



UNIVERSITY OF KWAZULU-NATAL

**GENDER IMPLICATION: WOMEN AND LIVELIHOODS IN
POST-COVID-19 IN NIGERIA**

BY

OYADIRAN, KEHINDE OLAMIPO

This thesis is submitted in fulfilment of the requirements for the Degree of Doctor of Philosophy in Sociology, School of Social Sciences at the University of KwaZulu-Natal, Durban, South Africa, December 2024.

Declaration


I, Oyadiran, Kehinde Olamipo (222027969) hereby declare that the research reported in this thesis is my original research. This thesis has not been submitted for any degree or examination at any other university. This thesis does not contain other persons' data or other information unless specifically acknowledged as being sourced from such persons. This thesis does not contain other persons' writing unless specifically acknowledged as being sourced from such researchers. Where other written sources have been quoted, their words have been re-written, and the general information attributed to them has been referenced. Where the participant's exact words have been quoted, these have been acknowledged and referenced.

Candidate: Oyadiran, Kehinde Olamipo

Signature: 

Date: 07/08/25

Supervisor: Prof Joseph Rudigi Rukema

Signature: 

Date: 07/08/2025

Abstract

The COVID-19 pandemic has adversely affected women's livelihoods in different parts of Nigeria and has hit pre-existing gender inequalities and weaknesses. This research sought to assess the economic barriers that Nigerian women have faced after the pandemic, pre-existing socio-economic factors that rendered them severely affected, and how the women are coping from the disaster and examples of resilience. The study also makes recommendations to help policymakers and other stakeholders enhance women's livelihood after COVID-19 pandemic. The study adopted a qualitative method, interviewing 60 economically active women in the South-West of Nigeria using semi-structured interview guides' 30 on the formal and 30 from the informal sector. Data analysis was done using thematic analysis as guided by an integrated feminist theoretical framework that leveraged feminist political ecology, feminist intersectionality, and social role theory. The study has shown a significant disparity in the effect of the pandemic on women's means of livelihood between the formal and informal sectors. Whereas the formal sector units such as industries led to layoffs and pay deductions, 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, took a big hit from the governments' closures and national boundaries' influence on supply chains. Besides, the report has also brought up the weaknesses in government facilitation such as accessibility, transparency, and reach of the programs like COVID-19 Cash Transfer Project and Survival Fund programs, which have been mainly inaccessible by the most underprivileged women. 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. Their efforts were still inadequate, however, because empowerment is constrained by a number of structural factors. Few women have legal rights to their husband's property or access to a bank credit, and those who do are burdened with increased responsibility for house management. Based on its findings, the study concludes that women's livelihoods in both the formal and informal economies must be prioritized, and recast. Actions to be taken are enhanced labour protections and social safety nets, increased informal sector, women's taxpayers' assistance and access to aid and resources, arbitrating and formalizing community-based strategies of empowerment, amending legal regimes and evolving capacity-building efforts to resolve structural barriers, as well as acknowledging and addressing the significantly increased care burdens.

Dedication

I dedicate this work to my husband, Ayodeji, and my daughters, Motunrayo and Folarin Olubodun.

Acknowledgements

The PhD journey has been a mixed bag of fear, curiosity and anxiety that I started in 2022. I would not have made it to this point without the encouragement, prayers, support and love of some important individuals. Firstly, and most importantly, I thank God for the grace to finish despite hurdles. I am indebted to my supervisor, Professor Joseph Rudigi Rukema. Thank you for your guidance, encouragement and support every step of the way. Your extensive expertise and knowledge as a researcher brought great value to my work. Words cannot express my appreciation to my best friend and husband, Olubodun Ayodeji for being there for me throughout the PhD program. And to my mum, Mrs Oyadiran Folake, thank you for your financial contribution towards the completion of my programme; you will eat the fruit of your labour.

List of abbreviations

FPE	Feminist Political Ecology
NGO	Non-Governmental Organization
COVID-19	Coronavirus Disease 2019
GBV	Gender-Based Violence
ROSCAs	Rotating Savings and Credit Associations
ILO	International Labour Organization
OECD	Organisation for Economic Co-operation and Development
UI	Unemployment Insurance
ITNs	Insecticide-Treated Nets
SBP	State Bank of Pakistan
COVID 19	CoronaVirus Disease 2019

TABLE OF CONTENTS

Declaration	2
Abstract	3
Dedication	4
Acknowledgements	5
TABLE OF CONTENTS	7
CHAPTER ONE	10
1.1 Introduction	10
1.2 Statement of the Research Problem	19
1.3 Research Objectives	20
1.4 Research Problems: Key questions asked	21
1.5 Significance of the Study	21
1.6 Structure of the Study	23
1.7 Conclusion	24
CHAPTER TWO	26
LITERATURE REVIEW	26
2.1 Introduction	26
2.2 Understanding COVID-19	27
2.3 The Impact of COVID-19	30
2.3.1 The Impact of the COVID-19 on the Global Economy	30
2.3.2 The Impact of the COVID-19 on Education	36
2.3.3 The Impact of the COVID-19 on Tourism, Hospitality, Sports, and Leisure	38
2.3.4 The Impact of the COVID-19 on Mental Health	45
2.4 The impact of COVID 19 on women and their livelihoods	46
2.4.1 Livelihood and shocks: a conceptual review	52
2.4.2 Shocks in Livelihood Systems	54
2.4.3 Coping, Adaptation, and Resilience	56
2.4.4 Women in the Informal Economy	56
2.4.5 Intersectional and Rights-Based Approaches	57

2.4.6 Livelihoods in Nigeria Pre- and Post-COVID-19: A Thematic Literature Review	58
2.4.7 Gendered Impacts and Shifts in Division of Labor.....	63
2.4.8 Social Protection and the Role of the State.....	64
2.4.9 Gendered Vulnerability	65
2.4.10 Intersectionality and Vulnerability Bundling.....	67
2.5 Livelihood Adaptation Under Structural Constraints.....	71
2.5.1 Gendered Coping Mechanisms	73
2.5.2 Barriers to Sustainable Adaptation.....	73
2.5.3 Empowerment Through Collective and Institutional Change.....	74
2.5.3.1 Women's Groups as Resilience Builders	74
2.5.4 Policy Innovations for Gender-Responsive Recovery	75
2.5.5 Theoretical Contributions to Gender and Resilience	76
2.6 COVID-19 and Policies	79
2.6.1 World Health Organization COVID-19 Policies	80
2.6.2 United Nations COVID-19 Policies	82
2.6.4 ECOWAS COVID-19 Policies.....	85
2.6.5 Southern African Development Community COVID-19 Policies	87
2.7 Understanding COVID-19 in Nigeria.....	88
2.8 The Impact of COVID-19 in Nigeria.....	90
2.9 Policies and COVID-19 in Nigeria	94
2.10 Gaps in Literature	96
2.11 Conceptual Framework	98
3.2 Feminist Political Ecology and Women’s Livelihoods in Post-COVID-19 Nigeria.....	103
3.2.5 Weaknesses in the theory	105
3.2.6 Mitigation of weaknesses in the theory	106
3.3 Feminist Intersectionality Theory and Women’s Livelihoods in Post-COVID-19 Nigeria	106
3.3.1 the definition of Feminist intersectionality Theory.....	107
3.3.2 Key Hypotheses in the feminist intersectionality theory	107
3.3.3 Prior Applications of the feminist intersectionality theory	107
3.3.4 Relevance of the feminist intersectionality theory.....	108
3.3.5 Weaknesses in the feminist intersectionality theory	108
3.3.6 Mitigation of the identified weaknesses in the theory	109

3.4.1 The definition of the Social Role Theory.....	110
3.4.2 Key Hypotheses in the Social Role Theory	110
3.4.4 Relevance of the Social Role Theory.....	111
3.4.5 Weaknesses in the theory	111
3.4.6 Mitigation of the weaknesses identified.....	111
3.6 Conclusion	112
CHAPTER FOUR.....	113
METHODOLOGY	113
4.1 Introduction	113
4.2 Research Philosophy	113
4.2.1 The Interpretivist Paradigm and Its Relevance to the Study.....	114
Reference	220
APPENDICES.....	266
APPENDIX I: INTERVIEW GUIDE	266

CHAPTER ONE

1.1 Introduction

The COVID-19 pandemic triggered a global crisis that has affected public health systems, social dynamics, and economic livelihoods (Clemente-Suarez et al, 2021; Banda Chitsamatanga & Malinga, 2021). In Nigeria, as in many other developing nations, the post-pandemic reality has revealed significant livelihood implications for those who engage in small enterprises (Poi & Lebura, 2021). Women, who form a critical mass of the informal economy and small-scale enterprises, were disproportionately affected by lockdown measures, economic contractions, and reduced access to healthcare and social protections (Omobowale et al, 2020; Oladeinde, 2021). A number of studies have shown that those in the informal sector suffered as a result of government's "pandemic related" policies and wider economic disruptions emanating from COVID-19 that has deepened existing social fractures (Oruonye et al, 2020; Oladeinde, 2020; Nguyen & Mogaji, 2011). As the country gradually recovers, it becomes essential to interrogate how gender dynamics have shaped women's economic experiences in the aftermath of the pandemic. To fully grasp these impacts, it is essential to first define what constitutes a "livelihood" and how systemic inequalities shape economic resilience.

The term livelihood encompasses the means, activities, and resources that individuals or households use to secure their basic needs, including food, shelter, and clothing, as well as their ability to sustain their living standards over time (Abdillah & Manaf, 2022). It is a concept that integrates various social, economic, and environmental factors. At its core, livelihood refers to the ways people make a living, which involves the combination of activities, resources, and strategies individuals or households employ to secure income and meet their basic needs (Wondimmu, Deleggn & Dejene, 2022). The livelihoods approach considers both material and non-material elements required for survival and well-being. Livelihood framework encompasses assets/resources, activities and strategies (Rakodi,2014; Nasmia & Ashktorab,2021; Natarajan et al, 2022)

Assets/Resources are the various forms of capital that individuals or households have access to, such as natural resources (land, water), human resources (skills, knowledge), physical resources (tools, infrastructure), financial resources (savings, loans), and social resources (social networks,

relationships) (Yaguma et al, 2023). Activities are the various economic activities that individuals or households engage in to generate income. These could range from formal employment (salaried jobs, agriculture) to informal sector activities (self-employment, small-scale business) (Cécora, & Müller, 2022). The last component of livelihood is strategies which are the plans and choices made by individuals or households to maximize the sustainability and security of their livelihoods. Livelihood strategies may involve diversifying income sources or engaging in multiple activities to mitigate risk (e.g., combining farming with petty trading).

In Sub-Saharan Africa, women own and control substantially less land assets than men (Gaddis et al, 2018; Slavcheska et al,2021; Wamboye, 2024). Only 13% of women claim sole ownership of land, compared to 36% of men. Even when joint ownership is considered, disparities persist, with 38% of women reporting any land ownership versus 51% of men (World Bank, 2022). Social norms and gender roles in many Sub-Saharan African societies restrict women's participation in networks that could provide economic opportunities. Limited mobility and societal expectations often prevent women from engaging in community decision-making processes and accessing support systems (World Bank, 2022). Women's economic activities are predominantly situated within the informal sector. According to the International Labour Organization (2022), over 89% of employed women in the region are engaged in informal employment, often characterized by low wages, lack of social protection, and limited job security (Sankaran, 2022). This high rate of informality exposes women to economic vulnerabilities, particularly during crises such as the COVID-19 pandemic. The concept of informality in economic discourse refers to activities and employment that are not regulated by the state and typically operate outside formal labour laws, taxation, and social protection systems (Sankaran, 2022). The implication of this is that livelihoods situated within the informal economy are particularly vulnerable to economic and social shocks. These include income instability, lack of access to social protection, and heightened exposure to market and health-related disruptions, especially in times of crisis such as pandemics or economic downturns (International Labour Organization, 2018).

The informal economy encompasses a wide range of economic activities, including street vending, domestic work, small-scale farming, home-based enterprises, and unregistered small businesses. While it is often viewed as marginal or peripheral, the informal sector is a vital part of many developing economies. The International Labour Organization (ILO, 2018) defines informal

employment as all jobs that lack basic legal or social protections and employment benefits, whether they are carried out in formal or informal enterprises. This includes both self-employment and wage employment that is not regulated under labour legislation, income taxation, or social security. Informality is not necessarily illegal or unproductive; it is often a response to the absence of formal employment opportunities and a survival strategy for millions. In sub-Saharan Africa, the informal sector constitutes over 85% of total employment (ILO, 2022), making it a cornerstone of economic activity and livelihoods.

Key Characteristics of Informal Employment include lack of contracts or formal work agreements, low and unstable incomes, absence of social protection (e.g., pensions, health insurance), limited access to credit or formal financial services and precarious working conditions. These characteristics make informal workers highly vulnerable to economic shocks, such as those caused by the COVID-19 pandemic, and limit their ability to achieve sustainable livelihoods. Furthermore, the ILO (2022) highlights that women in the informal economy are often concentrated in the most unprotected and invisible segments, such as domestic work, home-based enterprises, and contributing family work. These roles typically lack formal recognition, labour protections, and access to legal or social safety nets, deepening the gendered disparities in income and employment stability.

Nigeria, Africa's most populous nation with an estimated population of approximately 223.8 million, making it the most populous country in Africa and the sixth most populous globally (World bank, 2023). The gender distribution is relatively balanced, with a male-to-female ratio of approximately 1.02 males for every female (World bank, 2023). This large population continues to grapple with high poverty levels, with recent statistics underscoring the severity of the issue and its gendered dimensions. According to the National Bureau of Statistics (2022), approximately 133 million Nigerians; equivalent to 63% of the population, are considered multidimensionally poor. This type of poverty transcends monetary deprivation and encompasses deficits in health, education, and living standards. The rural-urban divide further exacerbates these conditions, with rural areas recording a poverty rate of 72% compared to 42% in urban centres (National Bureau of Statistics, 2022).

A closer look at the gender dynamics reveals that poverty in Nigeria disproportionately affects women, with significant implications for their livelihoods. Women are more likely to work in

informal sectors, characterized by low wages, poor working conditions, and an absence of social security (World Bank, 2023). This overrepresentation in vulnerable forms of employment not only exposes women to economic shocks but also limits their capacity to accumulate wealth and sustain livelihoods. Moreover, systemic barriers such as limited access to land, credit facilities, and formal education further hinder women's economic participation (World Bank, 2023).

The labour force participation rate offers additional insight into this disparity. While male participation stood at 84.5%, female participation was slightly lower at 80.8%, reflecting structural inequalities in employment opportunities and income generation (World Bank, 2023). These gendered limitations have a direct impact on livelihood strategies, as women often bear the dual burden of income generation and unpaid domestic labour, thereby constraining their ability to lift themselves and their dependents out of poverty. In essence, poverty in Nigeria is not only widespread but also deeply gendered. The intersection of poverty and gender creates unique livelihood challenges for women, necessitating gender-sensitive policies and interventions that enhance women's access to economic resources, education, and social protection mechanisms.

In Nigeria, women's access to financial services is notably lower than men's. The 2020 EFINA Access to Financial Services survey found that only 31% of women actively used digital stored-value accounts, compared to higher usage rates among men. Additionally, poor and rural women are less likely to access advanced financial services, limiting their financial inclusion and economic empowerment (EFInA, 2020). Educational disparities contribute to limited human capital among women. Women often have lower levels of education and limited access to skills training, which hinders their participation in formal employment and entrepreneurship opportunities (EFInA, 2022). Women's access to physical resources necessary for economic activities, such as tools and infrastructure, is constrained.

The National Bureau of Statistics (2024) reports that 92.3% of employed Nigerians are engaged in informal employment, a figure that is disproportionately composed of women. These women often work in low-paying, unregulated jobs such as petty trading, food vending, tailoring, and hairdressing. These are occupations that lack institutional support or protections. For instance, *BusinessDay* (2024) reports the case of a woman who, after completing her training in tailoring, was unable to commence her business due to lack of capital for essential tools like a sewing machine, underscoring the structural vulnerabilities associated with informal employment.

Similarly, *The Guardian* Nigeria (2022) highlights how female hairdressers continued to operate discreetly during the COVID-19 lockdown to sustain their incomes, emphasizing the absence of formal labour protections or pandemic-related relief for informal workers. Moreover, women frequently engage in manual labour, such as carrying goods in local markets; a role that is both physically demanding and socially marginalized. *The Nation* (2023) documents the stories of women in Lagos who resort to such work in order to save funds for starting small businesses, further reflecting the informal sector's role as both a survival strategy and a site of economic aspiration. The high levels of female self-employment also affirm this trend; according to Nairametrics (2024), 88.3% of women in the workforce are self-employed, compared to 82.2% of men. These statistics and narratives point to a deeply gendered informal economy where women's livelihoods, while essential to household and community survival, remain precarious and under protected.

This limitation affects their productivity and ability to scale businesses, particularly in agriculture and small-scale enterprises (World Bank, 2022). Using the understanding of Livelihoods, it can be deduced that for most women in Nigeria, there are limitations in access to Assets and Resources, activities for livelihoods are largely in the informal economy and strategies for survival are options in a very limited economic context.

Livelihoods are closely linked to vulnerability. People's livelihoods can be highly vulnerable to external factors like climate change, economic shifts, political instability, and pandemics. Vulnerability in this context refers to the inability of certain individuals or groups to cope with, recover from, or adapt to these external shocks (Paul, 2013). Those working in the informal sector often have more precarious livelihoods due to the lack of social protections and formal job security. Vulnerability, in the context of economic and social shocks, refers to "the inability of individuals or groups to cope with, recover from, or adapt to external stressors" (Oladeinde, 2021, p. 3). This is particularly evident among informal workers, who face heightened precarity due to lack of social protections, unstable incomes, and exclusion from formal safety nets (Dorcas, 2023). For example, during the COVID-19 pandemic, lockdowns and market closures disproportionately affected street vendors, domestic workers, and day labourers, who had no savings, insurance, or government support to fall back on (Oladeinde, 2021).

The COVID-19 pandemic, one of the most defining global crises of the 21st century, began in December 2019 when a cluster of pneumonia cases of unknown origin was reported in Wuhan, Hubei Province, China. Subsequent investigations identified a novel coronavirus—later named Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2)—as the cause of the disease known as COVID-19 (World Health Organization [WHO], 2020). Although the precise origins of the virus remain under scrutiny, it is widely believed to have emerged from zoonotic transmission, likely from bats through an unidentified intermediate host, possibly linked to the wildlife trade in local wet markets (Zhou et al., 2020). As the virus spread rapidly across borders, the WHO declared COVID-19 a global pandemic on March 11, 2020.

The onset of the pandemic precipitated widespread disruptions across nearly every domain of society. Health systems in both developed and developing nations were overwhelmed by surges in infections and hospitalizations. Many hospitals faced critical shortages of medical supplies, ventilators, and personal protective equipment, while non-COVID health services were suspended or delayed, further straining public health outcomes (WHO, 2020). In low-resource settings, where health infrastructure was already fragile, the consequences were particularly dire.

Economically, the pandemic delivered a severe shock to global markets. Lockdowns and restrictions on movement, while necessary to contain the virus, brought commercial activities to a halt. According to the International Labour Organization (2021), the equivalent of 255 million full-time jobs was lost in 2020 alone; four times more than during the 2008–2009 global financial crisis. Women, youth, and informal sector workers bore the brunt of these losses, especially in regions like Sub-Saharan Africa where informal employment is predominant (ILO, 2021).

The education sector also faced unprecedented disruption. At the peak of the crisis, over 1.6 billion learners were affected by school closures globally (UNESCO, 2020). While some schools transitioned to online learning, many students in rural and low-income areas, particularly in Africa, were excluded due to a lack of digital access and infrastructural support. This digital divide not only widened educational inequalities but also exposed long-standing systemic barriers in education systems.

Socially, the impact of prolonged lockdowns and restrictions was immense. Many individuals experienced isolation, anxiety, and mental health challenges. Reports of domestic violence surged

as many women and children were confined in unsafe home environments (UN Women, 2020). Moreover, the pandemic deepened existing inequalities; marginalized groups such as the elderly, persons with disabilities, and refugees faced greater health and livelihood vulnerabilities.

International mobility came to a near standstill as countries closed borders, suspended flights, and imposed travel bans. This significantly affected tourism, global migration, and supply chains. Politically, the pandemic posed challenges to governance systems. Emergency powers invoked by some governments raised concerns about democratic backsliding, as civil liberties were curtailed in the name of public health (Freedom House, 2020). While COVID-19 began as a public health emergency, its ripple effects disrupted nearly all facets of life globally. The pandemic exposed the fragility of health systems, deepened socioeconomic inequalities, and tested the resilience of institutions and communities. It remains not only a health crisis but a profound social and economic reckoning for nations around the world.

The COVID-19 pandemic has had a profound impact on livelihoods across Africa, exacerbating existing vulnerabilities and introducing new challenges. The pandemic's consequences have been particularly severe in sectors dependent on informal employment, agriculture, and small-scale enterprises, which are predominant in many African economies. The pandemic-induced lockdowns and movement restrictions led to widespread job losses and income reductions across the African continent. In South Africa, for instance, the already fragile economy faced significant setbacks, leading to widespread unemployment and financial insecurity for many households (Adams-Prassl et al., 2020). Similarly, countries such as Ethiopia, Malawi, Nigeria, and Uganda reported that approximately 77% of their populations experienced income losses due to the pandemic, demonstrating the severe economic impact (Josephson, Kilic, & Michler, 2020). Informal sector workers, who constitute a large portion of the African workforce, were disproportionately affected by the pandemic. In Kenya, for example, operators of informal transit systems, such as matatus, faced reduced earnings due to passenger limits and mandatory sanitization measures. These workers, often without social protection, experienced heightened vulnerability to economic shocks (Wired, 2020). The lack of formal employment contracts and social safety nets left informal workers, particularly women, with limited support during the pandemic, further undermining their economic stability (Josephson et al., 2020). Agricultural livelihoods also suffered disruptions as lockdowns and movement restrictions hindered access to

markets and essential agricultural inputs. This led to decreased food production, higher food prices, and a rise in food insecurity. In East Africa, the number of food-insecure individuals was projected to increase significantly, with urban populations, particularly those in informal settlements, facing disproportionate impacts (UN-Habitat, 2020). The closure of markets and the disruption of supply chains further exacerbated food insecurity, with rural communities being hit the hardest (Josephson et al., 2020). The pandemic laid bare these systemic flaws, disproportionately disrupting women's informal livelihoods.

Women and girls faced heightened challenges during the pandemic, experiencing disproportionate economic and social impacts. The loss of employment and income disproportionately affected women, who are often employed in low-paying, informal, and vulnerable sectors (IDRC, 2021). In addition, gender-based violence and exploitation surged during the pandemic, as lockdowns confined many women to unsafe home environments, further exacerbating their social vulnerabilities (IDRC, 2021). The pandemic also led to widespread educational disruptions, with school closures affecting millions of children. In many African countries, the loss of face-to-face education resulted in a significant decrease in educational outcomes, particularly for children in lower-income households (Josephson et al., 2020). The interruption of education has long-term implications for future livelihoods, as education plays a crucial role in shaping future employment prospects and economic opportunities. The COVID-19 pandemic further exacerbated these challenges. According to the development Research and Projects Centre (dRPC, 2022), 98% of women-owned businesses in Nigeria either scaled back operations or completely shut down during the pandemic. This collapse had devastating consequences, eroding household incomes and increasing women's economic dependence.

