPS, 2020). During the lockdown, schools, markets, places of worship, offices, social events centres were either closed partially or totally. However, our interest in this study is not to describe the lockdown in essence, but to critically x-ray the impact of the lockdown on women contribution to Nigerian economy via the informal sector. This is the basis of our discourse in below.

Women Contributions to Nigerian Economy Via Informal Businesses Prior to COVID-19 Pandemic

The informal economy refers to economic activities which organizations and individuals indulge in, but “are not subject to full government bureaucratic regulatory framework”. This sector include all businesses that are not formally registered by the states but produce certain goods and services for sale, family use or barter, they include smallholder farmers who live within or little above subsistence levels production and distribution (Cling, Razafindrakoto, and Roubaud, 2011; Action Aid International, 2018). As posited by The Africare Report (2020) the informal sector is vast and encompasses a host of activities, ranging from agriculture and food production to mining, trade, transportation, accommodation, and even recreation services, amongst many others As stressed in the introductory part of this study, informal sector has proven to be the main source of employment for the labour market globally and is vital to incomes and wellbeing of the operators, which are mostly the women. In Africa, it accounts for 85.8% of all employment or 71.9% (International Labour Organization, 2018). In specific terms, women are more prone to informal employment in more than 80% of sub-Saharan African countries (UN Women, 2017). To this end, women account for the larger percentage of the workers in the informal sector in developing countries (Nguyen, 2015), due mainly to inadequate access to property, education, capital, public services, social protection and infrastructure, gender-based discrimination and occupational structure in the labour market (Hearle, Baden, and Kalsi, 2019).

Although the productivity and earnings of the informal sector are said to be low, the informal sector plays a critical role in the national economy as it contributes about 60% of Nigeria's entire economy (Chima, 2018). It is easier to wave off the critical contribution of the informal sector to the national economy due to the complex nature and composition of the sector. For instance in Nigeria, the informal sector in Nigeria denotes “economic activities in all sectors of the economy that are operated outside the purview of government regulation. This sector may be invisible, irregular, parallel, non-structured, backyard, underground, subterranean, unobserved or residual” (Akintoye, 2006); they are dynamic, retail and subsistence in nature. They entail the use of traditional methods of production and involves traditional occupations such as transport, retail trade, repair services, cloth dying (*adire* making), restaurant, etc.

(Akintoye, 2006). In essence, informal sector in Nigeria encompass a range of small-scale and largely self-employment activities, which renders its measurement in the GDP very difficult. However, in spite of all these complexities, the informal sector significantly contribute to the general growth of the society and contribute to both household and personal income (Amoo, Ola-David, Olurinola, Fadayomi, 2016).

In Lagos state alone, it is reported that the informal economy employs about 5.5 million people, which accounts for about three-quarters of the state's 7.5 million labour force. A study released in 2016 revealed that the informal sector contributed about 41% to Nigeria's national GDP; this rose to 65% in 2018. Going by above steady increase rate, it could as well be projected that the informal sector's contributions to 2019/20 GDP would potentially surpass 70-80% (TheAfricareReport, 2020). Citing an example with a woman known as Salewa who runs a small market stall at Mushin, selling cosmetic products; it was reported that for years, this has been a reliable source of sustenance for her and family members. With the income from her shop, Salewa contributes to funding the education of her two sons and cares for her ageing mother. As the population of Lagos has steadily increased, so has demand for her products, and ultimately, her revenue (TheAfricare Report, 2020). Thus, apart from Lagos, in all the 36 states of the federation and Abuja, the Federal Capital Territory, women informal business operators have played critical and essential roles in the economy of Nigeria in terms creating both self employment and as employers of labour. They also make a range of goods and services available to the people, even though they are not registered formally as profitable business ventures which contribute to the GDP.

Effects of COVID-19 on Women Contribution to Nigerian Economy through Informal Business

The impact of the COVID-19 pandemic seems to have amplified the gendered inequalities in the business world in terms of access to credit facilities and other kinds of incentives and supports to develop viable business that exist between men and women. Given the limited financial grants and credits given to the women and the precarious conditions in which women in the informal sector started up their business, the onset of the COVID-19 restrictions has made them more vulnerable to its residual effects. Thus the lockdown initiative by the Government reveals the vulnerabilities to women's businesses as exemplified by a national survey on women owned micro and small enterprises organized by UNIFEPA (2020), which show both economic shocks and the absence of protective measures to support these businesses to recover from such shocks.