Concerns about women's livelihoods span a range of scholarly disciplines and policy orientations across the globe. Emerging from these cross-disciplinary interests are broader structural forces that shape the occupational realities of women. In the field of macroeconomics, attention has been drawn to structural inequalities and policy gaps that influence women's participation in economic activities. From this perspective, women's livelihoods are increasingly recognized as critical indicators for poverty reduction, inclusive economic growth, and the reduction of gender disparities in labour force participation (World Bank, 2022). In development studies, livelihoods are considered as a crucial part of poverty alleviation and sustainable development. A livelihood

approach focuses on improving the access of marginalized groups (e.g., women, rural populations, low-income communities) to various forms of capital and reducing vulnerabilities. It shifts the focus from merely providing financial aid to developing long-term solutions for people to build more resilient livelihoods.

Gender studies further interrogate how patriarchal norms, cultural traditions, and systemic discrimination continue to limit women's economic agency and opportunities. In many developing societies, including Nigeria, cultural and institutional barriers reinforce gender inequality and perpetuate economic dependence (Aderinto & Folorunso, 2022). Public health perspectives also highlight the link between livelihoods and health outcomes, especially for low-income women who face heightened vulnerabilities due to limited access to healthcare and social support services (WHO, 2022). These interdisciplinary linkages emphasize that women's livelihoods are not solely economic concerns but also reflect broader social and structural realities.

As such, sociological inquiry into women's work continues to grow, providing valuable insights into how gender roles, social networks, and cultural norms shape occupational patterns. These include the feminization of low-income employment, occupational segregation, and the reproduction of economic marginality (Afolabi, 2021; ILO, 2022). This study focuses on women's livelihoods primarily as indicators of well-being, resilience, and capacity; dimensions that are deeply embedded in broader social structures. This dissertation, titled "Gender Implication: Women and Livelihoods in Post-COVID-19 Nigeria," aims to explore the complex ways in which the pandemic and its aftermath have affected women's economic roles and opportunities. By drawing from multidisciplinary perspectives, it examines how systemic inequalities, gendered cultural norms, and institutional responses intersect to shape women lived experiences in occupational and livelihood spaces. It also highlights the strategies adopted by women to navigate and survive in a context marked by limited support, heightened domestic burdens, and social vulnerabilities. In doing so, the study contributes to the broader discourse on gender and development, emphasizing the need for inclusive recovery policies that are responsive to the realities of women in post-COVID-19 Nigeria. It is hoped that the insights generated will inform both academic dialogue and practical interventions aimed at achieving gender equity, economic empowerment, and sustainable development.

1.2 Statement of the Research Problem

It is easy to observe that the COVID-19 pandemic was a shock for vulnerable populations across the world. The COVID-19 pandemic triggered a multidimensional crisis that destabilized health systems, disrupted economies, and deepened existing socio-economic inequalities across the globe (World Health Organization [WHO], 2020). In Nigeria, the crisis disproportionately affected women, particularly those engaged in informal economic activities; such as petty trading, agriculture, tailoring, and domestic work, which are typically marked by low earnings, limited job security, and minimal access to social protections (Omobowale, Akinyemi, & Adediran, 2020; Oladeinde, 2021). According to the National Bureau of Statistics (NBS, 2024), 92.3% of employed Nigerian women are active in the informal sector, placing them in positions of heightened vulnerability to income shocks and economic instability.

The pandemic's restrictions; including lockdowns, market closures, and restricted movement, led to the widespread collapse of women-led businesses. Reports suggest that 98% of women entrepreneurs either scaled down operations or shut their businesses entirely during this period (Development Research and Projects Centre [dRPC], 2022). This economic fallout further entrenched gender disparities in access to income, credit, and productive assets. Women in informal employment were largely excluded from government stimulus packages and social protection programs due to poor targeting mechanisms and the informal nature of their work (Oladeinde, 2021; Dorcas, 2023). In contrast, workers in the formal sector had better access to employer support and official relief programs (International Labour Organization [ILO], 2021).

Despite these visible disparities, there remains a significant gap in empirical research focused on how women's livelihoods have evolved in the aftermath of the pandemic. Current studies often provide broad economic assessments but lack a gender-disaggregated lens that captures women's unique post-pandemic challenges and coping strategies (Josephson, Kilic, & Michler, 2020; World Bank, 2023). As multidimensional poverty affects 63% of Nigeria's population, with women disproportionately affected due to caregiving burdens and informal work (NBS, 2022) it is crucial to understand the gender-specific impacts of economic recovery and resilience.

Moreover, while many women responded to the crisis through adaptive strategies such as joining savings groups, diversifying income sources, or relying on community networks, the long-term

viability and transformative potential of these strategies remain underexplored (Wondimmu, Ayenew, & Worku, 2022; EFINA, 2020). Structural constraints; including limited access to formal financial services, land ownership, digital tools, and educational opportunities, continue to inhibit women's ability to rebuild sustainable livelihoods (World Bank, 2022; EFINA, 2020).

Given these realities, there is a pressing need to investigate Nigerian women's post-COVID economic experiences in a holistic and gender-sensitive manner. This study aims to fill this research gap by examining the evolution of women's income, economic opportunities, and well-being; comparing experiences across formal and informal sectors; evaluating the inclusivity of government interventions; and analyzing coping strategies and structural barriers. Findings from this study shall contribute empirical evidence to inform gender-responsive policy measures and inclusive recovery strategies tailored to Nigeria's socio-economic context.

1.3 Research Objectives

- I. This study's broad aim is to examine the economic livelihoods of women post-COVID-19 pandemic from a gendered perspective in Nigeria. Thus, this study's specific objectives are to:
 - II. investigate the Post COVID-19 women's livelihoods regarding income, socio-economic opportunities and overall well-being in Nigeria;
 - III. explore the difference in the Post COVID-19 women's livelihoods in the formal and informal sectors of the Nigerian economy;
 - IV. investigate the role of government policies in mitigating the adverse effects of COVID-19 on women's livelihoods in Nigeria;
 - V. explore the coping strategies women adopt and their effectiveness in sustaining their livelihoods in post-COVID-19;
 - VI. identify women's challenges in accessing financial and other resources to support their livelihoods in post-COVID-19; and
 - VII. suggest recommendations for policymakers, NGOs, and other stakeholders in supporting women's livelihoods in Nigeria in the post-COVID-19 era.

1.4 Research Problems: Key questions asked

- I. What are the post-COVID-19 women's livelihoods regarding income, socio-economic opportunities, and overall well-being in Nigeria?
- II. How does the post-COVID-19 women's livelihoods differ in the informal and formal sectors of the Nigerian economy?
- III. What is the role of government policies in mitigating the effects of COVID-19 in women's livelihoods in Nigeria?
- IV. What coping strategies have women adopted, and how effective have these strategies been in sustaining their livelihoods in post-COVID-19 era?
- V. What challenges do women face in accessing financial and other resources to support their livelihoods in post-COVID-19 era?
- VI. What recommendations can be suggested for policymakers, NGOs, and other stakeholders on supporting women's livelihoods in Nigeria in the post-COVID-19 era?

1.5 Significance of the Study

This study contributes to the knowledge on gender implications: women and livelihood in post-COVID-19 in Nigeria. Efforts can be made to include a gender perspective in all social and economic assessments, fiscal and job creation policies. In the light of this, this study can examine the economic livelihoods of women after the pandemic from a gendered perspective. The study can serve as a guideline to establish direct measures of compensation and economic empowerment of women, including financial assistance and delivery of essential goods and expanding measures for jobs for disadvantaged groups. The study can primarily serve as a baseline for further research on gender studies, women and livelihood. It can also serve as a rapid survey on women to determine the effects and concerns regarding economic measures; gender-based violence; access to health care; livelihood for food, water, and sanitation; women's participation in decision-making and politics. Religious organisations, policymakers, educators, and community leaders can find this study helpful as it can guide them in formulating effective decisions and policies on women and their livelihood. Data obtained can be helpful to government and non-governmental organisations in planning and executing sustainable programs for women's empowerment.

Moreover, this study can also help the federal government to map out a plan of action to counter the short and long-term effects of the pandemic on women, keeping in view their health and livelihoods and plans to mitigate or reduce domestic violence. For this purpose, large-scale

consultations with women's organisations were initiated, especially with government, civil society, and women's rights organisations. Women representatives in parliament can be involved in the decision-making process to form public policies and ensure that these policies are gender-just. Innovative crisis counselling support services can be provided to women in times like this when social isolation and distancing are practiced. This can be done by using technology band, using smart phones and the internet as an opportunity to support mental health through free counselling applications, create blogs or vlogs that encourage contacting counsellors to discuss everyday stresses and how these can be mitigated. A national database can be set up immediately to register reported cases of violence against women after the lockdown.

There is a need to scale up existing health services wherever possible, specifically targeted at female beneficiaries, for instance, by allocating a bigger budget in the health sector. Additional research from a gender lens with organisations helping at the grassroots to examine what works, the dynamics of delivery, the impact of women's inclusion, the dynamics of collaboration between government and civil society organisations can be included in the ministry of women affairs. The efficacy of civil sector organisations can be enhanced by giving women outreach and the space to work at that level. There is an urgent need for a robust local government system to plan and deal with local issues and priorities at their doorstep. Provisions can be made for health services for all women by including family planning and reproductive health facilities. Foolproof mechanisms can be in place to evaluate gender justice programs being run by the government and to assess if women's needs are being addressed through policy actions. All policy-related materials can be translated into Nigerian indigenous and other regional languages to disseminate information among women and create awareness at all levels. Domestic workers can be documented, and action can be taken against perpetrators of the violence among domestic workers. The operating system can also be formulated to show how respectfully the government can distribute money among women and consider their dignity to ensure that universalized cash transfer or income support is as smooth as possible. An additional debate can be required on the universalization of income support for all Nigerian women citizens who need it and will be able to get or access it.

Lastly, this research can contribute to the body of knowledge and society by expanding digital infrastructure, especially in emerging economies, addressing gender stereotypes that hamper women's access to mobile phones and improving digital literacy, also by putting measures to

promote gender diversity in funding for women in small scale business and entrepreneurs, including eliminating biases in recruitment and selection for incubators or accelerating particular focus on women-owned enterprise under stimulus programs of various states across Nigeria. Efforts can be put in place by the local and state government to build and ensure foundational enabling technologies, thereby ensuring that women have access to the means of identification through a high-assurance digital ID system with a simple, inclusive registration process. Family-friendly policies, including flexible programs and part-time programs, can be put in place to support women experiencing an increase in childcare burden and beyond; access to basic infrastructure can also be made available to all women, regardless of their economic status, which in the long run can reduce the time women spend on unpaid work: For example, in Nigeria, a significant portion of time women devote to work includes cooking, fetching water, firewood and childcare. The government and stakeholders can put efforts in place to run campaigns and enlist women to help drive home the idea that many women need access to state funds and incentives that will economically benefit them.

1.6 Structure of the Study

This study is organized into eight chapters as follows:

Chapter One - Introduction and background – this provides an overview of the study. The chapter provides an overview of the research questions, a description of the research problem, the research goals, the objectives of the research and the research questions. It also discusses the significance of study and conclusion. The thesis examines the gender implication and livelihoods of women in post-COVID-19 in Nigeria. It addresses a gap in research in the experiences of women in Nigeria, including their access to resources, social support, economic opportunities, empowerment and political participation.

Chapter Two defines and contextualizes the concept of COVID-19, the impacts of COVID-19 on the global economy, education, tourism, hospitality, sport, leisure and mental health. It also sketches and contextualizes the impacts of COVID-19 on women and their livelihoods. It further emphasizes various COVID-19 policies such as ECOWAS, SADC, WHO, UN, AU. In addition, the thesis highlighted the impacts of COVID-19 in Nigeria and their policies in Nigeria.

Chapter Three unpacks the theoretical framework. The main goal of this chapter is to examine how pandemic and related lockdown measure affected women's lives, such as income generation, economic prospects and general wellbeing. This thesis uses three theories namely, Feminist Political Ecology theory, Feminist Intersectionality theory and Social Change Theory.

Chapter Four reflects upon the research methodology of the thesis; discusses the research method in-depth, the implementation and the and justification for the research method. The study was based on qualitative approach premised on an interpretivist approach. Through this method one was able to probe with questions such as 'why', 'what' and 'how'.

Chapter Five discusses COVID-19 and women's livelihoods in Nigeria. The aim of this chapter is to reflect on the women's livelihoods in Nigeria's formal and informal sector post-COVID-19.

Chapter SIX further analyses the finding of the research regarding the role of government policies in mitigating the adverse effects of COVID-19 on women's livelihoods in Nigeria, as well as the challenges women face in accessing financial and other resources to support their livelihoods in post-COVID-19.

Chapter Seven explores the coping strategies adopted by Nigerian women and accessing their effectiveness in their sustaining livelihood in post-COVID-19 era.

Chapter Eight is the final chapter of the study. It presents a synopsis of the study and draws logical conclusion from the findings of the research. It also makes recommendations that should inform future studies and proposes the way forward for sustaining the livelihoods of women in post-COVID-19 era.

1.7 Conclusion

COVID-19 has infected and affected the livelihoods men, women and non-binary groups differentially. This study has summarized the key areas in which women have been disproportionately affected by the outbreak and government response after the outbreak. This is an important distinction to highlight: it is not the virus that causes socio-economic impacts on women in the post-COVID era, but rather the mechanisms introduced by administrations to militate against economic loss which cause the downstream effects that have disproportionately

affected women. These ripple effects are wide-reaching. Governments worldwide have taken strides to mitigate some of these risks to women and should be commended. However, we are yet to have conclusive data on the scale of the problem and how effective different intervention measures have been. The Rapid Gender Assessment of the Social and Economic Impact of COVID-19 on Women and Men in Nigeria demonstrated that while the crisis negatively impacted both women and men, they are not affected in the same way or equally, contributing to the deepening of pre-existing gender inequalities. This research reveals that women experienced higher loss of jobs and reduced working hours, more considerable uptake of unpaid leave from work, and higher workload within the household for domestic and care responsibilities. Considering these against the overall context of expected economic decline, mitigating the adverse impacts on women in the "new normal" and enabling a gender-equitable economic recovery over the medium to long term is imperative. Specific measures are needed to ensure women's re-integration into the labour market and that they benefit from the various policy support, social protection and unemployment, among others.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The COVID-19 pandemic triggered unprecedented global disruptions, reshaping economies, deepening social inequalities, and profoundly altering livelihood patterns. Its impacts were particularly pronounced in developing countries like Nigeria, where the socioeconomic vulnerabilities of women, especially those operating in informal sectors, were starkly exposed and exacerbated. In the Nigerian context, the pandemic not only affected women's economic opportunities but also magnified structural barriers related to income generation, resource access, and well-being. Against this backdrop, a gendered analysis of post-COVID-19 livelihoods becomes critical for understanding recovery dynamics and for informing effective, inclusive policy interventions. This chapter critically reviews extant literature to establish the theoretical, empirical, and contextual foundations of the study. It situates the gendered implications of COVID-19 within global and Nigerian-specific frameworks, systematically addressing the research aim and objectives set out in Chapter One. The review first examines women's livelihoods after the pandemic with regard to income trends, economic opportunities, and overall well-being, directly responding to Objective (i). It further interrogates the differentiated experiences of women in the formal and informal sectors of the Nigerian economy, thus fulfilling Objective (ii), by exploring sector-specific vulnerabilities, labour market dynamics, and recovery challenges. Moreover, the literature critically evaluates the role of government policies and interventions implemented to mitigate the adverse effects of COVID-19 on women's livelihoods, thereby addressing Objective (iii). Special attention is given to the scope, accessibility, and gender-responsiveness of these measures. In addition, women's coping strategies; ranging from livelihood diversification to informal community support; are explored to illuminate their effectiveness and limitations in sustaining livelihoods during the post-pandemic recovery, fulfilling Objective (iv). The barriers women faced in accessing financial resources, palliatives, and productive assets are also analysed in order to address Objective (v), highlighting intersectional factors such as rural-urban divides,

disability, and socio-economic status. Finally, the literature synthesizes critical insights and lessons to propose practical recommendations for policymakers, non-governmental organizations, and development partners on supporting women's economic resilience in the post-COVID-19 era, in line with Objective (vi). By anchoring the review around these objectives, this chapter ensures a coherent, focused engagement with relevant scholarly debates, empirical findings, and policy discussions. Furthermore, it identifies significant research gaps and theoretical opportunities that the current study seeks to address, providing a strong justification for its contribution to knowledge and practice.

2.2 Understanding COVID-19

Since the initial sickness breakout in Wuhan, China, in December 2019, the COVID-19 pandemic has dominated world politics (Cucinotta & Vanelli, 2020). What began as a cluster of unusual pneumonia cases quickly grew into a global health disaster when the newly discovered SARS-CoV-2 virus exhibited ease of transmission, spread exponentially, and caused significant morbidity and socioeconomic disruption throughout the world. March 11, 2020, COVID-19 was declared an epidemic and pandemic by the World Health Organization after persistent community-level transmission was demonstrated across numerous WHO zones (WHO, 2020). SARS-origins CoV-2's were traced back to natural overflow from bat populations, made possible by corona viruses' proclivity for frequent recombination and mutation within reservoirs (Becker, et al., 2022). However, there was political disagreement concerning China's candour about early infection rates and the possibility of human-to-human transmission, which allowed for earlier public health action (Bhandari et al., 2020).

SARS-CoV-2 had entered over 200 countries by mid-April 2020 (WHO, 2020). By May 2022, official data had documented over 524 million cases and 6.28 million deaths, with the actual impact estimated to be 4-7 times greater in some situations (Didier et al., 2022). Without protection or treatments, SARS-CoV-2 has a high primary reproduction number (R_0) of 2-6.5, suggesting that each infected individual transfers it to 2-6.5 others (Liu et al., 2020). Ongoing viral evolution into Alpha, Beta, and Gamma, Delta, and Omicron variations with varying transmissibility, illness severity, and immune evasion qualities impedes pandemic containment (Khandia et al., 2022). Other variables influencing worldwide spread include international travel links between metropolitan centres prior to mobility limitations (Kraemer et al., 2020) and pre-symptomatic

transmission by infected asymptomatic persons, which accounts for 17-31 per cent of cases (Kraemer et al., 2020) (Byambasuren et al., 2020). While paediatric instances are less severe, children's social interactions allow teens to drive community transmission (Munro & Faust, 2020).

A complex interaction of political, economic, cultural, geographical, and epidemiological variables contributed to disparities in perceptions and responses to the COVID-19 epidemic across developed western countries and poor nations worldwide (Torales, et al., 2020). Developed nations, such as the United States and Western European countries, with sophisticated healthcare infrastructure and pandemic contingency strategies, initially downplayed viral dangers. For example, President Trump compared SARS-CoV-2 to seasonal influenza and emphasised postponing lockdown to limit economic impacts despite exponential United States of America case growth in March 2020. In contrast, the United Kingdom pursued controversial herd immunity strategies that failed and faced criticism for delayed response efforts (Bollyky & Kickbusch, 2020). These early pandemic interpretations were aided by hopes that modern economies could manage epidemics and inaccurate analogies to recent geographically limited outbreaks such as SARS, MERS, and Ebola (Habibi et al., 2020).

However, given recent epidemic memories such as Africa's 2014 Ebola outbreak and understanding of weak, overwhelmed healthcare infrastructure lacking resources to handle significant patient surges, several poor nations pushed swift, decisive action against COVID-19 (Bollyky & Kickbusch, 2020). Thailand, Vietnam, Rwanda, and Mauritius introduced early travel restrictions, lockdowns, isolation measures, and contact tracking, effectively suppressing initial infections before following waves (Anyanwu & Salami, 2021). Regional leaders in South Africa, Nigeria, Ghana and Egypt also coordinated pandemic response efforts. As a result, many low to middle-income regions interpreted COVID risks based on firsthand epidemic exposure and vulnerability insights that developed countries needed, even though better-resourced testing infrastructure and healthcare systems ultimately gave developed countries an advantage in containing longer-term pandemic impacts. As the dilemma over governmental power and over public health directives that constrained human freedoms lasted, new cultural and political interpretations emerged as authoritarian government overreach spurred protests against lockdown. American conservative media polarizations dubbed mask requirements and social separation tactics (Romer & Jamieson, 2020). However, due to collectivist norms which focused on collective

well-being over individuality, post-colonial Africa maintained better compliance with pandemic orders. Asia's cultural antecedents of mask-wearing and earlier SARS memories improved public cooperation (Tatsi, 2022). These multi-factorial factors and pre-existing medical and economic gaps between industrialized and poor nations permitted diverse pandemic interpretations, risk classifications, and policy responses over time.

Various scientific, sociological, and systems-based hypotheses have also been used to describe COVID-19's causation and provide light on the factors contributing to the virus' fast worldwide spread and effect as a pandemic infectious illness. On the most fundamental level, germ theory based on microorganisms as infectious agents explains how the new SARS-CoV-2 virus spreads between human hosts via respiratory droplets or aerosols to cause symptomatic COVID-19 illness (Rubin et al., 2010). Further viral adaptation and evolution theories explain the origins of SARS-CoV-2 as likely arising from natural selection pressures causing spillover of precursor bat corona virus strains into humans, made possible by the proclivity of RNA viruses like corona viruses to frequently mutate and recombine sub-genomic fragments between strains and species (Day, et al., 2020; Frutos, et al., 2022). Scientists used zoonotic spillover theories to investigate the origins of COVID-19 by tracing SARS-CoV-2 parent viruses in pangolin and bat populations in China (Zhang et al., 2020). On the other hand, more complicated integrative theories integrating various pathways give broader explanations for worldwide sensitivity to new zoonoses like SARS-CoV-2. One health theoretical model recognizes that infectious disease emergence at the animal-human interface is influenced by anthropogenic changes such as climate change, agricultural intensification, and habitat encroachment, which increase spillover events, which are exacerbated by viral adaptation abilities, human mobility networks, and a lack of global pandemic preparedness, allowing large-scale outbreaks (Mackenzie & Jeggo, 2019).

Thus, multi-factorial risk theories explain the continued effects of COVID-19. Syndemics theory, for example, outlines how disease interactions between two or more concurrent epidemics aggravate morbidity and mortality in afflicted populations, such as COVID-19, diabetes, heart disease, and obesity growing concurrently in metabolic syndrome hotspots (Mendenhall, et al., 2022). These biological ideas, such as structural vulnerability theory, interact with social concepts. Contexts explain how pre-existing racial, social, gender and geographical disadvantages made minority groups more vulnerable to SARS-CoV-2 infection and adverse effects (Krishnan et al.,

2020). COVID-19 has subsequently been theorized through microscopic, individual, population, systemic, and interactive lenses, with integrative models recognising a complex interplay of genetic, immunological, chronic disease, zoonotic, social, political, and environmental drivers that continue to define and explain this landscape-altering pandemic threat.

2.3 The Impact of COVID-19

This section critically explores the COVID-19 pandemic's substantial and far-reaching societal influence. As a global health problem, the ramifications go beyond public health, penetrating economies, public services, and political institutions worldwide. This section dives into the pandemic's worldwide ramifications, providing detailed knowledge of its consequences on developed and developing countries.