A closer examination of the profile of informal business operators in Nigeria indicates that due to the dominance of women in the informal sector, they are prominently hamstrung and vulnerable as a result of COVID-19 social distancing protocols and lockdowns. As profiled in the report of Centre for the Study of the Economies Africa (CSEA, 2020) people most affected by the lockdown are those who perform urban informal sector economic activities. Such activities include (but is not limited to) street trading and vending, micro and small scale manufacturing, repair and service provision, home-based enterprises, and employees of informal enterprises. For the vast majority of people engaged in these economic activities, they are daily-wage earners who either rely on income generated from going to work at a physical

location on a daily basis/weekly basis, be it as an employee for someone, or as a micro/small entrepreneur. People in this population belong to the category of people who are most vulnerable to the negative economic shocks surrounding the COVID-19 pandemic. Their income-generating activities are more closely tied to the daily whims of the market. For this category of people, their ability to meet their immediate basic needs such as access to food, shelter, and health services is predicated on daily access to face-to-face interactions and customer flow.

Apart from disruptive effects of the COVID-19 lockdown, it also manifests socio-economic consequences. In as much as lockdown halts all income-generating activities for people engaged in non-essential services, it is accompanied by rising food prices driven by disrupted food supply chains and panic buying. For this population, faced with a loss of access to income-generating activities, and without the luxury of an income that allows bulk purchasing and the home infrastructure (electricity and adequate refrigeration to store food), they face difficulty adjusting to the high cost of living. Coupled with lack of savings since there is a strong association between poverty and the informal sector in Nigeria, it is realistic to assume that the informal sector serves as a source of employment for the poor, absorbing low-level education holders, and those unable to secure wage employment in the formal sector. Therefore, income levels are relatively lower for people working in the informal sector. Though it is an avenue to secure a reasonable source of income for people, the informal sector is also riddled with challenges, not least of which is income security (CSEA, 2020).

Given the combination of factors such as low income, income insecurity, huge familial responsibilities that are representative of Nigerian households, high cost of living in urban areas, and poor social safety nets, translates to a hand-to-mouth mode of living for urban informal sector workers. For the vast majority of micro and small businesses/daily earners among women, their earnings are so low that the concept of 'rainy-day' savings/investments is a luxury. Income in this population is generally so low that it offers less opportunity wiggle room to make choices about how to use money. The urgency to satisfy immediate needs given limited resources blankets the capacity to contemplate a savings/investment plan for the future. People working in this sector, their incomes are only fluid enough to allow them consumption smoothing for periods of anticipated income fluctuations, for example, based on seasons. Some may have savings in forms that do not lend themselves to immediate liquidity e.g. assets. For some micro-entrepreneurs, they might be stuck with the repayment and high-interest loans associated with predatory loans; this is especially pertinent for women who are often the target and recipients of microloans. For households with some savings, some are overburdened (because a large proportion of the population is dependent on a large workforce), and for others, the persistence of the lockdown beyond a certain time period will throw them into a precarious situation (CSEA, 2020).

As reported by Schnabel and Keenan (2020), a survey carried out by We Connect International of 600 women-led businesses in emerging markets of which Nigeria is one, as COVID-19 continues to sweep across borders, wreaking economic havoc around the world, 90 percent reported a decrease in sales from January to March 2020, with 56 percent reporting an urgent need of working capital. The lockdown on businesses has deepened the difficulty faced by

women informal businesses in the sense that even before the pandemic; women faced financial constraints to grow their businesses. The unmet demand for credit among women-owned formal micro, small, and medium-sized enterprises (MSMEs) in developing countries was estimated at \$1.5 trillion before COVID-19 (Schnabel and Keenan, 2020). A survey carried by the International Growth Centre (IGC) among the informal women traders in Nigeria and Sierra Leone show they have fewer customers, challenges restocking, and drops in income after national lockdowns were implemented in those countries. Informal traders are particularly impacted by social distancing rules and have less access to clean water and sanitation. Additionally, with 90% of women across Africa employed in the informal sector, COVID-19 threatens their economic self-sufficiency from plying their trade and contributing to the livelihood of their household (IGC, 2020).

The above is true for those informal businesses that survive on daily activities such as food vending of items such as fruits, grocery shops, cassava processing, restaurant business which employ other hands. They close shops and send workers home thereby multiplying poverty and hunger among the populace. A good example of such business closure is that of Ada Osakwe, owner of Nuli Juice in Nigeria that was forced to close shops and send workers home because of the pandemic. Ada Osakwe, in an interview narrated how her business was booming before the pandemic. As at then after adding six new stores in Lagos the previous year, she was looking forward to expanding her customer base using new technologies. However, when coronavirus hit the nation in 2020, she Osakwe was forced to shut down all of her shops and send workers home. She expressed concern for the viability of her company and urged financial institutions to do more to help struggling SMEs (Schnabel and Keenan, 2020). Thus, for those businesses that are reliant on the daily income of the informal sector, and who cannot “work from home”, the reality is bleak as almost all micro-businesses have been adversely affected by the pandemic lockdown in Nigeria.

Another example was the case of Salewa in Lagos. She operates a small market stall at Mushin, where she sells cosmetic products from which she makes her living and as a reliable source of sustenance for family. With the income from her shop, Salewa contributes to funding the education of her two sons and cares for her ageing mother. As the population of Lagos has steadily increased, so has demand for her products, and ultimately, her revenue. Identifying the benefits that business expansion could create, she acquired a small loan early in 2020, and invested in a second stall at another market with quick returns on her investment. However, given the government imposed lockdown and restricted movement measures across the country, demand for her products (for which she had relied on foot traffic) has come to a complete standstill and restocking any previously sold stock is proving difficult and more expensive. In less than two months, Salewa's household has become a single-income household. Her husband, who runs a private taxi service, has gone from approximately twenty customers a day, to about three to four customers a week (Theafricarereport, 2020).

Others in this informal business such as trades women, restaurant service workers, street vendors, market saleswomen and low-income Nigerian women are even in a worse precarious situation than Salewa. This situation erodes the gains made previously in poverty reduction and eventually lead more people to regress into abject poverty (Theafricarereport, 2020).

Similarly, a reported interview of Mrs. Kikelomo Giwa, a street vendor in Lagos, Nigeria expressed part of the difficulties faced by informal businesses in Nigeria in relation to rising cost of goods. According to her the worst thing has been the increase in price, it is harder for market traders to buy produce, and it is harder for clients to buy more. When the lockdown first started, it was very difficult. There was little production, and no goods were coming in (Ayeni, 2020)

As reported by Hunter, Abrahams and Bodlani (2020), in a survey carried out on women informal business operators in Kenya, South Africa and Nigeria, the impact of COVID-19 lockdown on female main income earners will have a larger ripple effect than that of men on average because women experience greater income deterioration. Across the three countries, main income earners largely indicated a decrease or complete loss of income compared to the pre-COVID-19 pandemic year. Women are more likely to indicate negative impact than their male counterparts due mainly to the different types of occupation that male and female main income earners engage in, respectively. In this context, men are more likely than women to make a living through salaried employment, which increases their chances of receiving unemployment benefits, or being able to access support provided by an employer such as through credit.

Furthermore, when we take a closer look at the specific industries from which male and females earn their incomes, the survey of Hunter et.al (2020) shows how the lockdown affected them differently. In all the three countries, the most common industries for main income-earning women are “markets” or “selling goods”; about 50% of women make a living in sectors that are more likely to be affected by various lockdown measures compared to just under 30% of men. While both men and women indicate having fewer customers as a significant challenge to their livelihoods, women are significantly more likely than men to suffer from the fact that markets are closed, and this effectively put a stop to their income-generating abilities. This becomes more obvious as the most common way of earning income for the women is running their own business in Kenya and Nigeria. Besides, Women's businesses are more likely to operate in markets, and when they are closed down they face greater income deterioration.

A report by Schwettmann (2020), visibly included the difficulties faced by women informal business operators in the rural areas as a result of COVID-19 lockdown. Granted that lockdowns elicited workplace closures, travel bans and social distancing measures sharply reduce the economic opportunities for informal economy actors who rely to a large extent on the personal contact with customers, however, intercity travel bans affect rural producers who can no longer access urban markets. Generally speaking, it is estimated that the first month of COVID-19 crisis will result in an 81 per cent decline in the earnings of informal workers in Africa (ILO 2020d). Even though the informal economy workers and their families in the urban areas, as a result of their poverty level, are prone to the virus even if they stay at home, because they often live in overcrowded and unsanitary conditions that make physical distancing virtually impossible; lack of access to running water which not only limits the possibilities for hand-washing, it often forces women to line up for water, thereby endangering themselves and their community (ILO 2020a); those in the rural areas do not fare better

economically in as much as they live in less crowded environments, but they have limited access to medical information and services, and suffer from a declining demand for rural products due to a generalized erosion of purchasing power. More so, the gender gap in the proportion of informal workers in hard-hit sectors is far greater, with 42 per cent of women working informally in these sectors at the onset of the crisis, compared with 32 per cent of men (ILO, 2020b). Besides, Africa's informal economy operators are vulnerable to impoverishment, hunger and disease as they do not have access to the necessary social protection coverage and livelihood support mechanisms.