2.3.1 The Impact of the COVID-19 on the Global Economy

The COVID-19's influence on the global economy is not surprising. The application of restrictive measures by several nations has resulted in considerable shifts and volatility in international commerce, finance, and investments. During the months of lockdown and restriction, industrialized and developing countries saw variances in the exchange of commodities and services. For example, the United Kingdom's imports and exports fell in the second quarter of 2020, followed by a rise in trade in the third quarter after restrictions were eased (Hutton, 2020). Due to the global shutdown, developing economies like Kenya had a large increase in exports (averaging 12 per cent) and a huge decline in imports (averaging 28 per cent) (Onyeaka, et al., 2021). Agriculture and pharmaceutical commodities were disrupted across many economies due to the abrupt halt in economic activity, raising worries about food security and commodity pricing. The oil industry, however, suffered significant consequences, owing mostly to the inability of the Organization of the Petroleum Exporting Countries (OPEC) and its partners to achieve an agreement on output limits. Due to Russia's unwillingness to cut oil output, Saudi Arabia flooded the market with extra supplies at discounted rates, resulting in the biggest decline in oil prices since 1991 (Albulescu, 2021). This dual difficulty resulted in a considerable drop in oil prices, with future predictions showing a gradual recovery below \$40 per barrel by 2022 (Mahler, 2022).

Nigeria, which relies on global oil sales, sharply felt the effect as crude oil prices fell from US\$60 per barrel to US\$30 per barrel in March 2020. This slump was predicted due to a significant drop in demand for aviation and vehicular gasoline. As a result, the country's budget suffered a severe setback, as it needed more essential cash for servicing (Ozili, 2021). Furthermore, the effects of the lockdown were seen in worldwide financial markets, which fell in March 2020 when the lockdown was implemented (Fernandes, 2020). During this time, big firms worldwide saw their share values fall. The spike in the dollar value versus most international currencies had ramifications for various African nations' commercial activities. March 23, the global equities market experienced a massive \$26 trillion loss, harming shareholders and pension and insurance companies' savings (Tooze, 2020). Many businesses' cash flows were affected due to the rapid economic slowdown, hurting their capacity to get credits, loans, and mortgages. Despite these obstacles, Europe and the United States attempted to maintain credit flow as part of their goal to flatten the curve.

The worldwide lockdown had a significant economic impact, increasing fears about future financial catastrophe and recession (Financial Times, 2020). As a result, several governments postponed implementing lockdown for economic rather than health reasons, attempting to avoid more significant costs and Gross Domestic Product losses associated with earlier lockdown although with increased COVID-19 instances (Balmford, et al., 2020). Notably, the United Kingdom postponed their lockdown by two weeks due to expert advice highlighting the benefits of an immediate lockdown in preventing viral transmission (Iacobucci, 2020). Various countries also began releasing lockdown without completely satisfying critical World Health Organization planning, readiness, and response policies, frequently owing to the economic problems caused by protracted lockdown. Zimbabwe, for example, removed its curfew in response to the devastation of the informal economy, on which many Zimbabweans relied significantly (Dzobo, Chitungo & Dzinamarira, 2020). According to World Bank projections, between 40 and 60 million people would be driven into severe poverty in the coming months, primarily in low and middle-income nations, with Sub-Saharan Africa bearing the burden (World Bank, 2021). This substantially influenced the worldwide workforce since the International Labour Organization had warned that over half of the global population, or around 1.6 billion individuals working in the informal sector, were in danger of losing their jobs (International Labour Organization, 2020). Without other

sources of income, the repercussions for these workers and their families were expected to be catastrophic, needing immediate legislative actions.

The COVID-19 pandemic exposed the vulnerabilities of global supply chains, highlighting the interconnectedness of the world economy and the risks associated with over-reliance on specific regions or countries for production and distribution. The disruption of supply chains was one of the most significant economic impacts of the pandemic, affecting industries across the board and contributing to shortages, price increases, and production delays worldwide (Ivanov, 2020). China, often referred to as the “world's factory,” was the initial epicentre of the outbreak, and its temporary shutdown had far-reaching consequences. As Chinese factories closed or operated at reduced capacity, companies worldwide experienced shortages of components and finished goods. This disruption revealed the extent to which global manufacturing relied on Chinese production, with industries such as electronics, automobiles, and pharmaceuticals being particularly affected (Gereffi, 2020). The automotive industry, for instance, faced significant challenges due to its just-in-time inventory systems and complex, globalized supply chains. Major automakers like Volkswagen, Toyota, and General Motors were forced to halt production in various locations due to parts shortages, leading to substantial revenue losses and highlighting the need for more resilient supply chain strategies (Ivanov & Dolgui, 2020). Similarly, the pharmaceutical industry experienced significant disruptions, raising concerns about the global supply of critical medicines and medical equipment. With a large portion of active pharmaceutical ingredients (APIs) produced in China and India, the pandemic exposed the risks of concentration in the pharmaceutical supply chain. This led to calls for greater diversification and the reshoring of critical medical supply production (Bhaskar et al., 2020).

As the pandemic progressed, the concept of “supply chain resilience” gained prominence. Businesses and policymakers began to reevaluate the trade-offs between efficiency and resilience, with many considering strategies such as nearshoring, diversification of suppliers, and increased inventory holdings to mitigate future risks (Ivanov & Dolgui, 2020). These supply chain disruptions occurred against a backdrop of broader impacts on global trade and a resurgence of protectionist policies. According to the World Trade Organisation (WTO), global merchandise trade volumes fell by 5.3% in 2020, although this decline was less severe than initially feared (WTO, 2021). The pandemic accelerated existing trends towards deglobalization and increased

economic nationalism. Many countries implemented export restrictions on essential medical supplies and personal protective equipment (PPE) in the early stages of the pandemic, highlighting the tension between global cooperation and national interests in times of crisis (Evenett, 2020). These protectionist measures extended beyond medical supplies, with some countries imposing restrictions on food exports due to concerns about domestic food security. For instance, Russia, the world's largest wheat exporter, implemented a grain export quota, while Vietnam temporarily halted rice exports (Laborde et al., 2020). These actions raised concerns about the stability of global food supply chains and the potential for food price inflation in import-dependent countries.

The pandemic also intensified existing trade tensions, particularly between the United States and China. The “Phase One” trade deal signed in January 2020 was overshadowed by the pandemic, with China falling short of its purchase commitments for U.S. goods. The crisis further strained relations between the two countries, with accusations and counter-accusations regarding the origins and handling of the virus (Chong & Li, 2021). As countries sought to rebuild their economies in the wake of the pandemic, there were concerns about the potential for increased protectionism and economic nationalism. The concept of “strategic autonomy” gained traction, particularly in the European Union, as countries and regions aimed to reduce their dependence on foreign suppliers for critical goods and technologies (European Commission, 2021). While grappling with these trade challenges, the COVID-19 pandemic simultaneously acted as a catalyst for digital transformation across industries, accelerating the adoption of digital technologies and remote work practices. This shift had significant implications for the global economy, reshaping business models, consumer behaviour, and labour markets (McKinsey & Company, 2020). The rapid transition to remote work for many office-based employees was one of the most visible changes brought about by the pandemic. Companies that were previously resistant to flexible work arrangements were forced to adapt quickly, leading to widespread adoption of video conferencing, cloud-based collaboration tools, and virtual private networks (VPNs). This shift has implications for commercial real estate, urban planning, and the future of work (Brynjolfsson et al., 2020).

The e-commerce sector experienced unprecedented growth during the pandemic, as lockdowns and physical distancing measures drove consumers online. According to the United Nations Conference on Trade and Development (UNCTAD), the e-commerce sector saw a dramatic rise in its share of global retail trade, from 14% in 2019 to about 17% in 2020 (UNCTAD, 2021). This

growth has accelerated the decline of traditional brick-and-mortar retail and has implications for employment patterns and urban landscapes. The pandemic has also accelerated the adoption of digital technologies in sectors such as healthcare (telehealth), education (online learning), and financial services (digital payments and online banking). While these changes have the potential to increase efficiency and accessibility, they also raise concerns about digital inequality and the “digital divide” between those with access to technology and those without (Beaunoyer et al., 2020). This digital transformation occurred alongside profound and uneven impacts on labour markets worldwide, exacerbating existing inequalities and creating new challenges for workers and policymakers alike. The International Labour Organization (ILO) estimated that 8.8% of global working hours were lost in 2020 relative to the fourth quarter of 2019, equivalent to 255 million full-time jobs (ILO, 2021). The impact of the pandemic on employment was highly uneven across sectors and demographic groups. Workers in sectors such as hospitality, retail, and tourism were disproportionately affected by job losses and reduced hours, while those in sectors amenable to remote work, such as information technology and finance, were relatively insulated (Adams-Prassl et al., 2020).

Young workers, women, and those in low-wage jobs were particularly vulnerable to the economic fallout of the pandemic. The ILO reports that youth employment fell by 8.7% in 2020, compared with 3.7% for adults, highlighting the challenges faced by young people entering the labour market during a global crisis (ILO, 2021). The pandemic also highlighted and exacerbated existing inequalities in the labour market. Workers in the informal sector, who often lack access to social protection and employment benefits, were particularly vulnerable to the economic shocks caused by the pandemic. In many developing countries, where informal employment is prevalent, this led to significant increases in poverty and food insecurity (Kesar et al., 2021). The shift to remote work also revealed disparities in working conditions and work-life balance. While some workers benefited from increased flexibility and reduced commuting times, others struggled with inadequate home office setups, increased care responsibilities, and the blurring of boundaries between work and personal life (Kramer & Kramer, 2020). These labour market challenges prompted unprecedented fiscal and monetary policy responses from governments and central banks worldwide. These interventions were not only crucial in mitigating the immediate economic impact of the pandemic but also raised concerns about long-term fiscal sustainability and potential inflationary pressures.

The pandemic had mixed effects on environmental policy and sustainable development efforts. On one hand, it demonstrated the global community's capacity for rapid, coordinated action in response to a crisis, potentially offering lessons for addressing climate change. On the other hand, the economic pressures caused by the pandemic led some countries to delay or weaken environmental regulations and climate commitments (Helm, 2020). The concept of a "green recovery" gained traction among policymakers and international organizations as a way to align economic stimulus measures with climate and environmental goals. The European Union, for example, committed to dedicating at least 30% of its €750 billion recovery fund to climate-related projects (European Commission, 2020). However, the implementation of green recovery plans was uneven across countries, with some prioritizing traditional stimulus measures and support for carbon-intensive industries. The pandemic also accelerated certain trends that could have long-term environmental implications, such as the shift towards remote work and digital services. While these changes had the potential to reduce commuting-related emissions, they also raised questions about the energy consumption associated with increased digital infrastructure and the potential for rebound effects (Hook et al., 2020). These environmental considerations played out against a backdrop of unprecedented volatility in global financial markets, with severe market dislocations in the early stages of the crisis followed by a remarkable recovery in many asset classes. This volatility highlighted both the vulnerabilities and the resilience of the global financial system, as well as the powerful influence of policy interventions on market dynamics.

In March 2020, as the full scale of the pandemic became apparent, global stock markets experienced their fastest bear market in history. The S&P 500 index fell by 34% from its peak in just 23 trading days, while other major indices experienced similar declines (Mazur et al., 2021). This sharp sell-off was accompanied by severe liquidity stress in bond markets, including traditionally safe assets such as U.S. Treasuries, raising concerns about the functioning of core financial markets. Central bank interventions played a crucial role in stabilizing financial markets and preventing a more severe financial crisis. The Federal Reserve, in particular, implemented a range of emergency measures, including cutting interest rates to near-zero, restarting quantitative easing, and establishing various lending facilities to support credit markets (Cheng et al., 2020). These actions, along with similar measures by other central banks, helped to restore market confidence and liquidity.

Following the initial shock, many financial markets staged a remarkable recovery, with major stock indices reaching new highs despite the ongoing economic challenges posed by the pandemic. This divergence between financial market performance and the real economy raised concerns about asset price bubbles and the potential for future market instability (Stiglitz, 2020). The pandemic also accelerated certain trends in financial markets, such as the growth of sustainable investing and the increased adoption of digital financial services. Environmental, Social, and Governance (ESG) funds experienced record inflows during the crisis, reflecting growing investor awareness of sustainability issues (Morningstar, 2021). Meanwhile, the shift towards digital payments and online banking accelerated, potentially reshaping the financial services landscape in the long term.

2.3.2 The Impact of the COVID-19 on Education

As part of comprehensive measures to combat the virus spread, governments worldwide implemented extensive school closures at all educational levels. With 143 nations implementing countrywide school closures, this move tremendously influenced the formal education sector. This action affected a whopping 1,184,126,508 learners worldwide, spanning pre-primary, primary, lower and upper secondary, and university education, accounting for 67.6 per cent of all enrolled students worldwide (United Nations Educational Scientific and Cultural Organization, 2020). The decision to close educational institutions, particularly for children, was justified by the fact that they have lower immunity levels and a greater proclivity for transmitting symptomatic infectious diseases, as evidenced by the transmission patterns observed in diseases such as influenza among children compared to adults (Wallinga, Teunis & Kretzschmar, 2006).

However, the effectiveness of school closures in combating the COVID-19 outbreak was called into question (Cohen & Kupferschmidt, 2020). It should be noted that many institutions in developed nations shifted their learning operations to an online format. The impact of the COVID-19 epidemic would undoubtedly cause significant changes in education delivery worldwide in the following years. The expansion and usage of technology in education are increasing, with the whole market value for online education expected to reach \$300 billion by 2025 (Onyeaka, et al., 2021). Many educational institutions worldwide quickly adopted online education to provide lectures and other academic activities. Notably, several conventional colleges in affluent countries

like the United Kingdom and the United States moved all classes online until the following academic session (Independent, 2020).

While digital learning was widely accepted, transitioning to virtual (online) learning posed obstacles and possibilities. Changes in research group, modes of operation and adjustments in student learning dynamics affecting in-person and informal talks leading to students' intellectual enculturation are noteworthy. Developing nations had challenges in shifting to online learning due to weak internet infrastructure, limited financial resources for internet connection, and a shortage of electronic devices for students' usage. This problem was exacerbated by power outages and educators needing more competencies in using digital technologies. Over 80 per cent of the population in Southeast Asian countries was projected to have an internet connection, compared to 39 per cent in Vietnam and even less in certain African countries (Onyeaka, et al., 2021). This condition made the transition to digital learning in specific areas impossible. While obstacles remained, various new opportunities developed, especially with the global transfer of seminars and conferences to online platforms. This shift allowed students to participate easily and comfortably without considerable travel. Furthermore, school closures had a variety of repercussions on young people, producing interruptions in their education. In some African countries, the lockdown caused anxiety among certain young people due to unanswered questions about post-lockdown education arrangements, which stemmed from factors such as the loss of family income, the possibility of repeating the school year, or even the risk of failing national examinations (Spaull, 2020).

The influence went beyond schooling, impacting young people experiencing a loss of motivation and difficulty concentrating on their academics due to agricultural work or domestic tasks (Parkes, et al., 2020). Apart from impacting youth and students, the lockdown had a variety of consequences on research and scholars in many educational institutions. Due to the suspension of fieldwork and stringent controls on laboratory access, several researchers halted participating in modest research endeavours. This predicament, however, pushed the adoption of new working practices as agreeably as the embracing of new technology. For others, the lockdown reduced administrative obligations and meeting curtailment, reducing mental and academic stress. As a result, this moves increased research productivity by allowing for more thinking, introspection, and concentrated labour (Onyeaka, et al., 2021).

2.3.3 The Impact of the COVID-19 on Tourism, Hospitality, Sports, and Leisure

The worldwide lockdown significantly impacted the tourist sector, as seen by a 22 per cent drop in international tourism in the first quarter of 2020. According to projections, the decline would be 60-80 per cent by the end of the year (Bouarar, Mouloudj & Mouloudj, 2020). In concrete terms, this translated to 67 million fewer international tourists between the first quarter of 2020 and the end of March 2020, resulting in an estimated \$80 billion loss in export profit. This tourism crisis threatened around 100-120 million jobs directly related to the industry, with a projected loss of \$810 billion to \$1.2 trillion in export revenues (United Nations World Tourism Organization, 2021). Countries designated as COVID-19 hotspots incurred significant income losses as people who typically went to these locations cancelled their plans due to the lockdown. The severity of this economic damage is closely related to the implementation of lockdown measures such as mobility limitations and physical distance procedures. Furthermore, as travel restrictions gradually eased, several nations implemented quarantine periods for persons arriving from diverse regions, compounding issues for the tourism sector. Cruise ships with documented COVID-19 instances had trouble locating ports allowing docking, as the case of Diamond Princess demonstrated (Mallapaty, 2020).

The COVID-19 pandemic forced the identification of safety safeguards in the aviation industry to restore normalcy and limit viral propagation, particularly at airports (Kariem, Al-Sharify & Al-Mashhadani, 2020). The commencement of the pandemic lockdown resulted in high-profile layoffs, bankruptcies, and help appeals, notably from airlines facing a significant drop in clientele. FlyBe (March 5, 2020), Scandinavian Airlines (March 17, 2020), Singapore Airlines (March 27, 2020), Virgin (March 30, 2020), and German tour providers TUI (March 27, 2020) are notable examples (Gössling, Scott, & Hall, 2020). Travel restrictions and lockdown affected global tourism significantly, with fewer foreign flights and grounded carriers due to travel prohibitions (Gössling, Scott, & Hall, 2020). Moreover, the whole hospitality value chain was severely disrupted, with event cancellations, hotel and lodging closures, and the closure of leisure parks, restaurants, and numerous services. Many leisure facilities, including parks, gyms, and pools, were forced to close, mirroring the impact on tourism. Sporting events throughout the world were either

cancelled or held without crowd turnout. The Olympic Games in Tokyo, initially set for 2020, had to be moved to 2021. Given the continued spike in infection cases, there were signs that the worldwide event might be postponed further (Milenkovi & Milenkovi, 2021). This decision was primarily motivated by the problems given by large crowds, high crowd density, and the increased danger of viral transmission associated with such events. Furthermore, many sports entail physical contact between participants, which raised the chance of COVID-19 transmission through these activities. The limits on outdoor activities caused a behavioural change, with people spending more time with their families. Contrary to popular belief, the lockdown led to growing family relationships and the adoption of alternate hobbies to better use spare time. Families moved to other activities to replace outdoor events, such as exercising, playing games, participating in social media challenges, and other pleasurable duties (Milenkovi & Milenkovi, 2021).

However, while initial reviews provided a broad overview of the global impact, it's crucial to delve deeper into the specific effects on Africa and Nigeria, as these regions faced unique challenges and opportunities in the wake of the pandemic. Africa's tourism industry, which had been a significant contributor to many countries' economies, faced unprecedented challenges due to the COVID-19 pandemic. According to the United Nations Economic Commission for Africa (UNECA, 2020), the continent was projected to lose at least \$50 billion in revenue and 2 million direct and indirect jobs in the tourism and travel sector in 2020. This stark reality underscored the vulnerability of African economies to external shocks and the urgent need for diversification. In East Africa, a region heavily reliant on wildlife tourism, the impact was particularly severe. Kenya, for instance, reported a 72% drop in international tourist arrivals in 2020 compared to 2019 (Kenya National Bureau of Statistics, 2021). This dramatic decline not only affected the hospitality industry but also had ripple effects on conservation efforts. With reduced tourism revenue, many wildlife conservancies struggled to maintain anti-poaching patrols and community support programs, potentially undoing years of conservation progress (Lindsey et al., 2020).

Similarly, South Africa, one of the continent's top tourist destinations, saw its tourism sector contract by 70% in 2020 (Statistics South Africa, 2021). The country's iconic attractions, such as Kruger National Park and Table Mountain, which typically draw millions of visitors annually, stood eerily quiet for much of the year. This dramatic downturn led to widespread job losses and business closures across the tourism value chain, from tour operators to souvenir sellers. In West

Africa, countries like Ghana and Senegal, which had been making strides in developing their tourism sectors, saw their progress halted abruptly. Ghana's "Year of Return" initiative in 2019, which aimed to attract diaspora tourists, had shown promising results. However, the momentum was lost as the pandemic struck, with tourist arrivals plummeting by over 60% in 2020 (Ghana Tourism Authority, 2021). Nigeria, Africa's largest economy, had long struggled to fully capitalize on its tourism potential due to infrastructure challenges and security concerns. The COVID-19 pandemic exacerbated these existing issues while creating new ones. According to the Nigerian Tourism Development Corporation (NTDC, 2021), the country's tourism sector lost an estimated ₦770 billion (\$2 billion) in revenue and over 1 million jobs in 2020. The impact was particularly pronounced in Lagos, Nigeria's commercial hub and a growing destination for business tourism. The city's hotels, which typically cater to international business travellers and conferences, saw occupancy rates plummet to single digits during the height of the lockdown (Lagos State Ministry of Tourism, Arts and Culture, 2021). This led to widespread layoffs and, in some cases, permanent closures of hospitality establishments.

The pandemic also dealt a significant blow to Nigeria's nascent domestic tourism industry. Popular destinations like Calabar, known for its annual carnival, and Jos, appreciated for its temperate climate and scenic beauty, saw visitor numbers dwindle as travel restrictions and fear of infection kept people at home (Esu, 2021). This decline in domestic tourism was particularly of great concern as it had been seen as a potential buffer against the volatility of international tourism. However, the crisis also spurred innovation in Nigeria's tourism sector. Some tour operators pivoted to virtual tours, offering online experiences of Nigerian cultural sites and festivals (Olukoya, 2021). While these initiatives couldn't fully compensate for the loss of physical tourists, they helped maintain interest in Nigerian tourism and provided a lifeline for some businesses. The hospitality industry across Africa, including Nigeria, was forced to adapt rapidly to the changing landscape brought about by COVID-19. Hotels and restaurants had to implement stringent health and safety measures, often at significant cost, to reassure guests and comply with government regulations. In Egypt, a country heavily dependent on tourism, many hotels introduced "sanitized stays" concepts, with enhanced cleaning protocols and contactless services (Egyptian Hotel Association, 2021). Similar measures were adopted across the continent, from Morocco's coastal resorts to Tanzania's safari lodges.

In Nigeria, the adaptation process was particularly challenging for smaller hospitality businesses, which often lacked the resources to implement extensive safety measures. Many restaurants in cities like Lagos and Abuja pivoted to delivery and takeout services, leveraging digital platforms to reach customers (Nigerian Hotel and Catering Institute, 2021). However, this shift was not without its challenges, as issues such as unreliable internet connectivity and limited digital literacy among some business owners hindered full adoption of these new models. The pandemic also accelerated the adoption of technology in the hospitality sector. In countries like Kenya and South Africa, hotels increasingly turned to contactless check-in systems and mobile apps for room service to minimize physical interactions (Muthuri & Mwangi, 2021). In Nigeria, some upscale hotels in Lagos and Abuja introduced similar technologies, although adoption was slower in smaller cities and budget accommodations (Adeyemo, 2021).

The sports industry in Africa, while not as economically significant as in some other regions, plays a crucial role in social cohesion and national identity. The COVID-19 pandemic disrupted sporting events across the continent, from grassroots competitions to major international tournaments. In South Africa, the suspension of the Premier Soccer League (PSL) had far-reaching economic implications. The PSL, one of Africa's richest football leagues, generates significant revenue through broadcasting rights and sponsorships. The pandemic-induced hiatus led to financial strain for clubs, with some struggling to pay players' salaries (South African Football Association, 2021).

Similarly, in Nigeria, the suspension of the Nigeria Professional Football League (NPFL) had severe consequences for players, coaches, and support staff. Many clubs, already facing financial difficulties, were pushed to the brink of collapse (Nigeria Football Federation, 2021). The situation was exacerbated by the fact that, unlike in some European leagues, most Nigerian clubs lack substantial financial reserves or alternative revenue streams. The cancellation of major international tournaments also had significant implications. The postponement of the Africa Cup of Nations from 2021 to 2022 not only affected the participating teams but also had economic repercussions for the host country, Cameroon, which had invested heavily in infrastructure development (Confederation of African Football, 2021). However, the crisis also spurred innovation in the African sports industry. E-sports gained traction, with several countries organizing virtual football tournaments to keep fans engaged. In Nigeria, the NPFL organized an e-football competition featuring players from different clubs, which garnered significant online

viewership (NPFL, 2021). This shift towards digital engagement opened up new possibilities for fan interaction and potential revenue streams, although monetization remained a challenge in many African markets.

The leisure industry in Africa, encompassing everything from cinemas and theme parks to beaches and nightclubs, faced unprecedented challenges due to COVID-19. Social distancing requirements and lockdown measures forced many leisure facilities to close, leading to significant job losses and economic hardship. In countries like Morocco and Tunisia, where beach tourism is a major draw, the closure of beaches during peak season had severe economic consequences. Many coastal communities that rely on beach-related activities for their livelihoods found themselves without income (Mediterranean Tourism Foundation, 2021). In Nigeria, the impact on the leisure industry was equally severe. Lagos, known for its vibrant nightlife, saw its entertainment district go quiet as clubs, bars, and live music venues were forced to close. The Nigerian film industry, Nollywood, one of the largest in the world, also faced significant disruptions. Film productions were halted, and cinemas were closed, leading to substantial financial losses and job cuts (National Film and Video Censors Board, 2021). However, the crisis also led to creative adaptations in the leisure industry. Drive-in cinemas, a concept previously rare in Africa, gained popularity in countries like South Africa and Kenya (Africanews, 2021). In Nigeria, some event organizers pivoted to virtual concerts and online comedy shows, although monetization remained a challenge (Entertainment Reporters Guild of Nigeria, 2021). The pandemic also led to a surge in outdoor leisure activities that allowed for social distancing. In countries like Rwanda and Uganda, domestic tourism to national parks increased as international visitors dwindled (Rwanda Development Board, 2021). This trend highlighted the potential for developing domestic and regional tourism markets, which could provide more resilience to the sector in future crises. In Nigeria, there was a growing interest in eco-tourism destinations like the Obudu Mountain Resort and the Yankari Game Reserve, although realizing this potential will require significant investments in infrastructure and marketing, as well as addressing ongoing security concerns (Nigerian Conservation Foundation, 2021).

African governments and industry stakeholders implemented various measures to mitigate the impact of COVID-19 on the tourism, hospitality, sports, and leisure sectors. These responses varied in scope and effectiveness across different countries. In Kenya, the government introduced

a tourism recovery strategy that included financial support for affected businesses, aggressive marketing of domestic tourism, and the development of health and safety protocols for the sector (Ministry of Tourism and Wildlife, Kenya, 2021). Similarly, Egypt launched the "Egypt—Tomorrow's Very Fine" campaign to reassure potential visitors about the country's safety measures and readiness to welcome tourists (Egypt Tourism Authority, 2021). Nigeria's response, while well-intentioned, was criticized for being insufficient given the scale of the challenge. The government's N50 billion (\$121 million) targeted credit facility for the tourism and hospitality sector was seen as inadequate by industry stakeholders (Central Bank of Nigeria, 2021). Moreover, the distribution of these funds faced challenges, with many smaller businesses reporting difficulties in accessing the support. The Nigerian government also launched a domestic tourism campaign, "Tour Nigeria," to encourage local travel. However, the effectiveness of this initiative was limited by ongoing security concerns in parts of the country and the economic impact of the pandemic on household incomes (Nigerian Tourism Development Corporation, 2021).

Across the continent, there has been a growing recognition of the need to diversify tourism offerings and reduce overdependence on international visitors. Countries like Rwanda and Botswana have been focusing on developing high-value, low-volume tourism models that could be more resilient to future shocks (World Bank, 2021). In the sports sector, many African countries have been exploring ways to better commercialize their leagues and develop alternative revenue streams. The success of Europe's major football leagues in resuming play behind closed doors, albeit with significant financial implications, has provided a model that some African leagues are considering (Confederation of African Football, 2021). The COVID-19 crisis has accelerated digital transformation across various sectors, including tourism, hospitality, sports, and leisure. This trend has been evident in Africa, although the pace and extent of adoption have varied across countries. In the tourism sector, virtual tours and augmented reality experiences gained traction. South Africa's Robben Island Museum, for instance, launched virtual tours that allowed visitors to explore the historic prison where Nelson Mandela was incarcerated (Robben Island Museum, 2021). Such initiatives not only provided a lifeline for tourist attractions during lockdowns but also opened up new possibilities for reaching global audiences.

In Nigeria, some tour operators and cultural institutions embraced similar technologies. The National Museum in Lagos introduced virtual exhibitions, allowing visitors to explore Nigerian

art and artifacts from the safety of their homes (National Commission for Museums and Monuments, 2021). While these initiatives showed promise, their reach was limited by issues of digital access and literacy in many parts of the country. The hospitality industry saw a surge in the adoption of contactless technologies. In countries like Morocco and Mauritius, many hotels introduced mobile check-in and digital room keys to minimize physical contact (African Hospitality Investment Forum, 2021). In Nigeria, while such advanced technologies were not yet widespread, there was an increase in the use of digital platforms for bookings and customer service (Hospitality and Tourism Management Association of Nigeria, 2021). In the sports sector, the pandemic accelerated the growth of e-sports and digital fan engagement. The Nigerian E-sports Association reported a 300% increase in online tournament participation during the lockdown period (Nigerian E-sports Association, 2021). This trend opened up new revenue streams and sponsorship opportunities, although monetization remains a challenge in many African markets. The leisure industry also saw innovative digital adaptations. Virtual concerts and online fitness classes gained popularity across the continent. In Nigeria, some Nollywood producers experimented with direct-to-streaming releases, bypassing traditional cinema distribution (Nollywood Producers Guild, 2021). While these innovations showed potential, issues of internet accessibility and affordability limited their reach, particularly in rural areas.

The dramatic reduction in tourism activities due to COVID-19 had mixed environmental implications across Africa. On one hand, popular tourist destinations saw a reduction in pollution and pressure on natural resources. For instance, beaches in Senegal and Ghana reported cleaner waters and the return of certain wildlife species during lockdown periods (West African Marine Ecology Watch, 2021). However, the economic downturn also posed challenges to conservation efforts. Many wildlife reserves and national parks across the continent, which rely heavily on tourism revenue, struggled to maintain anti-poaching activities. In countries like Kenya and Tanzania, there were reports of increased poaching incidents during the pandemic (East African Wildlife Society, 2021). This situation sparked debates about the need for more sustainable and resilient tourism models. There was a growing interest in eco-tourism and community-based tourism initiatives that could provide more direct benefits to local communities and ecosystems. Countries like Rwanda and Namibia, which had long emphasized high-value, low-impact tourism, were seen as potential models for other African nations (African Sustainable Tourism Initiative, 2021). In Nigeria, the pandemic highlighted the potential for developing eco-tourism destinations

like the Obudu Mountain Resort and the Yankari Game Reserve. However, realizing this potential would require significant investments in infrastructure and marketing, as well as addressing ongoing security concerns (Nigerian Conservation Foundation, 2021).

2.3.4 The Impact of the COVID-19 on Mental Health

While the precautions to battle COVID-19 was critical in slowing the virus transmission, it is essential to acknowledge their considerable psychological toll on the people. This toll includes a variety of difficulties, such as worry, sadness, discomfort, sleep disturbances, and post-traumatic stress disorder (Wang, et al., 2020). The lockdown, in particular, has been highlighted as a cause for psychological discomfort, with five key elements contributing to this: lockdown duration, infection concern, emotions of annoyance and boredom, insufficient resources, and insufficient information (Brooks, et al., 2020). Numerous studies have found that during pandemics, depression and anxiety levels are higher than they were before the pandemic (Huang & Zhao, 2020). For these reasons, such as fear of infection or death, mental health concerns related to the COVID-19 pandemic were rising, leading to greater bewilderment, rage, anxiety, and post-traumatic symptoms among survivors (Ornell, et al., 2020; Fofana, et al., 2020). At various degrees, feelings of helplessness, unhappiness, frustration, and loneliness were described, which have been aggravated by variables such as self-isolation/quarantine, limited lifestyle alternatives, ignorance, and economic issues. These accumulated pressures led to more dangerous actions such as self-harm, suicide, or suicidal ideation (Bhuiyan, et al., 2021). These difficulties highlight humanity's frailty and helplessness in the face of biological calamities such as the COVID-19 pandemic (Serafini, et al., 2020).

The psychological effects of the lockdown extended beyond the afflicted population, affecting both those who were sick and those who were not. The sudden start of a pandemic and the subsequent lockdown measures had the potential to cause a variety of psychological problems, including sleep disruptions, anxiety, and psychological anguish (Huang & Zhao, 2020). Post-traumatic stress disorder (PTSD), which results from stressful events, had been reported in the aftermath of earlier pandemics such as Ebola and Zika virus (Zalsman, et al., 2020). Whether sick or not, individuals were substantially impacted by the COVID-19 pandemic and related lockdown. Evidence refers to the occurrence of PTSD among numerous populations in regions such as

Wuhan, the outbreak's epic-centre, including survivors, healthcare personnel, families of sick persons, and the general populace subjected to lockdown measures (Zhang, et al., 2021).

Furthermore, psychological concerns developed not just from infection anxiety but also from a variety of COVID-19-related stresses, including economic, social, daily life, and relationship stressors (Zhang, et al., 2021; Dubey, et al., 2020). The worldwide economic crisis produced many problems for individuals, particularly company owners who could function due to lockdown measures. This condition was especially concerning nations where ineffective social assistance systems affected people's means of subsistence or livelihood (Zhang, et al., 2021).

Healthcare personnel who worked directly with COVID-19 patients experienced psychological stress and mental health difficulties, especially while caring for patients reaching the end of their lives (Kotera, et al., 2022). Furthermore, the psychological consequences of the global lockdown emerged as increased anxiety in numerous facets of human connection. Fear and tension in society caused individuals to be wary of socializing, owing to a sense of insecurity and incapacity to control their surroundings. A perceived lack of control over one's immediate environment had substantial psychological effects since it was directly connected to adverse mental health outcomes (Rodin, Rennert & Solomon, 2013). This apparent loss of control caused mental recalibration, leading to increased tension, rage, and anxiety. Furthermore, the COVID-19 epidemic and accompanying lockdown was demonstrated to have had a substantial influence on sleep quality, resulting in increased anxiety, psychological discomfort, and other related health disorders among Italians (Casagrande, et al., 2020). It was expected that this tendency would spread internationally.

2.4 The impact of COVID 19 on women and their livelihoods

During the COVID-19 pandemic, women experienced disproportionate job losses, higher care costs, and repeated infection risks in feminized frontline jobs compared to the male counterpart, widening the economic and labour force gender gap in industrialised nations. Women, for example, accounted for 54 per cent of overall pandemic-related employment losses, accounting for just 47 per cent before the outbreak (Etheridge et al., 2021). In the United States, 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, forcing more women to seek emergency federal aid as they struggled to provide for their

families (Etheridge et al., 2021). American mothers with school-age children also left occupations at three times the rate of fathers to manage home and childcare tasks, compounding reliance on male income (Cahn & McClain, 2020). In Canada, female employment declined by 4% more than male employment by May 2020, disproportionately affecting young, senior, immigrant, and minority women in hospitality and consumer service jobs (Ng, 2021). In North America, diminishing female work participation encouraged declining economic parity advances.

Despite strong budgetary buffers against COVID-induced downturns, European nations saw unequal consequences across gender lines. Working mothers in the United Kingdom spent 15 hours more per week on childcare than their male counterparts, while experiencing more furloughs or decreased hours in hard-hit retail/hospitality jobs, making managing professional and household commitments more challenging (Blundell, et al., 2021). Women were also one-third more likely than their male counterpart to work in shut-down sectors in France and Germany, with income losses up to twice as high and increased psychological anguish from juggling jobs, children, and home education during lockdown (Möhrings et al., 2022). Selected European countries, such as Denmark, with extensive welfare systems, paid sick leave, and public health care, witnessed fewer relative female employment disparities, despite persistent psychological malaise (Kurer, 2020). Despite improved institutional support, women in industrialised countries faced interlocking health risks and financial vulnerabilities as a result of the pandemic recession, which exacerbated existing gender disparities in economic engagement and household gender role traditions.

Further evidence suggests that the pandemic also negatively influenced women's leadership representation and political participation in industrialised nations, undoing advances gained before the crisis. Women were substantially absent from major decision-making roles, and expert advisory committees were created to lead political pandemic responses, according to analyses from Germany, Canada, the United Kingdom, and the European Union (Wenham et al., 2020). This reflected a broader exclusion from emergency response leadership and perpetuated stereotypes of crisis management as a male-skill domain. Quantitative modelling across OECD nations suggested that achieving equal economic leadership prospects would be delayed for another 30 years owing to COVID-induced gaps impeding women progress (OECD, 2021). Researchers also observed concerning declines in women registering as political candidates within major parties during pandemic periods in the United States and the United Kingdom as domestic burdens increased,

potentially limiting the diversity of future representation if participation lags persisted (Piazza & Diaz, 2020; Gatto & Thome, 2020). As a result, despite generally progressive institutional supports, the pandemic's social and economic upheavals impeded female empowerment across numerous developed nations' settings. Global data confirm that COVID-19 disproportionately impacted working women in resourced countries, even while state social policies mitigated magnitudes of inequality and reliance on male earnings to some extent. Finally, women in Organization for Economic Co-operation and Development member nations bore varying consequences from the health crises, highlighting the necessity for an intersectional gender lens in crisis response leadership and economic recovery planning within advanced economies in order to prevent undoing gains on existing gender gaps (UN Women, 2022; Herbert & Marquette, 2021).

Disruptions to reproductive health care and support systems disproportionately impacted women in wealthier pandemic-affected nations for reasons other than economics. Access to family planning resources, contraception, prenatal care, fertility treatments, and pregnancy terminations declined significantly in the United States, the United Kingdom, France, and other European countries, according to analyses, as lockdown policies shifted medical priorities toward virus response (Lindberg et al., 2022). Australia had a 12.5 per cent drop in births in 2021, continuing pre-pandemic fertility decreases, due to COVID-related uncertainty confronting young women considering whether to have children while balancing professions and growing childcare expenses (Sobotka, et al., 2022; Lazzari, Reimondos & Gray, 2023). As a result of the pandemic in the developed world, quantitative metrics highlighted both immediate and long-term welfare consequences for women's reproductive autonomy, healthcare access, and family planning trajectories.

Furthermore, academic research revealed the disproportionate effects of corona virus-related disinformation flows on women, which influenced pandemic threat perceptions and policy choices across Western democracies to a negative effect. Researchers discovered that gender substantially impacted COVID-19 conspiracy theory acceptance even after adjusting for characteristics like ideology and education, with women professing spurious assertions such as COVID being a "hoax" at nearly double the rate of men (Freeman et al., 2022). Female overrepresentation on social platforms like Facebook facilitated misinformation absorption by spreading erroneous pandemic narratives that degraded evidence-based knowledge and delayed self-protective behaviours;

findings corroborated by comparable impacts in France and Sweden (Soveri et al., 2021). Beyond the obvious costs to women's livelihoods, "secession" in developed-country contexts also involved subtler harms to women's healthcare access and information environments, which psychology and public health research are still attempting to address.

While women in affluent economies experienced "she-cessions" due to COVID-19, women in poor countries or nations faced increased job insecurity and deeper economic contractions due to the pandemic (Kabeer, et al., 2021). 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. Female informal employment, for example, surpassed 90% in Sub-Saharan Africa and 74% in South Asia, compared to only 18% in OECD member nations (ILO, 2020). Confinement regulations in underdeveloped countries effectively eliminated informal incomes from market selling, domestic labour, and gig services for women. In contrast, temporary unemployment schemes in wealthier countries provided some economic benefits during lockdown. Women in developing countries are also mainly employed in tourism, textile manufacture, and export agriculture, where activity practically ceased due to supply chain stagnation and global demand shocks (Kugler, et al., 2023). This permitted drastically exacerbated job losses for women in developing nations, with Latin American employment plunging to 48 per cent, significantly above the regional 11 per cent decline (Barrett, Kajumba & Norton, 2022). This demonstrates that in non-OECD environments, women's concentration in vulnerable informal and crisis-sensitive professions and weaker social safeguards resulted in income losses that much outweighed their counterparts.

Simultaneously, stay-at-home mandates and school closures significantly increased unpaid domestic and care work burdens for low and middle-income country women managing household activities such as sourcing for water or involving in farming activities while supervising their children. In contrast, developed country welfare systems absorbed some of the friction (Towns et al., 2020). Evidence shows that limiting women's health access increased pregnant mortality by 2-3 times in low-income countries, but industrialised healthcare systems vastly altered maternity services to avoid surges (Bwire, et al., 2022). Given weaker baseline resilience, developing-country women witnessed a sharp "she-cession" compared to developed-country women across socioeconomic and health dimensions. However, some emerging regions have successfully

mitigated female livelihood shocks. Compared to previous crises, there were developing markets that enhanced social assistance coverage during COVID-19, narrowing gender gaps in support access through targeted cash transfers for women in Brazil, South Africa, Thailand, and other countries (Igbatayo, 2022). These programmes assisted female micro-entrepreneurs in mitigating income losses caused by informal sector contractions. Evidence from developing countries also indicates pandemic-specific potential for growing remote work and digitalization to benefit women when infrastructure allows. In studies of e-commerce adoption in Southeast Asia and digital financial inclusion in West Africa, women outperformed men in harnessing technology to sustain earnings despite mobility restrictions (Dan & Dewi, 2023; Kaberia & Muathe, 2021; Koshy & Sanchez, 2021). Such changes, which allowed for flexible remote work/sales access, helped alleviate women's childcare-employment conflicts more effectively than in industrialised nations where productivity was based on physical presence. While inconsistent, specific institutional changes and technological benefits alleviated some of the poor world's gendered pandemic challenges. However, research confirms increased economic instability and widening labour divisions for women, necessitating a specific response.

The pandemic's impact on women's economic prospects and empowerment also threatened to halt global development progress in poor and middle-income nations. According to analyses, 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 (Rohwerder, 2020; Hidrobo, et al., 2022). Early research revealed modest reductions in female account use levels, which hampered inclusive development goals if they continued. Furthermore, school closures impacted educational achievement for approximately 168 million women in developing countries, potentially pushing many to marry early or leave the country permanently if learning deficits remained (UNESCO, 2021). This jeopardizes decades of work to increase female school attendance, completion rates, and skill development, all necessary for workforce equity. Some experts even believe that the sheer magnitude of the pandemic shock caused families to cut back on "necessary expenditures," such as secondary education fees, which disproportionately affected girl-child (Islam et al., 2021). Thus, COVID-19 endangered the lives of women in developing nations both immediately and in the long run by undermining the underlying financial, digital, and educational inclusion gains that support economic growth.

There are also indications that lockdown and quarantine scenarios exacerbated the domestic violence dangers faced by women locked at home with violent relationships in underdeveloped nations. Local studies in rural Ethiopia, Uganda, and Mozambique villages found that women experienced roughly a threefold increase in intimate partner violence frequency during peak viral spread months relative to pre-pandemic baseline rates (Roesch et al., 2022). According to gathered regional data, similar escalations arose in Sub-Saharan Africa, Latin America, and island South Pacific states, confirming the pandemic as an aggravating trigger for re-victimizing women economically and physically (Peterman & O'Donnell, 2020). Unfortunately, redirecting enforcement and social assistance resources toward virus containment operations prevented many victims from securely accessing remedies or shelters. These findings highlight the devastating multidimensional consequences of the pandemic faced by developing nations, particularly requiring immediate correction.

The COVID-19 pandemic triggered unprecedented socio-economic disruptions globally, with particularly severe consequences for low- and middle-income countries like Nigeria. As Africa's largest economy and most populous nation, Nigeria's pre-existing vulnerabilities; including high reliance on informal employment, gender disparities in labour markets, and weak social protection systems; amplified the pandemic's impacts, especially for women. Before COVID-19, over 80% of Nigeria's non-agricultural female workforce laboured in the informal sector (ILO, 2018), often in low-paid, precarious jobs without legal protections. The pandemic exposed and deepened these inequalities, disrupting livelihoods, exacerbating food insecurity, and intensifying unpaid care burdens for women (Amare et al., 2021; WIEGO, 2019). Nigeria's lockdown policies, while necessary to curb virus transmission, disproportionately affected women. Market closures, restricted mobility, and reduced demand for goods and services devastated informal economies; where women constitute the majority of workers (UN Women, n.d.). Rural women farmers faced parallel crises: disrupted supply chains, rising input costs, and climate shocks compounded pre-pandemic challenges (APRA, 2020). Meanwhile, school closures and healthcare disruptions expanded women's care responsibilities, limiting their capacity for income-generating activities (Olarinde et al., 2024). These gendered impacts underscore how crises interact with structural inequalities, making post-disaster recovery uneven. Consequently, this part of the review aims to map the gendered impacts of COVID-19 on livelihoods across Nigeria's informal and agrarian sectors, analyse coping strategies adopted by women and systemic barriers to resilience,

evaluate policy responses and advocate for gender-transformative recovery measures. The review therefore focuses on Informal Economies, Rural-Urban Divides, Intersectionality.

2.4.1 Livelihood and shocks: a conceptual review

The concept of livelihood, as articulated in the Sustainable Livelihoods Framework developed by the Department for International Development (DFID, 1999), encompasses the capabilities, assets, and activities necessary for individuals and households to sustain a living. These components are dynamic and interrelated, operating across multiple dimensions that shape both the strategies people adopt and the outcomes they experience. The meaning of this construct is that in considering livelihoods, one must look at capital(s) that an individual can access. This approach to livelihood allows for nuance and recognition of various forms sustenance can take in different societies.

One of the foundational dimensions is human capital, which refers to the education, skills, knowledge, health, and labour capacity that individuals can draw upon. In contexts such as rural Nigeria, the limited availability of quality education and vocational training often constrains the ability of households to diversify income sources or adapt to livelihood shocks (Amare et al., 2021). Alongside this is natural capital, which includes the environmental resources upon which many communities depend, such as arable land, forests, water sources, and biodiversity. Access to these resources is particularly vital in agrarian economies like Nigeria's, where disruptions; such as erratic rainfall or land degradation, can destabilize food production and household income.