Thus, the very protective and safety measures that are crucial to slowing the spread of the virus have a direct cost for more than three-quarters of the population in Africa whose livelihood is dependent on the informal economy, and who simply cannot afford to live under total quarantine (Kiaga, Lapeyere, Marcadent, 2020).

Akpan (2020), writing on the gender dimension of the COVID-19 movement restrictions acknowledged the fact that Nigeria, women that are already at a disadvantage position on the socio-economic ladder are worst hit by the pandemic. This is because the majority of workers in the informal economy are women therefore a policy that disrupts activities in the informal economy affects women in peculiar ways. For example, markets which are an integral part of the informal economy of any city or urban area in Nigeria provide the space and facilities for trading of different forms of agro-and non-agro merchandise are dominated by women. Given the large number of persons who congregate in markets on daily basis to buy or sell merchandise, it became one of the first places to be shut down as government placed restrictions on movement. The shutting down of markets significantly affects the income and livelihood of women who depend on selling in these markets.

Even though the transportation of food items and agricultural produce is excluded in principle from the ban on movement, yet still there is a significant reduction in the volume of agricultural produce transported due to the high number of security personnel on the roads, presence of several check points which causes delays and damage to the produce, and in-turn loss of potential income to traders who are mainly women. To worsen the situation, as part of the guidelines for the phased easing of lockdown in preparation to re-open the economy, government placed a ban on street trading which also affects women in a disproportionate manner (Akpan, 2020). Furthermore, within the informal aspect of service industry such as service attendants and waiters restaurants and night leisure operators and attendants which provides the highest employment opportunities for women and are prone to lay-off when business are not moving during the COVID-19 lockdown.

Another challenge to women informal business during lockdown is child care activities. Women are usually responsible for child care within families in Nigeria. With the closing of schools due to the COVID-19 pandemic, children of school age are at home and have to be looked after mainly by mothers. The opportunity cost here is that while men may be able to resume work whenever restrictions are lifted, women will only be able to resume work when schools can resume. This certainly leads to loss of income and entrench gender inequality in addition the amount of domestic work done by women in terms of cooking and general

housekeeping remarkably increased thereby putting additional mental and physical stress on them. The effect of the pandemic is perhaps more severe on single mothers because they may not have any additional assistance in childcare nor in financial support during the pandemic (Akpan, 2020).

The impact of COVID-19 small scale farming amongst women has also been analyzed. In an interview Mary Afan, President of the Small Scale Farmers Organization in Nigeria (SWOFON) expressed that small-scale women farmers contribute significantly to local food production and constitute over 60 percent of the agricultural labour force. However with the indiscriminate implementation of movement restrictions of by security operatives across the country prevented many farmers from getting to their farms. More so, farmers' access to markets was severely disrupted. With this disruption farm products such as fruits and vegetables are allowed to spoil or sold off at giveaway prices to unscrupulous middlemen because most small-scale farmers do not have storage facilities. Afan continued that even after the lockdown was eased, there were numerous reports from members of SWOFON on harassment at police and military checkpoints. Women farmers were particularly vulnerable to this. Where farmers refused to pay bribes, security personnel seized or destroyed their produce. This atmosphere of harassment and intimidation on the roads also discouraged many of food transporters from operating. The transporters willing to pay bribes passed their additional costs on to farmers. Besides loss of farm products to damage and income, farmers also experienced increasing prices for agricultural inputs such as fertilizers, herbicides and seedlings because the lockdown also affected the import and transportation of such goods. For instance, she narrated how she purchased fertilizer for her farm at NGN 7,500 a bag just three months earlier, only to learn that it had increased to NGN 17,000 leading to spike in food prices (Heinrich Boll Stiftung, 2020).

A group interview with ten (10) women from Ohaji in Ohaji/Egbema Local Government Area of Imo State on November 23, 2020 corroborates the difficulty faced by women informal farm entrepreneurs during the lockdown in Imo State. The women narrated that though both the State and Federal Government exempted the movement of food products from restriction, the overzealous security operatives continued to harass, intimidate, bully and extort them, thereby eating deep into the meagre profits they could have had from the bulk sale of their products at Owerri Central Market (known as Eke Onunwa). The police harassment made their movement very risky and rigorous. They expressed that in the bid to avert police extortion, they took two quick initiatives to dodge the police on the highway. First, they play through the bush tracks and secondly, they had to start their journey as early as 3 am so as to get to Owerri before 5am. The implication of both initiatives is that it is very risky as sometimes they fall prey to hoodlums and robbers who waylay and rob them of their money and foodstuffs. Secondly, this makes the journey tedious and longer leading to undue delays; thirdly it leads to added costs which often led to price hike of foodstuffs. Sometimes, the security operatives stop and detain their vehicles leaving some of the perishable food items to spoil, which amounts to loss of income and added burden on the farmers and traders alike. Some of the women who could not cope with the hazardous movement stopped bringing their farm products to Owerri, which means blocked income opportunities during the lockdown. With expression of nostalgia, the women were in agreement that such experience is not worth

encountering again (Group interview with Okeke, Okere, Amaechi, Egbeigwe, Okeneme, Azuogu, Ekeruo, Otuekere, Ogbu and Osunkwo, 2020).

Even though the government announced mitigating measures, these amounted to little in alleviating the difficulties faced by the women small-scale farmers. For example, soon after reports about the negative impacts of movement restrictions on agriculture made it into the public, the federal government declared agriculture an essential service that should be allowed to operate freely. The Ministry of Agriculture and other relevant government agencies started to issue clearance passes, but these never reached small-scale farmers. Government extension workers, who could potentially have distributed them, were nowhere to be found during the lockdown period. Meanwhile, extortion by police and other security forces on road continued (Heinrich Boll Stiftung, 2020).

While government ran support programmes in the cities, nothing of comparable scale has reached poor rural communities. We were hoping that small-scale farmers would be given farm inputs as support but this has hardly happened. The financial support schemes for agricultural businesses offered by the Central Bank of Nigeria are difficult to access for small-scale farmers because it requires online applications forms to be filled in a country where many rural communities still do not have access to the internet, or even electricity:

Many small-scale farmers have no formal education. But even when we assume that the majority of small-scale farmers could scale these hurdles, the requirements to get funding approved can never be met by small-scale women farmers in particular. For instance, requirements like land titles as collateral are impossible to meet as tradition and culture do not allow women to own land in their names. In many instances, when women want to buy land, they must have a male present (Heinrich Boll Stiftung, 2020).

Thus, in its ramification the COVID-19 lockdown in Nigeria affected women contribution through the informal sector in the negative. It affected their own economic wellbeing as well as their contribution to the economy given that the informal sector plays critical role in Nigeria's economy in terms of self sustenance, economic empowerment, skills acquisition and development, source of larger employment opportunity and production and distribution of goods and services to the people. Hence, any lockdown or restriction of movement will definitely affect their important contribution to the economy.

Conclusion

The study has been able to make an important contribution on the ongoing discourse on COVID-19 from the angle of women informal business operators and employers alike. The study became very necessary because of the dominance of the women in the informal sector as well as the significant role they play in the economy of the nation. Though informal business ventures are not registered with the authorities, they are involved in provision of goods and services in various aspects of the economic lives as small scale farm producers and food processors, retail traders, market women who engage in buying and selling, food and wares vendors, tradeswomen, artisans, local restaurant operators and workers, etc. The study proceeded to thematically examine the concept of COVID-19 pandemic; COVID-19

protocols in Nigeria; women contributions to Nigerian economy via informal businesses prior to COVID-19 pandemic and the effect of COVID-19 on women contribution to Nigerian economy through informal business. It is therefore concluded that COVID-19 protocols which involves social distancing, restriction of movement and lockdown has affected women informal business operators in many ways and in their various endeavours as the COVID-19 restriction policies has eroded the contribution of women informal businesses prior to the COVID-19 lockdown. Even the Federal and State Government's palliatives has only done little in cushioning the negative impacts of the COVID-19 lockdown on the women informal businesses as majority of the women are captured in the list of the beneficiaries. Even the rural women informal business operators do not have access to the internet as well as knowledge of how to apply for the bailout funds and incentives from the Central Bank of Nigeria, which must be applied on-line. There is therefore need for the various levels of government in Nigeria to initiate creative means to capture the majority of informal businesses owned by women and their employees when dispensing such palliatives to avoid the total collapse this very important sector from totally during lockdown of this nature in the future.

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