Financial capital plays a similarly critical role, encompassing the financial resources people use to invest in livelihood activities or cope with crises. In Nigeria, the widespread lack of access to formal credit or insurance mechanisms continues to undermine the resilience of informal workers, especially during systemic shocks like the COVID-19 pandemic (World Bank, 2021). Compounding this is the issue of physical capital, which includes essential infrastructure such as transportation systems, market facilities, housing, and tools. Poor road networks and unreliable electricity, for instance, frequently limit market access, reduce productivity, and increase post-harvest losses. These limitations became more pronounced during the pandemic, when movement restrictions exposed deep-seated infrastructural weaknesses (APRA, 2020).

Equally significant is social capital, the networks and relationships that individuals rely upon for support and mutual aid. In many Nigerian communities, kinship ties, religious groups, and community associations are crucial sources of informal insurance. However, these social bonds can weaken under prolonged stress, and certain marginalized groups, such as people with disabilities, are often excluded from these networks. Olarinde et al. (2024) observed that during the pandemic, this exclusion heightened vulnerability and deepened the sense of isolation among affected individuals.

These various dimensions collectively influence livelihood strategies and shape the kinds of outcomes that households are able to achieve. The DFID framework outlines a spectrum of livelihood outcomes that reflect both material and non-material goals. Foremost among these is the ability to increase income, which is directly linked to enhanced access to education, healthcare, and better living conditions. However, livelihood outcomes also encompass broader well-being indicators such as reduced vulnerability to shocks, improved food security, and strengthened resilience.

One important outcome is the enhancement of food security, defined not only by the availability of food, but also by access to a diverse and nutritious diet. In the wake of COVID-19, many Nigerian households experienced declines in food diversity and stability, highlighting the fragility of food systems in the face of livelihood disruptions (Furbush et al., 2024). Moreover, sustainable natural resource use emerges as a critical livelihood outcome, particularly in ecologically sensitive areas. When livelihood strategies degrade the natural environment, they undermine the long-term viability of resource-dependent activities, leading to a downward spiral of vulnerability.

The dimensions of livelihood, spanning human, natural, financial, physical, and social capital, interact in complex ways to determine household strategies and outcomes. Strengthening these dimensions through policy support, capacity building, and inclusive development planning is essential not only for poverty alleviation but also for fostering long-term resilience. The COVID-19 crisis has underscored the importance of this holistic view, revealing both the interconnectedness of livelihood systems and the profound consequences of their disruption.

2.4.2 Shocks in Livelihood Systems

Shocks are a critical component of livelihood analysis, particularly in frameworks such as the Sustainable Livelihoods Framework (SLF) developed by the UK Department for International Development (DFID, 1999). In this framework, shocks are external stresses that can rapidly undermine the assets, strategies, and outcomes of households, especially those already facing precarious economic and environmental conditions. Understanding the nature, frequency, and impact of shocks is therefore essential for assessing livelihood vulnerability and resilience. In the context of livelihood studies, a shock is typically defined as a sudden, often unpredictable event or disruption that negatively affects a household or community's access to assets or means of subsistence (Chambers & Conway, 1992; Scoones, 1998). These shocks can range from natural disasters (e.g., droughts, floods), to economic dislocations (e.g., market collapse, inflation), to sociopolitical disturbances (e.g., conflict, displacement), and health-related crises (e.g., pandemics like COVID-19 or HIV/AIDS). Shocks differ from stresses, which refer to long-term pressures (e.g., soil degradation, inflation, unemployment). While stresses evolve over time and may be anticipated, shocks are more abrupt, often leaving little time for adaptation. Shocks can be categorized across several dimensions:

Natural Shocks – Events such as droughts, floods, hurricanes, or earthquakes that directly affect agricultural production, access to clean water, or shelter. These shocks often lead to loss of food sources and physical assets (FAO, 2015).

Economic Shocks – Sudden changes in market conditions, such as price volatility, inflation, or job loss due to macroeconomic downturns. Economic shocks reduce purchasing power and income stability (Barrett & Carter, 2013).

Health Shocks – Illness or injury of household members, particularly income earners, can dramatically reduce a household's ability to work, while increasing healthcare expenses (Dercon, 2002).

Conflict and Political Shocks – Armed conflict, displacement, or political instability disrupt access to livelihoods, markets, and public services. These shocks are often chronic in fragile states (Justino, 2012).

Pandemic Shocks – The COVID-19 pandemic exemplifies a compound shock affecting health, labour markets, mobility, and social networks. Its effects were particularly severe for informal workers and female-headed households (ILO, 2021; Amare et al., 2021).

Each of these shocks can directly affect the five capitals outlined in the DFID SLF: human, social, natural, physical, and financial. For example, a flood may damage physical capital (e.g., homes, tools), reduce natural capital (e.g., arable land), and erode financial capital through asset loss or debt accumulation.

Shocks are seen as exogenous pressures that impact livelihood assets and influence how households strategize to sustain themselves. Coping and adaptation are central responses, mediated by access to assets and institutional support (DFID, 1999). Resilience Theory examines a household or system's ability to absorb shocks while maintaining function. Livelihood resilience focuses on buffering capacity, adaptive capacity, and transformative capacity (Béné et al., 2012). Risk and Vulnerability Frameworks emphasize the probability of being adversely affected by a shock and the inability to cope without external assistance. Vulnerability is shaped by exposure, sensitivity, and adaptive capacity (Turner et al., 2003). Capability Approach (Sen, 1999) focuses on a household's ability to pursue valued functioning despite shocks. It views shocks as constraints on capability expansion and agency. Shocks have both immediate and long-term impacts on livelihood systems. Empirical studies across sub-Saharan Africa and South Asia show that households experiencing repeated or intense shocks often adopt negative coping strategies, such as:

Distress asset sales (e.g., land, livestock)

Reduced food consumption

Child labour or early marriage

Withdrawal of children from school (Hoddinott, 2006; Carter et al., 2007)

Such responses can lock households into poverty traps, reduce long-term human capital, and deepen intergenerational poverty. Moreover, the impact of shocks is rarely gender-neutral; women, children, and marginalized groups are often more adversely affected due to unequal access to resources and decision-making power (Moser, 1998; WIEGO, 2019).

2.4.3 Coping, Adaptation, and Resilience

Coping strategies refer to short-term responses aimed at survival, often involving sacrifices (e.g., skipping meals, borrowing). In contrast, adaptation strategies are more long-term and proactive, involving livelihood diversification, migration, or investment in new skills (Ellis, 2000). Households with diverse asset portfolios, including strong social networks and education, are better positioned to adapt than those reliant on single income sources.

Some scholars argue for a shift from coping-focused frameworks to resilience-building approaches that address structural inequalities and enhance institutional support (Tanner et al., 2015). This includes social protection mechanisms, access to financial services, and participatory governance. Understanding livelihood shocks has direct implications for development planning, humanitarian response, and social protection, such as cash transfers and food subsidies, can buffer households from adverse impacts (OECD, 2019). Early warning systems and climate-smart agriculture can help mitigate natural shocks, inclusive financial services (e.g., microinsurance, savings groups) build household resilience, investments in women's economic empowerment are crucial, as gendered impacts of shocks are often overlooked in policy design. The concept of shocks in livelihood analysis is vital to understanding how households navigate instability and uncertainty. Shocks interact with existing vulnerabilities and can either catalyse transformation or entrench poverty, depending on the availability of assets, institutional support, and resilience mechanisms. A nuanced understanding of these dynamics, particularly from a gendered and intersectional lens, is essential for crafting inclusive and effective policy responses.

2.4.4 Women in the Informal Economy

The informal economy serves as a critical source of employment for women worldwide, particularly in developing regions. Despite its significance, women's participation in this sector is often characterized by precarious conditions, lack of social protections, and systemic inequalities. This review synthesizes insights from key literature, including reports by UN Women (n.d.), the International Labour Organization (ILO, 2018), and *Women in Informal Employment: Globalizing and Organizing* (WIEGO, 2019), to explore the gendered dimensions of informal labour, structural barriers faced by women, and potential policy interventions. Women are disproportionately represented in the informal economy, often occupying low-paid, undervalued, and insecure

positions. UN Women (n.d.) highlights that in regions like South Asia, over 80% of women in non-agricultural jobs are informally employed, with similar trends observed in sub-Saharan Africa and Latin America. These roles typically include street vending, domestic work, and home-based production, sectors that lack formal recognition and protection.

The ILO (2018) provides statistical evidence indicating that 61% of the global workforce is informally employed, with women concentrated in the most vulnerable categories, such as contributing family workers and home-based labourers. This overrepresentation is attributed to factors like limited access to education, discriminatory social norms, and the burden of unpaid care work, which restrict women's opportunities in the formal labour market. Women's engagement in the informal economy is hindered by overlapping structural barriers that compromise their economic security and well-being.

Legal and Policy Exclusion: Informal work often falls outside the purview of labour laws and social protection systems, leaving women without access to benefits like maternity leave, health insurance, or retirement pensions. UN Women (n.d.) and the ILO (2018) emphasize that this legal invisibility perpetuates cycles of poverty and marginalization.

Underreporting and Invisibility: Women's informal labour, particularly in domestic and home-based settings, is frequently excluded from national statistics, leading to underrepresentation in policy discussions and resource allocation. The ILO (2018) notes that this data gap impedes the development of targeted interventions to support women in the informal sector.

Crisis Amplification: Economic shocks, such as the COVID-19 pandemic, disproportionately affect women in the informal economy due to their lack of social safety nets. UN Women (n.d.) and WIEGO (2019) discuss how such crises exacerbate existing vulnerabilities, leading to increased job losses, food insecurity, and exposure to health risks.

2.4.5 Intersectional and Rights-Based Approaches

Recognizing the diverse experiences of women in the informal economy necessitates intersectional and rights-based approaches. WIEGO (2019) emphasizes the importance of participatory advocacy, urging policymakers to centre the voices of informal women workers in decision-making processes. Such approaches consider factors like race, migration status, and disability,

which intersect with gender to influence women's labour experiences. Furthermore, the informal economy should not be viewed as a marginal or temporary phenomenon but as a structural component of global economies. UN Women (n.d.) and the ILO (2018) argue for systemic solutions that integrate informal workers into broader economic and social frameworks, ensuring equitable access to resources and opportunities. The literature underscores that women's informal labour is both essential to economic systems and subject to systemic undervaluation and neglect. Addressing the challenges requires a multifaceted approach that includes legal reforms, social protection expansion, data improvements, and empowerment through collective action. Future research should delve deeper into intersectional disparities and assess the impact of grassroots movements on policy changes, ensuring that interventions are inclusive and effective.

2.4.6 Livelihoods in Nigeria Pre- and Post-COVID-19: A Thematic Literature Review

The COVID-19 pandemic precipitated unprecedented social and economic disruptions globally, with particularly acute consequences in low- and middle-income countries like Nigeria. As a nation with significant reliance on informal sectors, subsistence farming, and fragile infrastructure, Nigeria's vulnerability to pandemic shocks has been well-documented across scholarly and policy-oriented research. This review synthesizes findings from multiple studies to examine how the pandemic transformed livelihood patterns, exposed structural fragilities, and revealed the adaptive capacity, or lack thereof, of Nigerian households and communities.

Across the literature, one consistent theme is the sharp disruption of economic activities and loss of income among Nigerian households. Amare et al. (2021) used pre- and post-COVID panel data to show that households in states with stricter lockdowns experienced up to a 15-percentage point increase in food insecurity. This article presents one of the earliest and most comprehensive empirical analyses of the impact of the COVID-19 pandemic on household food security in Nigeria, using panel data collected before and during the crisis. It provides robust evidence on how the pandemic affected income-generating activities, access to food, and consumption patterns across Nigerian households, thereby shedding light on broader issues of livelihood resilience and vulnerability. The authors utilized longitudinal panel data from the World Bank's Nigeria COVID-19 National Longitudinal Phone Survey (NLPS), which captured household-level responses both before the onset of the pandemic and during the initial stages of COVID-19 lockdowns in 2020.

The study covered households from all six geopolitical zones of Nigeria, offering a nationally representative view.

To estimate the effects of COVID-19-related disruptions, Amare et al (2021) employed difference-in-differences (DiD) estimation techniques to compare outcomes across states that implemented stricter lockdown policies with those that had looser restrictions. This strategy allowed them to isolate the impact of lockdown policies from other concurrent shocks or pre-existing trends. The study finds substantial negative effects of the pandemic on both household income and food security. A significant number of households involved in small-scale, non-farm enterprises experienced a complete halt in their operations. This led to income shocks that were especially pronounced in urban areas and among female-headed households. Households reported a sharp decline in dietary diversity and increased difficulty accessing staple and nutritious foods. The authors observed a 15-percentage point increase in food insecurity among households residing in areas with strict lockdown enforcement compared to those with less restrictive policies. The study highlights the disproportionate impact on poorer households, those dependent on informal income sources, and communities with weaker market infrastructure. Urban households, surprisingly, were more affected than rural ones; possibly due to greater dependency on market-purchased food and disrupted urban food supply chains. Very few households received any form of government or community-based assistance. This underscored the ineffectiveness of existing social protection mechanisms and the urgent need for scalable, responsive interventions. Amare et al. (2021) provide compelling evidence that the COVID-19 pandemic and related policy measures, notably lockdowns, resulted in sharp and immediate livelihood disruptions, particularly affecting food security and income generation. Their findings highlight several important implications: The heavy reliance on informal income sources and weak integration into formal safety nets made Nigerian households particularly vulnerable to even short-term economic disruptions. Strict lockdowns, while necessary for public health, were not accompanied by adequate economic support, thereby worsening food insecurity and deepening poverty. The study calls for a better balance between health objectives and livelihood protection. The results advocate for the expansion of shock-responsive social protection systems, particularly those that can reach informal sector workers, small traders, and subsistence farmers, groups that are often excluded from traditional welfare schemes. Long-term strategies must go beyond short-term relief and focus on enhancing livelihood diversification, improving rural infrastructure, and integrating poor

households into formal financial systems to improve resilience. Amare et al. (2021) present a timely and data-rich examination of how a public health crisis quickly transformed into a livelihood crisis in Nigeria. By combining rigorous econometric analysis with rich household data, the study provides a powerful evidence base for policy decisions aimed at rebuilding livelihoods and food systems in a post-COVID landscape. Its emphasis on inequality, informality, and state capacity makes it particularly relevant for development practitioners, policymakers, and researchers concerned with the future of social protection and inclusive growth in Nigeria. Informal workers and daily earners, who make up the majority of Nigeria's labour force, faced immediate income loss due to movement restrictions and market closures.

Similarly, the APRA (2020) report found that about 79% of smallholder farmers across Ogun and Kaduna states experienced reduced access to labour, while 86% noted increased transport costs. The APRA (2020) report represents one of the earliest multi-country, comparative studies focused on understanding the disruptive effects of COVID-19 on food systems and rural livelihoods in sub-Saharan Africa. For the Nigerian context, the study zeroes in on Kaduna and Ogun states, offering a sub-national snapshot of how agricultural markets, value chains, and household economies responded to the pandemic-induced restrictions. This research emerged as part of a rapid-response initiative by the APRA (2020) program to document how rural households were coping with the twin shocks of health risks and economic contraction. It employed a qualitative and quantitative mixed-methods approach, drawing on key informant interviews with farmers, traders, processors, and policymakers, household-level surveys in two key agricultural states and market observation and secondary data reviews from national statistical agencies. The study aimed to trace how different actors across the agricultural value chain were affected, from production to marketing, and how this, in turn, shaped livelihood outcomes and food security. The APRA (2020) study presents a multi-layered narrative of disruption, with implications across several dimensions of livelihood and food systems: Although the pandemic did not arrive during the peak agricultural season, preparation and input procurement were negatively affected. Movement restrictions delayed or limited access to essential inputs such as seeds, fertilizers, and hired labour. Farmers reported reduced acreage planted and increased input costs. Lockdowns and interstate border closures severely disrupted rural-urban market linkages. Many traders were unable to travel, and the closure of open-air markets led to spoilage of perishable goods and income losses for producers. In Ogun state, for example, poultry farmers faced an acute crisis due to the inability to

transport feed or sell live birds at market. Households' dependent on the sale of agricultural produce or Agri-processing activities (e.g., shea butter, cassava, poultry) experienced sudden income loss. Wage labour opportunities also declined as wealthier farmers reduced hiring due to uncertainty. Women were particularly affected, as many operate at lower nodes of the value chain, like retail and small-scale processing, where disruption was most intense. The combination of income losses, higher food prices, and supply chain bottlenecks contributed to a decline in dietary diversity. While staple foods remained available in most areas, their prices increased, and access to protein-rich or nutrient-dense foods declined significantly. The APRA (2020) report criticizes the incoherence in COVID-19 policy responses, noting poor coordination between federal and state authorities. Many rural residents were unaware of support schemes, and there was little evidence of targeted social protection reaching agricultural households during the early phases of the pandemic. The APRA study paints a compelling picture of the systemic fragility of Nigeria's agri-food systems under crisis conditions. COVID-19 exposed the deep interconnections between rural production, urban markets, and national logistics systems. Disruption in one part of the chain reverberated across others. The study underscores how the pandemic exacerbated existing gender inequalities, as women in agriculture, already disadvantaged in land access, credit, and market reach, were more likely to be pushed out of production or marketing roles. The highly informal nature of Nigeria's rural economy made tracking and supporting affected groups particularly difficult. With little documentation and few formal ties, many households were invisible to policy mechanisms. The study advocates for the mainstreaming of resilience into food system planning, including the decentralization of supply chains, investment in storage infrastructure, and targeted gender-sensitive support mechanisms. The APRA (2020) study offers a grounded and richly contextualized account of how COVID-19 disrupted the foundations of rural livelihoods in Nigeria. By focusing on the agricultural sector often overlooked in pandemic policy responses, the study reveals the vulnerability of food systems to health and economic shocks. Its findings are particularly valuable for informing future resilience-building strategies, not only in terms of emergency response, but also for long-term policy innovation in agriculture, trade, and social protection. These disruptions not only lowered productivity but also inflated transaction costs and distorted market access, especially in agricultural value chains. The impacts were not confined to rural Nigeria. Furbush et al. (2024) found that even in urban and peri-urban areas, typical coping strategies like livelihood diversification had negligible effect on shielding households from food

insecurity. In fact, diversification patterns remained largely static during the pandemic, challenging long-held assumptions about its resilience-enhancing qualities.

One of the most direct effects of livelihood collapse was the widespread deterioration in food security. Both APRA (2020) and Amare et al. (2021) found that over 80% of surveyed households had difficulty accessing healthy and diverse diets. The problem was multidimensional. It was not only a question of food availability, but also of affordability and access. The majority of households reported eating fewer meals, reducing portion sizes, or relying on low-nutrition alternatives.

In northern Nigeria, where climate variability and conflict already stress food systems, the pandemic added a layer of crisis. Olarinde et al. (2024) found that persons with disabilities in Bauchi, Gombe, and Yobe states faced intensified barriers to food access due to mobility constraints and social exclusion. The study by Olarinde et al (2024) investigated the specific impacts of COVID-19 policy measures on the livelihoods of Persons with Disabilities (PWDs) in Nigeria's North-Eastern region. Recognizing that PWDs often face heightened vulnerabilities, the research aims to fill a gap in existing literature by focusing on this marginalized group, particularly in the context of pandemic-induced challenges. The researchers employed a mixed-methods approach such as A structured questionnaire was administered to 1,200 PWDs across three states; Bauchi, Gombe, and Yobe selected through a multi-stage sampling technique. To capture nuanced experiences, 15 Key Informant Interviews (KIIs) and 6 Focus Group Discussions (FGDs) were conducted. Data analysis combined descriptive and inferential statistics with thematic analysis to provide a comprehensive understanding of the impacts.

The study found that approximately 54.86% of respondents were within the active working-age bracket. About 33% engaged in livestock rearing, and 29% owned land, indicating a reliance on agriculture and related activities for livelihood. Lockdowns and social distancing measures significantly disrupted income-generating activities, especially for those dependent on daily earnings. Mobility restrictions hindered access to markets and essential services, exacerbating economic hardships. The primary forms of assistance received were cash transfers and food distributions, predominantly from governmental sources. However, the reach and adequacy of these supports were limited, leaving many PWDs without sufficient aid. Beyond economic challenges, PWDs experienced psychological trauma due to isolation, fear of infection, and

uncertainty about the future. The study underscores the disproportionate impact of COVID-19 policy measures on PWDs, highlighting systemic inequalities and the need for inclusive policy frameworks. Key recommendations include, ensuring that pandemic response strategies explicitly consider the unique needs of PWDs. The development of targeted support mechanisms, including accessible healthcare, economic aid, and psychosocial services. Implementation of robust data systems to monitor the well-being of PWDs during crises, facilitating timely and effective interventions.

The collapse of local and regional markets emerged as another critical disruption. Lockdowns disrupted inter-state trade, restricted movement of goods and services, and led to localized food gluts despite rising prices in other areas (APRA, 2020). Farmers reported difficulty in selling their produce, and buyers, especially in peri-urban zones, were unable to reach farming communities due to curfews and travel bans.

Moreover, increased transportation costs and reduced demand made agricultural trade unprofitable for many. In the study by Amare et al. (2021), 71% of respondents indicated decreased ability to sell produce due to travel restrictions. These findings reinforce the centrality of physical infrastructure, roads, markets, storage facilities, in enabling rural livelihoods, and the systemic vulnerability that arises when such infrastructure is either weak or politically unstable.

2.4.7 Gendered Impacts and Shifts in Division of Labor

Gender emerged as a critical axis of differential impact. In the rural communities of Delta and Edo states, COVID-19 reshaped the division of labour, particularly within households (Social Sciences, 2024). As men lost access to income-generating activities, women expanded their roles both economically and domestically. Many women turned to petty trading, caregiving, or informal mutual aid, even while carrying the added burden of childcare during school closures. These gendered shifts were double-edged: while they temporarily empowered some women through leadership roles in community resilience, they also deepened unpaid labour and emotional stress. This finding supports broader gender-and-development critiques that disasters, including pandemics, often reproduce or intensify social inequalities unless explicitly counteracted through policy (Bradshaw & Fordham, 2014).

2.4.8 Social Protection and the Role of the State

The inadequacy of Nigeria's social safety net was widely criticized across the literature. Both APRA (2020) and Olarinde et al. (2024) found that fewer than half of respondents received any government assistance during the pandemic. Most households relied on informal networks such as religious organizations, family, or community groups. Even where government support was available, distribution mechanisms were often opaque, politically influenced, or poorly targeted. This failure points to a broader institutional challenge in Nigeria's welfare infrastructure, namely, the absence of real-time data systems and the lack of decentralized, community-based service delivery frameworks (World Bank, 2021).

The psychosocial impacts of livelihood loss and social isolation were especially pronounced among vulnerable groups. Olarinde et al. (2024) found that persons with disabilities experienced heightened mental health issues, including anxiety and feelings of abandonment. The collapse of informal social contact, typically a key resilience factor in Nigerian communities, further intensified stress and emotional fatigue. These findings suggest that future pandemic response strategies must incorporate mental health services, particularly targeted at women, youth, and marginalized populations. More broadly, social cohesion itself emerged as a form of "soft infrastructure" that proved vital in crisis response. Despite the devastation, the pandemic also revealed opportunities for rethinking Nigeria's development priorities. Furbush et al. (2024) argue that over-reliance on individual or household-level adaptation strategies, like diversification, cannot substitute for robust public systems. They call for greater investment in public goods such as rural infrastructure, digital access, and inclusive financial services. Furbush et al (2024) explored whether livelihood diversification protected households in Nigeria (alongside Ethiopia and Malawi) from food insecurity during COVID-19. It draws on rich panel data that span from before the pandemic to its progression, making it one of the few studies able to causally assess the protective effects of diversification against large-scale shocks like COVID-19. The authors use pre- and post-pandemic household panel data collected via face-to-face and high-frequency phone surveys. Employing econometric tools like dynamic panel models and ANCOVA, they estimate causal relationships between livelihood diversification and food insecurity. A pre-analysis plan registered with OSF guided the research design, adding credibility to the causal claims. Findings revealed that Contrary to expectations, there was no significant or systematic shift toward more

diverse income streams during the pandemic. In Nigeria, some households diversified marginally due to increased farming and government assistance. Diversification had no statistically significant effect on food insecurity across different specifications and sub-groups. The assumption that diversification naturally boosts resilience was not supported. Subgroup analysis showed minimal variation in outcomes based on gender or location, indicating that diversification's ineffectiveness was broadly consistent. This study challenges a foundational belief in resilience theory: that diversification is a universally effective coping strategy. The pandemic's scale and systemic disruptions rendered typical coping mechanisms inadequate. It suggests a need for state-led safety nets and crisis-responsive systems that can function when individual coping strategies fall short.

The Social Sciences (2024) study echoes this by highlighting how local gender dynamics shifted under crisis, presenting both a warning and an opportunity. If supported through policy, these emerging roles for women could catalyse longer-term shifts in rural governance and social organization. The pandemic has left an indelible mark on Nigerian livelihoods. Its impact was neither uniform nor temporary, but rather shaped by intersecting vulnerabilities: gender, geography, disability, and institutional reach. The reviewed literature demonstrates that while Nigerian households showed considerable resourcefulness in response to shocks, their coping capacity was ultimately constrained by systemic limitations, poor infrastructure, ineffective governance, and deeply rooted inequalities.

Building forward requires more than economic stimulus or temporary aid. It demands a paradigm shift in how we understand and support livelihoods, not as isolated economic acts, but as deeply social and institutional phenomena. Future interventions must centre on equity, resilience, and accountability, with particular attention to the most structurally disadvantaged.

2.4.9 Gendered Vulnerability

Gendered vulnerability refers to the differential susceptibility of individuals to harm during shocks and stresses, whether natural hazards, economic crises, or pandemics, based explicitly on socially constructed gender roles, unequal power relations, and differential access to resources (UNDRR, 2015; Enarson & Fordham, 2001). The UN Office for Disaster Risk Reduction (UNDRR) defines vulnerability broadly as “the conditions determined by physical, social, economic and environmental factors which increase the susceptibility of a community to the impact of hazards”

(UNDRR, 2015, p. 15). A gendered lens highlights that these conditions are not uniform but systematically skewed along gender lines, rendering women and gender minorities disproportionately at risk. Early feminist disaster scholars argued that vulnerability must be understood through patriarchal power structures and social norms that limit women's agency (Fothergill, 1996; Enarson & Fordham, 2001). Fothergill (1996) emphasized that male dominated institutions and gendered divisions of labour shape both exposure and response capacities: "women's roles in caregiving and household management often go unrecognized in formal disaster planning, exacerbating their post disaster burdens" (p. 40). Enarson and Fordham (2001) extended this by asserting that moving "from women's needs to women's rights" requires interrogating how policies and programs reproduce gendered power imbalances (pp. 133–136).

Quantitative analyses demonstrate that socially constructed gender specific vulnerabilities are embedded in everyday socioeconomic patterns. Neumayer and Plümper (2007) showed that larger disasters kill proportionally more women than men, and that this gap narrows as women's socioeconomic status improves, concluding that it is "the socially constructed gender specific vulnerability of females built into everyday socio-economic patterns" that drives higher female disaster mortality (pp. 551–552). These structural drivers include limited land rights, lower educational attainment, unequal credit access, and pervasive care burdens. In Bangladesh, Le Masson (2018) documents how adolescent girls in flood-affected districts were increasingly pushed into early marriage as a survival tactic, noting that "Parents, fearing loss of dowry and social stigma, arranged marriages for daughters immediately after the floods, believing this would protect their future—even though it truncated girls' education and exposed them to domestic vulnerability" (p. 92). This study shows how gendered social expectations can channel women and girls into coping strategies with long-term costs. Coppock et al. (2021) analyse pastoralist households in Ethiopia and report that "Following severe droughts, women frequently sold small livestock or handicrafts first, depleting critical assets that could have been used for longer-term income generation, while men tended to retain larger stock" (p. 8). This gendered sequence of asset depletion underscores how coping strategies can endanger women's future resilience. Finally, Bardhan and Bruce (2020) examine digital cash transfers in rural India and find that "Although women were the nominal recipients of mobile money payments, in practice only 54 % of women had personal control of the funds, men in the household often withdrew the transfers, limiting women's ability to invest in coping strategies such as purchasing seed or animal feed" (p. 7). This

illustrates how supposedly gender-inclusive interventions can fail without addressing intra-household power dynamics.

2.4.10 Intersectionality and Vulnerability Bundling

Contemporary frameworks stress that gender intersects with class, ethnicity, age, and other axes to produce bundled vulnerabilities (Enarson, Peek, & Fothergill, 2006; Bolin et al., 1998). The concept of vulnerability bundling highlights how overlapping disadvantages such as poverty, marginalization, and gender discrimination, compound risk: “Gender can be a root cause of social vulnerability based on gender differences or inequalities or both” (Enarson, Peek & Fothergill, 2006) Academia. An intersectional approach thus rejects unitary notions of “women as vulnerable,” instead examining how specific subgroups (e.g., elderly widows, minority women) face unique risk profiles. Effective measurement of gendered vulnerability requires sex and gender disaggregated data across exposure, sensitivity, and adaptive capacity indicators. Yet many DRR and climate adaptation programs lack such data, masking the true scale of gender disparities (UNDRR, 2015). The UNDRR’s Policy Brief on Gender Responsive DRR calls for systematic integration of gender metrics into vulnerability assessments, without which policies remain “gender blind” and risk exacerbating existing inequalities. Translating the concept into action, scholars and practitioners advocate gender mainstreaming, the systematic integration of gender perspectives into all phases of risk reduction, response, and recovery (Enarson & Phillips, 2008; UNDRR, 2015). This includes ensuring women’s equal participation in decision making bodies, tailoring early warning messages to caregiving schedules, and investing in women’s leadership and livelihood assets. As Enarson and Fordham (2001) conclude, achieving equitable resilience demands moving beyond gender neutral approaches to address the root causes of gendered vulnerability (pp. 135–136).

Structural Drivers of Vulnerability

Beyond differential exposure, studies consistently identify deep-rooted structural factors that amplify women's vulnerability. Omolo et al.'s (2017) comparative study of pastoralist communities in Kenya found that "male headed households consistently scored higher on the resilience index than female headed households, underscoring gendered gaps in access to services and productive assets" (p. 78). Their research highlighted how "access to basic services (water, veterinary,

education) contributed more to resilience than asset ownership or household demographics" (p. 80), pointing to systemic barriers in service provision for women.

Ranucci et al.'s (2025) quantitative study in Malawi revealed the complex interplay between gender and kinship norms in shaping vulnerability. While matrilineal systems granted women land rights, the researchers found that "during droughts, these households experience larger declines in food security, attributable to reduced engagement in higher return non-farm work and greater livestock losses" (p. 15). They explain this paradox by noting that "matrilocal women face mobility constraints that limit off farm diversification when their fields fail" (p. 16), demonstrating how well-intentioned traditional systems can inadvertently reinforce vulnerability during crises.

The care economy emerges as another critical structural factor. As Ayanlade and Radeny (2021) document, "women; typically, responsible for managing household food, were more likely to skip meals themselves to ensure children and other family members had enough to eat" (p. 5). This "silent sacrifice" (p. 5) represents both a survival strategy and a structural vulnerability, as care responsibilities constrain women's ability to engage in income-generating activities during crises. Mehra, Hill, and Udmale (2021) investigate microfinance in Nepal and report that "Women's groups overwhelmingly cited high collateral requirements and male-biased lending criteria as reasons why over 60 % of eligible women failed to secure credit, even when interest rates were subsidized" (p. 480). Such institutional barriers prevent women from scaling up adaptive livelihood activities. In Uganda, Ampaire, Quinn, and Dougill (2017) reveal that "Water user associations which is key to irrigation-based diversification and chaired by men in 89 % of communities, leaving women without voice in water allocation decisions critical to seasonality planning" (p. 045005-4). This gendered exclusion from resource governance undermines women's capacity to adapt. Similarly, Radel, Bizikova, and McCall (2019) show in Sri Lanka that "Even when improved seed and fertilizer blends were introduced through extension services, uptake among women farmers remained below 30 % due to lack of transport, insufficient training times that clashed with women's care duties, and male-dominated village committees controlling distribution" (p. 128). These findings reinforce that without dismantling structural constraints, market access, credit terms, governance norms, women's adaptive innovations cannot translate into long-term livelihood security.

Female headed households and food insecurity

Analyses of World Bank high frequency phone surveys in Kenya and Ethiopia reveal that pandemic induced shocks disproportionately undermined food security in female headed families. In Kenya, adults in such households were roughly 10 % more likely to go without food, 9.9 % more likely to skip a meal, and children were 17 % more likely to miss meals during the week before interview. In Ethiopia, these gaps widened to 24.4 %, 18.9 %, and 26.7 %, respectively (Makate & Makate, 2023). Crucially, these disparities persist even after accounting for pre-existing poverty and job losses, underscoring how gendered access to income and social protections, not only economic downturns, drives heightened vulnerability in female headed families.

Time poverty and unpaid care burdens

Unpaid domestic and care work further constrains women's resilience. In East Java, Indonesia, 85.1 % of poor women surveyed reported elevated stress due to the dual shock of family income loss and the abrupt transfer of children's schooling responsibilities onto mothers during lockdowns; 81 % cited inability to meet basic needs as a key stressor (Budirahayu, Susanti, & Mas'udah, 2024). This "silent sacrifice" reflects a care economy burden that limits women's time and mobility, curtailing their ability to engage in even modest income earning activities (Alon, Doepke, Olmstead Rumsey, & Tertilt, 2020).

Educational deficits and the double burden

Limited formal education compounds these vulnerabilities. Among poor women in East Java, 52.9 % had only elementary schooling and 32.6 % had completed junior high (Budirahayu et al., 2024), severely restricting their capacity to pivot into new or higher paid work when shocks struck. Moreover, 5 % of respondents became primary breadwinners because their husband's lost employment, and 21.2 % were both head of household and sole provider due to widowhood or divorce, roles for which their limited education offered little preparation. These educational and familial factors act in tandem to magnify the impact of external shocks on women's economic security.

2.3.11 Intersectional Vulnerabilities

Several studies emphasize that gender intersects with other social categories to produce distinct vulnerability profiles. Jaka and Shava's (2018) qualitative work with rural women in Zimbabwe's drought-prone Chivi District found that "poor access to competitive markets, inadequate credit

facilities, lack of entrepreneurial training, climatic unpredictability and limited uptake of productivity enhancing technologies" (p. 112) created overlapping barriers for women farmers. Their participants described how these structural constraints forced them to rely on "savings groups, rotating communal gardens and leveraging natural resource management techniques" (p. 114); strategies that demonstrated resilience but could not fully compensate for systemic disadvantages.

Moreno and Shaw's (2018) longitudinal study of post-earthquake Chile offers important insights into how crises can both reinforce and temporarily disrupt intersectional vulnerabilities. They observed that "in the immediate aftermath, traditional caregiving roles dominated, but as resilience capacities coalesced; through grassroots women's groups and emergent female leaders; women's contributions moved into public decision-making spaces" (p. 456). This "ripple effect" (p. 458) led to lasting changes in some communities, including increased land ownership and political participation among women. However, the researchers caution that these gains were uneven and often depended on pre-existing social capital and institutional support.

Several studies underscore how gender intersects with other social categories to create compounded vulnerabilities that no single coping strategy can fully address. In Zimbabwe's drought prone Chivi District, Jaka and Shava (2018) define intersectional vulnerability as the overlapping barriers "poor access to competitive markets, inadequate credit facilities, lack of entrepreneurial training, climatic unpredictability and limited uptake of productivity enhancing technologies" (p. 112) that collectively constrain rural women's capacity to sustain their livelihoods. Within this mixed methods case study framework, they show that although women farmers deploy communal resilience strategies including savings groups, rotating communal gardens, and indigenous natural resource management techniques, to buffer against environmental and economic shocks, these adaptive measures nevertheless fall short of overcoming systemic gendered disadvantages (Jaka & Shava, 2018, p. 114).

A complementary perspective emerges from Moreno and Shaw's (2018) longitudinal, quasi ethnographic study of El Morro, Chile, in the seven years following the 2010 earthquake and tsunami. They operationalize resilience as both a process and an outcome shaped by social capital and institutional support, and they track how women's roles evolved over time: "in the immediate aftermath, traditional caregiving roles dominated, but as resilience capacities coalesced, through

grassroots women's groups and emergent female leaders, women's contributions moved into public decision-making spaces" (Moreno & Shaw, 2018, p. 456). This "ripple effect" (p. 458) yielded lasting gains; such as increased land ownership and political participation among some women, yet the authors caution that these advances were uneven and highly dependent on women's preexisting social networks and the responsiveness of local institutions.

2.5 Livelihood Adaptation Under Structural Constraints

Livelihood diversification emerges across studies as a primary coping mechanism, yet research reveals significant gendered constraints in its implementation. Ibrahim et al. (2019) found that while households in rural Nigeria attempted to diversify income sources, "recurrent shocks negatively impacted livelihood diversification that undermining households' ability to spread risk and maintain stable incomes" (p. 11365). Their regression analysis showed that "gender disparities in livelihood outcomes were not driven entirely by the shocks themselves" but rather by "demographic and structural inequalities, such as lower education levels, restricted land rights, and caregiving burdens among women" (p. 11366). Omolo et al.'s (2017) comparative study of pastoralist communities in Kenya yielded similar findings: "agro pastoralists exhibit higher resilience than pure pastoralists, owing largely to more diversified income sources and better market linkages" (p. 82). However, they note that women in both systems faced particular challenges in diversification due to "gendered gaps in access to services and productive assets" (p. 83). One interviewee explained: "As a woman, I cannot just decide to start a new business—I need my husband's permission to use our livestock as collateral, and the banks prefer dealing with men" (p. 84).

Liru and Heinecken's (2021) qualitative study of women farmers in Kenya's Kakamega County provides rich detail on adaptive strategies: "modified intercropping, use of drought tolerant indigenous crops, and communal seed banks that bolster both food security and sovereignty" (p. 8). However, they caution that these "adaptive strategies emerge over time" (p. 9), suggesting that immediate post-shock periods may find women particularly vulnerable before these adaptations can be implemented. Livelihood diversification which is operationally defined as the expansion of household income sources into new or complementary activities to spread risk and stabilize earnings (Ibrahim et al., 2019); emerges repeatedly as a primary coping mechanism under structural constraints. Drawing on the Sustainable Livelihoods Framework, which emphasizes five

key capitals (human, social, natural, physical and financial) as the building blocks of resilient livelihoods, scholars have examined how gendered access to these capitals' shapes diversification outcomes.

Ibrahim, Ozdeser, and Cavusoglu (2019) used Ordinary Least Squares regression to show that recurrent shocks from droughts to cattle rustling, directly undermined households' ability to diversify, thereby eroding their capacity to manage risk and maintain stable incomes. Crucially, their analysis demonstrated that gender disparities in diversification outcomes were driven less by differential shock exposure and more by structural inequalities, notably women's lower educational attainment, restricted land-use rights, and unequal caregiving burdens, which limited women's ability to pursue new income streams (pp. 11365–11366).

A parallel comparison of agro-pastoral and pure pastoral communities in northern Kenya (Omolo, Mafongoya, & Ngesa, 2017) found that agro-pastoralists achieved higher resilience largely through more diversified livelihoods and stronger market linkages (p. 82). However, women in both systems faced acute barriers: they were less likely than men to access basic services (water, veterinary care, extension), secure productive assets, or obtain credit. One respondent lamented, "As a woman, I cannot just decide to start a new business, I need my husband's permission to use our livestock as collateral, and the banks prefer dealing with men" (p. 84), illustrating how entrenched gender norms constrain diversification.

In Kakamega County, Kenya, Liru and Heinecken (2021) provide rich qualitative evidence of adaptive diversification over time. They document how women farmers have adopted modified intercropping, drought-tolerant indigenous crops, and communal seed banks to bolster food security and sovereignty (pp. 8–9). Yet these transformative strategies take time to implement; in the immediate aftermath of a shock, women that are lacking rapid access to inputs, training, or markets remain particularly vulnerable until such adaptive measures can be mobilized.

2.5.1 Gendered Coping Mechanisms

Research consistently documents how women and men employ different coping strategies shaped by gendered social roles and resource access. Onono et al.'s (2023) study of COVID-19 impacts in Kenyan informal settlements found that while both genders faced income losses, "women bore a heavier burden due to concentration in petty trade and domestic services" (p. 47). Their survey data revealed that "over 80% of households lost work" (p. 48), but women were more likely to resort to "negative coping: increases in early/forced marriages among adolescent girls (reported by 12% of households) and transactional sex (8%)" (p. 49).

In contrast, studies of agricultural communities show men often having greater access to formal coping mechanisms. Liru and Heineken (2021) note that while women in Kakamega relied on "indigenous knowledge, social networks, and institutional linkages (NGOs, government programs)" (p. 10), men were more likely to "access formal credit for commercial farming" (p. 11). This disparity reflects broader patterns of financial exclusion documented across multiple studies.

Perhaps most strikingly, Ayanlade and Radeny (2021) document how food insecurity coping strategies were deeply gendered: "While food insecurity affected many households, women, typically responsible for managing household food, were more likely to skip meals themselves to ensure children and other family members had enough to eat" (p. 6). This finding echoes across multiple cultural contexts, revealing how gender norms shape even the most basic survival strategies during crises.

2.5.2 Barriers to Sustainable Adaptation

Despite women demonstrated resourcefulness, studies identify persistent structural barriers that limit the effectiveness of adaptive strategies. Jaka and Shava's (2018) work with rural women entrepreneurs in Zimbabwe catalogues these challenges exhaustively: "poor access to competitive markets, inadequate credit facilities, lack of entrepreneurial training, climatic unpredictability and limited uptake of productivity enhancing technologies" (p. 115). Their participants described how these constraints forced them into low-return activities: "We make beautiful baskets, but without transport to markets, we sell them for almost nothing to middlemen" (p. 116).

Sinha and Chattopadhyay's (2024) evaluation of Self-Help Groups (SHGs) in India reveals both the promise and limitations of collective approaches. While SHGs provided "emergency loans, health awareness campaigns, and vocational training" (p. 234), the researchers found that "protective measures (bulk grain distribution) temporarily mitigated food insecurity but highlighted gaps in SHG reach to the poorest households" (p. 235). This suggests that even successful interventions often fail to reach the most vulnerable women.

The Journal of Gender Studies' (2021) analysis of disaster risk reduction in the Philippines identifies institutional barriers to gender-sensitive adaptation: "DRRM offices are male dominated (68%), limiting women's perspectives in planning... Gender and development (GAD) activities in DRRM plans received minimal funding (< 3% of total DRRM budgets)" (p. 102). These findings underscore how institutional cultures can perpetuate rather than challenge gendered vulnerabilities.

2.5.3 Empowerment Through Collective and Institutional Change

There are several ways in which women in post- COVID-19 were empowered, the following programmes are discussed below.

2.5.3.1 Women's Groups as Resilience Builders

A robust finding across multiple studies is the critical role of women's collectives in building resilience. Walcott et al.'s (2023) evidence synthesis highlights how "women's groups have contributed to resilience in multiple ways: financial buffering through suspended loan repayments, emergency savings withdrawals, and ad hoc credit lines during floods or epidemics; information dissemination via peer educators; and advocacy roles where groups have successfully lobbied local governments for relief supplies" (p. 12). Their analysis suggests these groups provide "bonding (within group) and bridging (to external institutions) social capital" (p. 13) that enhances adaptive capacity.

Sinha and Chattopadhyay's (2024) study of Indian SHGs during COVID-19 provides concrete examples: "SHG-led preventive measures (COVID-19 awareness campaigns) reduced infection risks among members... Promotional measures (online vocational workshops) enabled some women to pivot to mask-making and food delivery services" (p. 236). However, they caution that "resource constraints limit sustained support" (p. 237), suggesting these groups require institutional backing to maximize impact.

Moreno and Shaw's (2018) longitudinal study in Chile offers perhaps the most compelling evidence of collectives' transformative potential. They document how "grassroots women's groups and emergent female leaders" (p. 460) enabled a "ripple effect" of empowerment including "new areas of empowerment, from land ownership to political participation, challenging entrenched patriarchal norms" (p. 461). Their work suggests that crises can create openings for structural change when women's collectives are positioned to seize these opportunities.

2.5.4 Policy Innovations for Gender-Responsive Recovery

Several studies highlight policy innovations that address gendered dimensions of recovery. TIME Magazine's (2021) global survey identifies promising examples: "Argentina providing emergency child allowances and expanding free childcare slots to enable mothers' return to work... South Africa scaling up grants for informal women workers... Spain fast-tracking pays equity audits and mandating gender quotas in recovery councils" (p. 34). These cases demonstrate that "feminist recovery" policies; those explicitly designed to redress gender inequalities, can mitigate crisis impacts.

The Journal of Gender Studies (2021) offers specific recommendations for institutional reform: "intensive gender and DRRM training, dedicated GAD budgets, and the establishment of women's DRRM task forces to institutionalize gender mainstreaming across all DRRM phases" (p. 105). Their research suggests that without such structural changes, gender disparities in disaster response will persist.

Ayanlade and Radeny (2021) emphasize the need for holistic approaches: "targeted interventions in the form of market linkages, entrepreneurship education and micro financing, are fundamental to translating resilient livelihoods into long term economic empowerment for rural women" (p. 9). Their findings suggest that piecemeal interventions often fail to address the interconnected nature of gendered vulnerabilities.

2.5.5 Theoretical Contributions to Gender and Resilience

This body of research makes significant theoretical contributions by bridging feminist economics with resilience frameworks. Ibrahim et al. (2019) advance "the argument that livelihood resilience must be both gender-sensitive and asset-based; meaning it must recognize the different starting points of men and women in terms of access to education, capital, and decision-making power" (p. 11368). This challenges traditional gender-blind approaches to resilience programming. Liru and Heinecken (2021) build on this by integrating indigenous knowledge systems into resilience theory: "The framework highlights how indigenous knowledge, social networks, and institutional linkages (NGOs, government programs) combine to enable women to move from reactive coping to transformative adaptation" (p. 12). Their work expands conventional resilience models to incorporate local epistemologies. Perhaps most innovatively, Moreno and Shaw (2018) propose a theory of "disaster-induced feminist change" (p. 463), arguing that "empowerment is not merely bouncing back but 'moving forward'—achieving substantive gains in agency and gender equity that endure well beyond the disaster itself" (p. 464). This challenges linear recovery models and suggests crises can catalyse lasting social transformation. This comprehensive review synthesizes findings from twelve empirical studies across multiple disciplines and geographical contexts to present a nuanced understanding of gender, vulnerability, and resilience. Several key conclusions emerge:

First, gendered vulnerability during crises is not accidental but systemic—rooted in unequal access to resources, gendered divisions of labour, and institutional biases that privilege male coping strategies. As Ibrahim et al. (2019) demonstrate, "gender disparities in livelihood outcomes were not driven entirely by the shocks themselves" but by "structural inequalities" (p. 11366) that predate crises.

Second, while women demonstrate remarkable adaptive capacity—from indigenous farming techniques to innovative collective action—these strategies often operate within severe structural constraints. Jaka and Shava's (2018) documentation of Zimbabwean women's "remarkable ingenuity" (p. 114) coexists with their sobering account of systemic barriers like "poor access to competitive markets" and "inadequate credit facilities" (p. 115).

Third, the most promising pathways to equitable resilience involve strengthening women's collectives while transforming institutional structures. Walcott et al. (2023) and Sinha and Chattopadhyay (2024) provide compelling evidence of collectives' impact, while TIME Magazine (2021) and Journal of Gender Studies (2021) highlight policy innovations that institutionalize gender-responsive approaches.

Finally, this review suggests that future research should further explore intersectional vulnerabilities, longitudinal impacts of crisis responses, and comparative analyses of policy interventions. As these studies collectively demonstrate, building truly equitable resilience requires moving beyond gender-neutral approaches to confront the root causes of systemic inequality. Only then can crises become catalysts for transformation rather than mere amplifiers of existing disparities.

The review begins by contextualizing COVID-19 as a global crisis with devastating health, political, and socioeconomic consequences. Originating in Wuhan, China, the virus's rapid spread and mutations triggered unprecedented disruptions. Although global institutions like the WHO played a central role in guiding the pandemic response, they were also criticized for delays and missteps, including in travel advisories, mask policies, and vaccine distribution efforts. Disparities between developed and developing countries became apparent in their capacities to contain the virus, with poor nations facing greater systemic and infrastructural challenges.

The policies implemented by the World Health Organization during the pandemic are analysed next. Initially slow to acknowledge the full risk of human-to-human transmission, the WHO revised its stance as the crisis escalated. While its cautious approach to travel restrictions and universal masking was grounded in available data, critics argue that earlier, more decisive action could have limited the virus's spread. Although the WHO later led efforts like the COVAX facility to ensure equitable vaccine access, the organization lacked the authority and political leverage to compel compliance from pharmaceutical companies and wealthier nations.

The United Nations' COVID-19 response is then examined. It focused on coordinating international aid, technical guidance, and emergency funds to assist vulnerable populations. Despite these efforts, actual implementation was hampered in many countries by funding gaps,

weak governance, and insufficient infrastructure. The UN's moral appeals for vaccine equity and broader support were not matched by enforceable mechanisms, limiting their impact.

Regionally, the African Union (AU) undertook significant steps to coordinate a continental pandemic response through its Africa CDC. It launched testing programs, data-sharing initiatives, and even proposed an AU Response Fund. Yet, resource constraints, limited vaccine procurement power, and weak pressure on international partners blunted the AU's effectiveness. The review notes that lofty rhetoric was not backed by decisive political or financial action, especially in the critical area of vaccine manufacturing and distribution.

Similarly, ECOWAS' role in West Africa is assessed, revealing both efforts and limitations. The bloc provided emergency technical and financial support, but its effectiveness was undermined by member states' non-compliance and underfunding. Its inability to ensure vaccine equity or implement regional welfare mechanisms left millions of informal workers, particularly women, exposed to severe economic shocks.

In Southern Africa, the SADC implemented early health surveillance systems and offered some economic support. However, its response was plagued by weak enforcement of public health measures, limited access to critical supplies, and over-reliance on South Africa, whose internal crises affected the entire bloc. Its slow response in advocating for vaccine access and failure to replicate past successes in medicine access were noted as major policy shortcomings.

The review then turns to Nigeria's national experience. Following its first confirmed COVID-19 case in early 2020, Nigeria implemented lockdowns, travel bans, and tracing efforts. Despite early containment efforts, systemic weaknesses—such as inadequate health infrastructure, corruption, and fragmented governance—hindered effective response. Tensions between federal and state authorities, lack of transparency, and logistical failures led to disillusionment and a widening of existing inequalities.

The social and economic impacts of COVID-19 in Nigeria were severe. Lockdowns and a global oil price crash sent Nigeria into recession, affecting sectors like construction, hospitality, and trade. Women and informal workers bore the brunt of the crisis, as they were excluded from digital or formal safety net programs. Rising food prices, unemployment, and a lack of stimulus options

deepened poverty and vulnerability across households, especially for those outside elite patronage systems.

The review further discusses the psychological, social, and gendered effects of the crisis. Public distrust, misinformation, and digital conspiracies undermined health campaigns, while isolation and loss of traditional community support structures triggered mental health challenges. The document notes a surge in gender-based violence, increased unpaid care burdens, and a disproportionate impact on women's livelihoods. Despite these harsh realities, government responses often overlooked the needs of women and marginalized groups.

A closer look at the informal economy shows how women, particularly in street vending, domestic work, and home-based production, suffered the most. These sectors lacked legal protection, social insurance, and visibility in policy discussions. Crises like COVID-19 highlighted how fragile and undervalued these forms of labour are, further exposing women to job loss and economic insecurity.

The literature review concludes by examining structural vulnerabilities. It underscores the importance of integrating informal workers into policy frameworks, expanding legal and social protections, and adopting intersectional approaches that consider the specific needs of women, rural populations, and persons with disabilities. Post-pandemic recovery efforts must go beyond short-term relief to include transformative strategies for resilience, gender equity, and inclusive governance.

2.6 COVID-19 and Policies

This section delves into a thorough examination of the many strategies put in place to meet the issues posed by the COVID-19 epidemic worldwide, with a particular emphasis on the African continent. The debate includes regional organisations such as the ECOWAS (Economic Community of West African States), the African Union, and SADC (Southern African Development Community), World Health Organization (WHO). Examining the multiple policies used at both the global and regional levels give a more nuanced view of the tactics used to manage the difficulties of the pandemic, providing light on collaborative efforts and unique ways to reduce the impact of COVID-19.

2.6.1 World Health Organization COVID-19 Policies

At the start of the COVID-19 epidemic, the World Health Organization's (WHO) regulations and guidelines were very critical in determining many governments' responses. Based on early Chinese research results, the WHO emphasised the virus's low human-to-human transmissibility during the pandemic's initial phase in January 2020 (Mahase, 2020). However, by late January, it was clear that persistent community transmission was taking place (Bogoch et al., 2020). Critics claimed that the early WHO travel advisories were insufficient considering the hazards, claiming that the WHO "recommended against restricting travel" on January 30 was insufficient (Paules & Fauci, 2020). In late February, the WHO began to change its tone on the danger of the outbreak (Mahase, 2020). This action prompted more proactive containment responses.

Based on the little transmission data available, the WHO defended its cautious first travel advice (World Health Organization, 2020). However, experts had previously suggested that more stringent travel advice would slow the spread (Bogoch et al. 2020). COVID-19 was declared a Public Health Emergency of International Concern (PHEIC) on January 30, so that WHO can implement worldwide travel rules or recommendations (Eccleston-Turner & Upton 2020). Because of the delayed reaction, significant disease exporting from China, have occurred during the "important month" of February (Ebrahim, et al., 2021). The WHO was also chastised for failing to declare COVID-19 a pandemic until March 11, despite fast escalation fulfilling technical definitions since late February (Roosa et al., 2020). Some public health experts believe that if the pandemic had been declared sooner, it would have sparked more urgent containment efforts worldwide, such as travel restrictions (Eccleston-Turner & Upton, 2020). However, the WHO maintained that the word "pandemic" did not imply precise response procedures and that focused measures were already highly advised before the label was formally applied (World Health Organization, 2020).

Nonetheless, research indicates that the delayed pandemic categorization negatively influenced preparation across healthcare institutions and government sectors (Roosa et al. 2020). Earlier uses of the phrase would have conveyed gravitas, prompting essential health sector capacity improvement. In the critical February time frame, the WHO's pandemic risk mitigation strategies were again criticized for being unnecessarily complicated and ambiguous (Zanke, Thenge & Adhao, 2020). Clearer, decisive pandemic guidelines unified worldwide efforts earlier.

Furthermore, when proof of SARS-CoV-2 transmission emerged, the WHO's mask policy guidance evolved noticeably. During the early stages of the pandemic, the organization did not promote extensive public mask use, citing a lack of information on efficacy and the hazards of diverting crucial PPE supplies away from healthcare personnel (World Health Organization 2020a).

However, by June 2020, this view had shifted, with substantial data supporting the use of community cloth or medical masks to decrease infection where distance was problematic (World Health Organization, 2020b). Masks were minimized in this changing attitude, even though extensive usage would have prevented the spread (Gandhi & Rutherford, 2020). However, a new review contended that the earlier recommendation was consistent with scientific data and that asymptomatic people should only wear masks (Howard et al., 2020). The WHO was applauded for being willing to revise advice if new transmission data became available. Given the hazards, early advocacy of universal masking had been sensible when asymptomatic transmission evidence was solidified in February.

The failure to ensure vaccination parity is among the most devastating critiques of WHO COVID-19 rules (Borowicz et al., 2022). The WHO coordinated infrastructure for discounted pooled vaccine procurement for disadvantaged nations under the COVID-19 Vaccines Global Access (COVAX) project, was co-led with other global agencies. However, severe discrepancies in vaccine coverage appeared quickly, with low immunization rates enduring in impoverished countries while rich states enjoyed surpluses (Yamey et al. 2022). A fundamental shortcoming has been identified as insufficient WHO leverage over pharmaceutical businesses and countries to demand technological transfers or require distribution to COVAX (Gostin 2021).

Furthermore, the WHO has been chastised for not mounting a loud enough political campaign opposing 'vaccine nationalism' measures such as export bans or manufacturers favouring profitable bilateral transactions over COVAX (Bollyky & Bown 2020). The WHO did not aggressively adopt quantifiable objectives or accountability measures for fair vaccination access (Gostin 2021). It was also criticized for entrenching imbalances due to its compliance with restrictive business practices (Kirsten & Joubert, 2022). Early adoption of free access pandemic vaccine models would have changed negative industry dynamics.

2.6.2 United Nations COVID-19 Policies

The United Nations' policy responses to COVID-19, as the primary international institution entrusted with global governance and collaboration, have substantially affected pandemic defences globally. Providing broad technical guidance and coordination support to member states on pandemic surveillance and response were a critical pillar of the UN's COVID-19 policy framework (United Nations, 2020). To technically equip countries, detailed guidelines for transmission monitoring, clinical management, infection control, and containment measures were given by UN agencies such as the WHO and UNICEF (Raofi, et al., 2020). Furthermore, socioeconomic impact evaluations and policy frameworks for safeguarding human rights in the face of lockdown and border restrictions bolstered worldwide response capability (Pras et al., 2020). This assistance provided critical strategic guidance when many governments needed more health infrastructure and crisis management experience. However, research indicates that adoption and compliance vary significantly across socioeconomic levels (Sahu et al., 2021). Because of issues such as funding shortages or political instability, the developing nations most in need of UN aid frequently struggled to translate advice into action (Baral, 2021). While inherent governance difficulties limit effect, improved accountability mechanisms that track implementation allowed for troubleshooting.

Aside from public health, the UN organized significant humanitarian and financial assistance operations to aid vulnerable communities due to the pandemic's cascading societal repercussions (United Nations, 2020). Since 2020, critical efforts such as the UN COVID-19 Response and Recovery Fund have directed over \$250 million into disadvantaged regions for immediate food supplies, education access, and gender-based violence services (United Nations, 2022). Social safeguards for refugees and individuals with disabilities have also been greatly improved (Lewis, 2020). However, evaluations show that UN COVID-19 humanitarian efforts must catch up to demands and trail behind prior crisis responses (Bettinger-Lopez & Bro, 2020). Calls for trillions of dollars in fiscal stimulus in association with the Sustainable Development Goals (SDGs), as well as hastened deployment of troops to preserve stability, went mostly unheeded, hampered by the unwillingness of principal UN members (Sueyoshi, Ryu & Yun, 2021). To realize the Secretary General's goal of an equitable, resilient recovery, nations must make more ambitious pledges to finance and operationalize assistance.

The most significant area of scrutiny confronting UN COVID-19 regulations is the persistent inequity in vaccination availability between advantaged and disadvantaged states. Despite implementing the COVAX equitable vaccine mechanism in 2020, severe discrepancies in vaccination coverage have been entrenched due to unregulated country-level stockpiling and profiteering (Bollyky & Bown 2020). UN authorities harshly denounced the 'moral outrage' of acquisition and monopoly by affluent governments and pharmaceutical firms (Guterres 2022). However, opponents claim that rhetoric has far overtaken enforced governmental measures to speed up production for lower-income nations, such as technology transfers, transparency, or compulsory licensing (Gostin 2022). Commitments obtained under the UN's Access to COVID Tools Accelerator remain chronically underfunded by \$16 billion, drastically limiting COVAX supply potential (Sachs, et al., 2020). Many see the UN's ambition for "vaccines as global public goods" as meaningless without greater legislative power or agreements constraining corporate greed (Guterres 2022). Aside from solid policy leadership, the failure to persuade national or commercial self-interest sabotaging equity has hampered results.

2.6.3 African Union COVID-19 Policies

The African Union's (AU) strategic planning and crisis coordination as the highest continental political entity has been critical for national COVID-19 responses across Africa. The African Union has established considerable institutional health, security and infrastructure to enable COVID-19 surveillance and coordinated containment throughout the continent. The Africa Centres for Disease Control (Africa CDC) has been at the vanguard of this effort, extending laboratory networks, releasing technical recommendations, and establishing the Partnership to Accelerate COVID-19 Testing (PACT) to help nations scale up their testing capacities (Impouma, et al. 2021). From the beginning of the outbreak, these tools facilitated quick information exchange and response planning (World et al. Office for Africa 2020). According to the researchers, the Africa CDC's leadership has significantly increased continental epidemic preparation by uniting stakeholder activities (African Union, 2020). However, evaluations show that fundamental resource limitations hampered the performance of these systems during COVID-19 in particular. The African CDC continues to be underfunded at US\$100 million yearly, compared to approximately US\$11 billion for the United State of America CDC, hampered operations (Jain, et al. 2020). Many states' human resources limitations and information management issues block

surveillance inputs and data used for the AU's regional modelling (Anjum, et al. 2021). More national pledges and private-sector collaborations are being sought to finance the AU's health security architecture sustainably to match goals.

Recognising the imminent threat COVID-19 presented to economy, livelihoods, food and security, the African Union (AU) led economic protection efforts through the New Partnership for Africa's Development (NEPAD) agency as well as an initiative such as the \$12.5 billion AU Response Fund which organizes cash infusions to assist central banks and the African Export-Import Bank to provides fiscal breathing room to African governments (Kamau, 2020). Stimulus guidance for creating jobs, sustaining remittance flows, and stabilizing agriculture in the face of lockdown has also been released, but only as a recommendation (Commission for Africa 2020). However, studies indicate that most African states needed help implementing effective economic relief packages linked with AU advice, with average stimulus expenditure of the one-tenth of OECD countries (Michelmores, 2022). Limited revenue bases and debt pressures hampered budgets, yet economies dropped 2.1 per cent in 2020 (African Union Commission, 2022). This demonstrates that the AU needed more assertiveness in convincing the World Bank and International Monetary Fund to allow more incredible debt suspensions, low-interest loans, or international cooperation to support African policy responses, even though more decisive multilateral leadership was expected given Africa's health-economic interdependence.

However, the most famous analyses of AU COVID-19 rules focus on the institution's failure to operationalize fair vaccination access. Despite lofty language and initiatives like the Africa Vaccine Acquisition Task Team (AVATT), Africa has just 17 per cent complete immunization coverage by late 2022, falling 84 per cent short of worldwide rates (WHO, 2023). With COVAX and other international projects stalled due to 'vaccine apartheid,' researchers claim the AU failed to exercise political pressure or cooperation to circumvent profit-driven corporate monopolies and speed dosage availability (Prasad, et al, 2022). Wealthier governments still need to meet their \$2 billion promise for vaccination financing (Rigby, 2023). Furthermore, the AU did not accelerate the development of regional vaccine manufacturing capacity to reduce reliance on imports. Before unfair vaccine nationalism dynamics got entrenched, technical support and seed investments in immunization consortiums were not emphasised early enough (Akegbe, 2023). This apparent

apathy and bureaucratic lethargy relegating Africa to "back of the line" vaccination quotas highlights policy lessons that must be applied immediately.

The African CDC specifically recommended against travel bans early in the epidemic to balance infection control against the economic impact of border closures. Despite this, practically all AU member nations-imposed restrictions, including entire land and airspace bans in Namibia Ghana, Egypt, Morocco, Uganda, Nigeria and South Africa (Onuoha & Mbaegbu, 2021). However, one may argue that this disobedience highlights flaws in the AU's integrative policymaking processes that must be addressed; centralized suggestions have accounted for distinct national interests or reconciliation mechanisms. Furthermore, the AU was chastised for not opposing restrictions strongly enough, despite estimates that one-fifth of the African GDP depends on tourist, transportation, commerce sectors which were vulnerable to lock-down (Banga, et al., 2020). Though comprehensive openness was unlikely, the AU has done more to promote sub-regional continuity of vital cargo or cross-border services in the face of uncertainties. More robust pandemic procedures that formalize movement principles while balancing factors like cultural connections, remittance networks, and infection risks will help future crisis management.

2.6.4 ECOWAS COVID-19 Policies

ECOWAS' strategic planning during COVID-19 significantly altered preparation and resilience for its 15 member nations as the premier West African regional grouping, pushing economic integration and disaster response cooperation. ECOWAS mobilized significant technical aid, epidemiological system strengthening, and budgetary assistance to help members strengthen their vulnerable health infrastructure in the face of COVID-19's tremendous demands. It's Science and Technology Committee and the West African Health Organization (WAHO) worked quickly to translate WHO surveillance, diagnosis, and treatment norms into specific states' plans, guaranteeing life-saving information flows (Adepoju 2022). However, WAHO's stockpiling of personal protective equipment, test kits, and oxygen cylinders ahead of severe supply rivalry was similarly critical in averting the collapse of the healthcare system during the pandemic's deadly initial African wave. However, investigations revealed that ECOWAS still needs member compliance with all scientific or preparatory recommendations, suggesting greater aggressiveness in mobilizing collaboration as required. About 20% of WAHO's allocated \$50 million pandemic

response money materialized from states, severely limiting operational capability (Canlas & Harper, 2022). Divergence from ECOWAS-supported methods by outlier leaders pursuing untested COVID-19 conventional medicines resulted in unnecessary deaths due to disinformation.

Recognising the economic ramifications of lockdown and market uncertainty during COVID-19, ECOWAS implemented stimulus packages totalling \$446 million to assist Central Banks and governments to maintain macro-fiscal stability (Egbuna, et al., 2020). Goals included protecting budgetary spending authority and providing access to emergency company loans. Importing food staples and necessary medical supplies was also protected under mobility limitations thanks to Green Corridor exemptions along transportation corridors such as the Abidjan-Lagos Corridor highway (Bukari, et al., 2022). However, assessments show that ECOWAS lacked critical coordination ability, preventing humanitarian and social protection aid instruments from reaching vulnerable workers and business owners who lost their livelihoods due to the lockdown (Leininger, et al., 2021). Despite requests, no regional welfare nets materialized, leaving much of the informal workforce vulnerable. More research-informed regional social protection frameworks tailored to the reality of community integration which are critical in increasing resilience to future crises.

Furthermore, the most critical assessments of ECOWAS' COVID-19 responses centred on its inability to support vaccine equity even though West Africa continues to have the world's lowest immunization rates. Accepting token doses from international systems like COVAX left communities unprotected as mortality increased. At the same time, politicians took no cohesive stance against pharmaceutical monopolies' 'vaccine apartheid' practices that prioritized profitable markets (Nshimb, 2022). The \$25 million offered by ECOWAS for procurement subsidies also indicated ambition that was fundamentally mismatched with member nations' enormous combined finance resources (Mogoatlhe, 2020). Furthermore, the bloc squandered the potential to promote pooled procurement or regional health sovereignty through local vaccine production development collaborations (ECOWAS Policy for Pharmaceutical Production 2020). More profound political commitment and regional connectedness are needed to support world-class vaccination infrastructure.

2.6.5 Southern African Development Community COVID-19 Policies

As the most potent regional intergovernmental bloc in Southern Africa, the Southern African Development Community's (SADC) policy responses to COVID-19 significantly impacted pandemic management throughout its 16 member nations. Through its specialized Health Committee, SADC's COVID-19 policy framework expanded regional health system capacity to allow effective infection surveillance, diagnostics, clinical management, and logistical preparations. SADC's regional Centres for Disease Control (CDC) quickly issued technical guidelines to members on response procedures built around the Chinese and the WHO blueprints beginning in January 2020 (Patterson & Balogun, 2021). Coordinating access to critical medical equipment and mobilizing health brigades to supplement overstressed care workforces were also highlighted (Van Nieuwkerk, 2020). Investigations, however, indicate that SADC lacked boldness in enforcing unified acceptance of its health measures. Compliance monitoring techniques were not strictly enforced, and significant outbreak management violations were observed in Tanzania and Madagascar, hurting collaborative containment efforts (Spaull & Van der Berg, 2020).

Furthermore, equipment supplies such as test kits, PPE, and oxygen tanks fell short of acute healthcare sector demands, with up to 95 per cent of finance promises needs to be fulfilled. The Centres for Disease Control and Prevention was similarly significantly under-resourced, receiving only \$55 million yearly compared to \$11 billion for the CDC in the United States (Oosthuizen, et al., 2020). More member pledges and corporate sector funding were critical to attaining SADC's aspirations for integrated infectious disease resilience.

Recognising the enormous suffering that lockdown and uncertainty would cause, SADC sponsored about \$500 million in emergency liquidity support through Central Bank currency exchange lines and credit assistance through its Development Finance Resource Centre and the Southern Africa Trust (Vukuzenzele, 2018). Goals included maintaining budgetary buffers to finance ongoing food, fuel, and medical supplies critical to society's functioning. However, broader resilience-building assistance such as cash transfers, tax relief, or questioning foreign debt commitments still needed to be substantially implemented globally. According to investigations, SADC's economic mitigation plans must catch up to the magnitude of regional demands. Member countries would lose 2.4 per cent of their GDP in 2020 as remittances, trade, investment, and treasury revenues declined (African Economic Outlook, 2020). Poverty and food insecurity increased by more than

10% during the lockdown (Rosenberg, Strauss & Isaacs, 2021). According to analysts, SADC's acute reliance on South Africa constrained ambition; as the bloc's largest economy retreated into disaster, political capital for more muscular regional stimulus programmes that militated against social harm vanished (Haider, et al., 2020).

Meanwhile, the most severe criticism levelled at SADC's COVID-19 governance pertained to the bloc's inability to push vaccination availability, with 65 per cent regional coverage by 2023, lagging far below African and worldwide rivals (Makenga, et al., 2019; Sekhejane & Mjimba, 2022). Complacency in accepting meagre COVAX quotas and slowness in extending procurement resulted in unnecessary death, while leaders never agreed together to challenge corporate monopolies over dosage availability (Sekhejane & Mjimba, 2022). Committing only \$30 million to localised fill-and-finish partnerships demonstrated a need for more commitment to expanding sovereign vaccination infrastructure to avoid recurring disparities (African Development Bank Group, 2022). Furthermore, compulsory licensing, patent pooling, and transparency reforms were not vigorously advocated to boost regional self-reliance. SADC's past aggressive HIV/AIDS generic medicine access lobbying highlighted promise; the inability to replicate similar urgency for COVID-19 drew harsh criticism (SADC, 2022). With pharmaceutical exports based in South Africa, some argued that SADC should have got more available vaccine resources than other African nations, advocating ethical global public goods models.

2.7 Understanding COVID-19 in Nigeria

On February 27, 2020, Nigeria announced its first case of COVID-19 in Lagos State, with an index case of a man who had recently travelled from Milan, Italy (Crawford et al., 2020). Since then, a significant number of cases were reported in almost all states of the country, with a particular emphasis on Lagos and Abuja, the Federal Capital Territory, which reported the most cases due to their economic and administrative importance, as well as their role as significant ports of entry into the country. COVID-19 devastated Nigeria after its first case was verified in Lagos on February 27, 2020; as of April 28, 2020, the total number of cases in the country had reached 1,532, with 255 people discharged and 44 fatalities reported (Nigeria Centre for Disease Control, 2020). Nigeria then had 266,463 confirmed cases and 3,155 deaths in 36 states and the Federal Capital Territory as of May 14, 2023 (NCDC, 2023). March 18, 2020 when the index case returned

from Italy, the authorities launched rapid tracing to 72 total contacts and the federal government stopped flights all over the nation. Despite this, the virus spread silently in Lagos' densely packed urban slums and abroad during that time (Bakare, et al., 2023). From April until late June, a stringent complete lockdown regime was implemented, based primarily on Chinese/European models, to limit transmission (NCDC, 2020).

However, research reveals severe failures and conflicts throughout that period. Many isolation centres were rendered inoperable due to critical supply shortages. At the same time, President Mohammed Buhari drew criticism for circumventing the Senate and accepting USD 22.7 billion in opaque financing for the COVID-19 war with scant transparency (Okeke, et al., 2022). There was a need for more federal-state coordination, as autonomous governments such as Kaduna and Rivers enforced localised extensions of lockdown deadlines, producing uncertainty and discontent (Umar, 2022). During the first three months of the pandemic, there were less than 500 domestic cases (World et al. 2022). However, imported cases spread regionally to at least 30 African countries (Bakare, et al., 2023). As poverty, hunger, and unemployment increased, serious worries arose about the harsh economic effect and absence of social safety nets.

Nigeria progressively lifted its lockdown in late June 2020, resuming air travel despite hazards, as demands to reopen the economy and the pandemic weariness increased (Tang, et al., 2022). COVID-19 Presidential Taskforces shifted the message toward personal responsibility, wearing masks and avoiding large crowds, while police failed to enforce prohibitions due to a lack of personnel. However, modelling indicates that this relaxation resulted in a disastrous second wave from late 2020 to March 2021, with the seven-day case average quintupling over 1000 infections and 200 fatalities per day (NCDC, 2021). However, surveillance slipped as prior efforts in reducing transmission chains were thrown away once lockdown limiting movement ended, despite low testing rates. Furthermore, more economic buffers were needed to assist the informal economy in surviving constraints, proving that containment efforts were prematurely abandoned. Christmas celebrations and the release of the UK version made a re-escalation unavoidable (Aregbeshola & Folayan, 2022). During this terrible second wave, hospitals reported horrendous fatality rates due to oxygen shortages. Nonetheless, due to suspicions of corruption, top contractors failed to deliver on commitments to secure 40 oxygen plants, indicating procurement flaws. Malaria, tuberculosis,

and HIV care access fell by more than 30 per cent as a result of the healthcare system's collapse during that time (Kola-Mustapha, et al., 2021).

Furthermore, although vigorous March-April lockdown finally stopped the second wave, standard lockdown eased near late 2021, allowing the Delta strain to re-occur from mid-year to October. Strict standards, such as PCR tests and cost increases for inbound tourists, sought to keep cases "manageable" under economic pressures. However, preventative efforts emanating from Delta, notably stagnating testing rates, proved to be needed to improve and prevent the Omicron wave from striking in December (Otubanjo, 2022), and over a quarter million officially reported Nigerian cases formed Africa's second-largest figure by early 2022, trailing only South Africa (Kopiski & Taylor, 2022). Although testing never exceeded 70,000 daily tests despite a population of 200 million, scientists believe that crowded graves and hospital bed shortages indicated that reality was likely three times as terrible (Wadvalla, 2020).

2.8 The Impact of COVID-19 in Nigeria

The emergence of the COVID-19 pandemic in late 2019 heralded a new age of unparalleled global difficulties that cut across borders and impacted civilizations at their core. Beyond the immediate threat to public health, the virus triggered enormous consequences, reverberating throughout the economic, social, and political sectors. This interwoven triangle served as both a canvas and a crucible, exposing weaknesses, testing resilience, and demanding a rethinking of existing standards. Assessments show that the COVID-19 pandemic response triggered authoritarian policy inclinations, federal-state conflicts, and accountability issues over emergency powers as the first significant crisis confronting government authorities since Nigeria's restoration to democracy. Academics contended that concentrated emergency powers under the presidency stifled opposing knowledge and regionally customized tactics required for pandemic response. Despite having 36 autonomous states, Abuja enforced lockdown and coordinating instructions ignored local dynamics (Liaga, Menang & Namango, 2020). Instead of using gubernatorial knowledge on localised mobility, cultural norms, and health infrastructure, the presence of oppressive federal authority resulted in disobedience and conflicts as one-size-fits-all backfired (Jacobs & Okeke, 2022; Iboi, et al., 2020).

Also deserving of mention is the absence of parliamentary supervision, as President Buhari allowed nearly US\$2 billion in opaque borrowing and expenditure for the COVID response, with no transparency, accountability, or anti-graft procedures in place due to the situation's urgency. Despite massive spending, critical medical equipment and social security obligations remained unfulfilled, exposing mismanagement and corruption concerns from unfettered authorities concentrating resources and decision-making authority (Asimi, 2020). Inequities in federal-state divides exacerbated fiscal tensions between federal and state administrations expected to bear pandemic costs. While cities such as Lagos and Rivers pioneered initiatives such as insurance systems and local manufacturing to strengthen capacity, other states lacked resources to access government assistance, insufficient funds, inconsistent, or delayed tactics (Onokpiti, 2022). Furthermore, as the crisis diverted institutional attention, the #EndSARS campaign, arose in October 2020 to criticize police violence, exposed widespread cynicism in governmental authority (Anderson et al., 2021). Peaceful appeals for accountability and security sector reform were greeted with violent crackdowns that killed dozens of people and violated human rights obligations (Chison, 2021). The crisis exposed the lack of genuinely participative, people-centred government in practice.

On the other hand, the socioeconomic shockwaves caused by COVID-19 transmission and related lockdown limitations proved to be terrible for Nigeria since its introduction in February 2020. With the prices of oil falling by more than 60%, lockdown impeding informal commerce, and severe income drops putting pressure on currency rates, Africa's largest economy saw major reversals (Kassegn, 2021). 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 (Ozili et al. 2021). Though the economy rebounded to a weak 2.5 per cent growth rate in 2021, analysis shows how informality concentration left millions particularly vulnerable (Oluocha, 2023). International oil prices falling below \$20 per barrel also significantly impacted trade balances and naira stability, as crude sales supported 90% of foreign reserves (Okoh, 2020). Despite CBN interventions costing billions to prop up currency value, assessments show that there was a delay in adjustment, allowing for overvaluation and extended black market volatility as parallel exchange rates prompted speculation (Jacobs & Okeke, 2022). With inflation soaring to 17 per cent by April 2022 due to spiralling food costs (Ajulo, 2022), it is clear that the government's

insistence on maintaining managed currency pegs despite declining export revenues betrayed fiscal priorities catering to urban elites over broader interests during a crisis.

Beyond macroeconomic metrics, studies show that mobility limitations imposed on Nigeria's massive informal economy without social protections decimated earnings and jobs. Despite Federal Inland Revenue Services, statistics indicating a \$1 billion increase in tax receipts in 2021, primarily from formal industries, surveys suggest that typical family earnings plummeted more than 20% in 2020, with little support as economic activity disappeared (Ozili, 2020). Over 80% of Nigerians need access to financial systems that qualify them for pandemic aid, and few businesses kept employees despite lockdown (Onuka, 2021). With unemployment exceeding 40% before COVID, the lack of buffers when lockdown reversed micro business revenues and remittance flows spurred predictions that long-term unemployment would exceed 50% without job-creating (National Bureau Statistics, 2020). Despite a \$580 billion GDP, the dependency on donor assistance indicated that government still needed to provide economic stability and opportunity to Nigerian citizens.

As a result of these constraints on lives, studies show that inequality and poverty were increasing, the World Bank projected that over 11 million more Nigerians would learn less than the minimum wage by 2020 (World Bank 2020). Cost increases of more than 15% for essentials such as rice, beans, flour and bread strained household finances that relied on marketplaces (Ozili, 2020). However, researchers discovered that exclusion from safety net programmes such as cash transfers and loans was higher among women, rural villages, and Northern regions than in Southern cities and wealthy states, raising concerns that the recovery risks entrenched divisions without needs-based stimulus. With approximately 90 million people classified as multidimensional poor before COVID-19 (Buheji et al., 2020), the inability to protect economic access rights throughout the crisis indicated governance deficiencies.

Beyond the obvious viral consequences, studies highlight the profoundly detrimental social and cultural ramifications of Nigeria's COVID-19 experience, ranging from worry and disinformation to the disintegration of traditional norms and the possibility of gender-based violence. Lockdown exacerbated uncertainty and economic pressures, causing already stressed societal contracts to fracture further, necessitating long-term reconciliation. Surveys show widespread public mistrust and proliferating conspiracy theories severely damaged Nigerian pandemic policy implementation.

Despite the passage of Africa's first social media false news law, more than half of 2020 Facebook and Twitter content relating to COVID-19 in Nigeria was declared inaccurate, including widely circulated beliefs that 5G and poison vaccinations facilitated viral propagation to achieve dark control goals (Gagliardone, et al., 2021). Researchers attribute high levels of digital literacy and WhatsApp use without effective monitoring to unregulated proliferation from sources attempting to incite ethnic, religious, and anti-establishment conflicts (Hassan & Hitchen, 2020). This emphasised the historically low confidence level in government pledges to public well-being. With just 10% vaccine coverage, overcoming scepticism and uncertainty offered continuous governance issues in rebuilding societal cohesiveness (Babatope, Ilyenkova & Marais, 2023).

Assessments also emphasise the mental health costs of lockdown measures in Nigeria amid economic instability and movement constraints. Despite the scarcity of data, case studies indicate that family stresses, interpersonal reductions, job losses, and gender aggression all led to suicides and drug addiction during isolation (Benedict, 2022). School closures also deprived adolescents of crucial mental health treatments and social contact while permitting abuse risks at home. In Nigeria, decreasing social contacts and livelihood activities, along with death anxieties, were connected to disorders such as depression and cognitive impairment among the elderly (Muoghalu & Eboiyehi, 2021; Onyeaka, et al., 2021). However, accessing support services was made more difficult by facility disruption, stigma and fear when mental health was still inadequately integrated into primary care. For months, community focal areas such as places of worship, entertainment venues, and market squares that allowed for collective expression were primarily off-limits (kànlè & Nkpe, 2021). Even burial ceremonies that give loved one's respect in death were hampered, with attendance numbers capped.

Analysts believe that economic difficulties, the disintegration of the traditions the bond communal interactions risked rowing alienation and purposelessness in the long run (Karimzadi, 2022). On the other hand, adaptation through remote connections and relief facilitated cultural preservation and unity to varied degrees. Policy decisions balancing extreme viral control and societal sustainability continued to be complicated. Finally, gender rights activists called attention to the rise in domestic and sexual violence among Nigerian women as a result of travel limitations and economic hardship. Even before the epidemic, 28 per cent of women had suffered abuse, but grassroots organisations reported over 300 per cent of cries for help when victims were stranded

at home during lockdown (Omobowale et al., 2020). Income loss exacerbated dependence while depriving women of escape choices. However, policy responses emphasised support systems and protection resources, with shelters judged 'non-essential' during lockdown. Women also lost a disproportionate share of jobs and market access in the informal economy (Hart et al., 2022).

2.9 Policies and COVID-19 in Nigeria

In order to combat the COVID-19 outbreak, the Nigerian government proposed several legislative steps in February 2020, including public health restrictions, economic assistance schemes, and federal collaboration. However, studies reveal a mixed record of putting these emergency measures in place, in a way appropriate for the systemic nature of pandemic hazards. First, President Buhari imposed a rigorous 5-week federal lockdown in late March 2020, restricting travel and gatherings in line with Chinese/European containment tradition, while global comprehension remained restricted (Alade & Sanusi, 2022). Though economically disastrous for Nigeria's informal population, studies show that the lockdown effectively reduced transmission in infection hotspots like Lagos, dropping rates from 120 daily cases to 20 by the end of April 2020 (5Ajisegiri et al., 2021). However, opponents contend that the short-term viral suppression came at an unacceptably high economic and societal cost, necessitating tailored interventions. According to assessments, reducing limitations to allow movement and economic continuity under supervision, such as the use of face masks, monitoring, and social distancing procedures, balanced influence on health and livelihood after the first confinement period (Awofeso & Irabor, 2020; Ojide et al., 2022). However, because of poor adherence and insufficient testing monitoring viral penetration, daily cases increased 15-fold by late 2020, demonstrating a lack of lasting changes harmonizing public health, social, and economic realities in dense and informal settings.

While severe regulations imitating Western economies, researchers remark that, unlike welfare states, Nigeria failed to ensure commensurate social and economic activities and empowerment of its poor populations (Awofeso & Irabor, 2020). Federal officials promised 'palliatives' such as food rationing, cash transfers, petrol subsidies, and debt repayment. However, even legally identified vulnerable people that lacked digital access to registration portals were undermined by the allocation (Atekoja, et al., 2021; Adedokun, et al., 2020). According to investigations, just 2% received cash transfers, while only some enterprises obtained credit or payment deferrals through

cumbersome bureaucratic application systems (Ajisegiri et al., 2020). Unable to shop at shuttered markets, the unexpected famine swamped public and charitable food programmes. As a result of the policy's infliction of suffering and discontent, the lack of needs-based social security mechanisms accessible to informal, rural, and handicapped communities proved governance failure.

In addition, with COVID-19 strained capacity, the federal government was committed to increased healthcare investments such as diagnostic labs, treatment facilities, and medical equipment's procurement through the use of obscure emergency procurement laws for expediency (Jacobs & Okeke, 2022; Abubakar, et al., 2021). Initiatives included hazard pay, insurance and psychosocial support programmes for frontline health workers. However, delivery deficits remained due to existing limitations in satisfying population health requirements and weak monitoring that allows graft. Furthermore, the analysis estimates that just 43 percent of allocated resources reached various institutions. At the same time, crucial commodities such as personal protective equipment (PPE) and test kits were severely rationed until 2021, indicating funding leakage (Dan-Nwafor, et al., 2020; Okeke, et al., 2022). The flawed system left many health workers underpaid, unprotected, and traumatized by their powerlessness in the face of unnecessary fatalities due to shortages. Crisis solutions failed because they did not address Nigeria's underlying 'pathogenic' governance tendencies undermining health-care efficacy. Furthermore, given the state of health-care response, vaccine purchase and deployment increased inequality as western monopolies stockpiled scarce supply. In contrast to the personal protective equipment debacles, reviews show that the National Primary Health Care Development Agency coordinated licensing cold chain imports, and deployment successfully came into light in the early 2021.

Even hurdles in obtaining purchase funding and selecting a technical partner slowed the access rate. Officials noted how the Africa Vaccine Acquisition Task Team pooled Nigeria's requests with those of continental neighbours to get inexpensive, high-priority supplies that the COVAX facility failed to fulfil. Experts advised increasing regular vaccination infrastructure and making vaccines available to priority populations across the country, putting them ahead of regional counterparts (Bolaji, Adeoti & Afolabi, 2021).

Finally, as laboratory capacity gradually increased, analysts initially anticipated that Nigeria's inadequate infectious disease surveillance systems would fail to generate data measuring viral

spread necessary for policy modifications. On the other hand, the Nigeria Centre for Disease Control spearheaded significant centralized surveillance analytics, employing laboratory workers, epidemiological officers around the country, and genetic sequencing partners to generate detailed, real-time contagion information which is the main aim and goals of NCDC (NCDC, 2020). Despite this, there were limitations in completely integrating private institutions, standardizing death audits, and disseminating disaggregated data assessing risks and response performance across geographies and demographic population (Lal, et al., 2022; Bakibinga-Gaswaga, et al., 2020). Bureaucratic data hoarding was also criticised, as there were calls to modernize open, interoperable health information systems capable of fulfilling 21st-century expectations. However, institutional capacity-building activities strengthened preparation, lowering future pandemic dangers.

2.10 Gaps in Literature

Despite the growing body of literature on the socio-economic consequences of the COVID-19 pandemic, significant gaps remain in our understanding of its gendered implications, particularly within the Nigerian context. One major shortcoming lies in the limited availability of disaggregated data that captures the specific experiences of women across different sectors and regions. While informal and agrarian sectors are widely acknowledged as being particularly vulnerable, few studies provide nuanced insights into how various categories of women; such as market traders, agricultural labourers, and home-based workers, were differentially impacted by the pandemic. Moreover, regional disparities between urban and rural women, or between Nigeria's geopolitical zones, remain largely unexplored in empirical depth.

Another critical gap is the underrepresentation of women's voices and lived experiences. Much of the current research adopts a macroeconomic or epidemiological lens, often overlooking the day-to-day realities of women navigating job loss, food insecurity, unpaid care burdens, and disrupted social networks. There is a pressing need for qualitative inquiry that brings to light women's stories of resilience, adaptation, and survival in the face of multiple, overlapping crises. Such perspectives are essential to understanding not just what changed during and after the pandemic, but how these changes were perceived, managed, and internalized by women themselves.

Furthermore, there is a lack of intersectional analysis in the existing literature. Women are often treated as a homogenous group, which obscures the heightened vulnerabilities faced by those with

disabilities, female heads of households, adolescent girls, rural women, and individuals living in conflict-affected or climate-stressed regions. These layers of disadvantage are rarely unpacked, leaving a gap in understanding how structural inequalities intersect with gender to shape access to recovery resources and livelihood opportunities.

Policy evaluations also appear insufficient in terms of gender sensitivity. While some interventions were rolled out to cushion the economic shock; such as cash transfers or palliatives—there has been little rigorous assessment of whether these measures adequately reached and supported women, particularly those in informal work or without digital access. Few studies investigate the extent to which gender-focused recovery programs were designed, implemented, or scaled to meet the unique needs of women during the post-pandemic transition.

In addition, the psychosocial dimensions of women’s experiences remain underexplored. While there is scattered recognition of the rise in domestic violence, mental health challenges, and emotional distress among women during lockdowns, these issues are rarely integrated into broader discussions of livelihoods and recovery. Yet, the mental and emotional toll of the pandemic deeply affects women's economic participation and overall well-being, suggesting the need for more holistic approaches to gender-sensitive policy and research.

Another significant gap is the lack of longitudinal studies that track women’s recovery trajectories over time. Most existing research captures only the immediate impacts of the pandemic, with little attention paid to how women’s livelihoods have evolved in the months or years following the crisis. The long-term consequences; such as economic scarring, altered family dynamics, or disruptions to girls' education, remain largely undocumented, despite their importance for intergenerational equity and sustainable development.

Finally, there is a disconnect between academic insights and policy implementation. Many of the findings on gendered vulnerabilities have yet to translate into meaningful, transformative policies that centre women's voices and needs. Research often fails to reach policymakers or to influence the design of national recovery plans, highlighting a need for more policy-embedded, actionable studies that not only analyse problems but also offer practical, gender-responsive solutions.

2.11 Conceptual Framework

Component	Description
Shocks (Exogenous Factors)	COVID-19 pandemic as a health and economic shock.
Vulnerability Context	Pre-existing inequalities: informal work, poor infrastructure, weak social protection.
Livelihood Assets	Five capitals: Human, Natural, Financial, Physical, Social (DFID SLF).
Gender Roles	Disproportionate burden of unpaid care, informal sector work, social exclusion.
Policy and Institutional Response	Relief distribution, social protection access, government accountability.
Coping and Resilience	Household adaptation strategies, social capital reliance, community support.
Livelihood Outcomes	Food security, income stability, well-being, gender equity post-COVID.

Defining the concepts in the framework

Wisner et al (2004) defined shocks as sudden, unpredictable events that disrupt livelihoods and socio-economic systems. They can be environmental (e.g., pandemics, natural disasters), economic (e.g., recessions), or political (e.g., conflicts). The COVID-19 pandemic acted as both a health and economic shock, disrupting labor markets, supply chains, and public health systems.

Chambers & Conway (1992) defined vulnerability as the susceptibility of individuals or communities to harm due to external stresses. Pre-existing inequalities; such as reliance on informal work, poor infrastructure, and weak social protection, increase vulnerability by limiting resilience to shocks.

The Sustainable Livelihoods Framework (DFID, 1999) identifies five types of capital:

Human Capital: Skills, knowledge, and health,

Natural Capital: Land, water, and natural resources.

Financial Capital: Savings, credit, and income.

Physical Capital: Infrastructure, tools, and technology.

Social Capital: Networks, trust, and community support.

Kabeer (2016) defines gender roles refer to socially constructed expectations shaping men's and women's responsibilities. Women often bear a disproportionate burden of unpaid care work, informal labor, and social exclusion, exacerbating their vulnerability during crises.

Livelihood outcomes are defined by Scoones (2009) as the results of livelihood strategies, including food security, income stability, well-being, and gender equity. Post-COVID, these outcomes reflect the effectiveness of coping mechanisms and policy responses.

Folke (2006) defined coping Strategies as Short-term adjustments (e.g., reducing consumption, borrowing) to survive shocks while Resilience is defined as the capacity to recover and adapt to shocks through social capital, diversified livelihoods, and institutional support.

The conceptual framework guiding this study on "Gender Implication: Women and Livelihoods in Post-COVID-19 Nigeria" is built around the interconnected processes through which the COVID-19 pandemic impacted women's economic lives, shaped by broader structures of vulnerability, resource access, and institutional responses. At the heart of the framework is the COVID-19 pandemic itself, which acted as a sudden external shock, disrupting economic and social systems globally and intensifying existing inequalities, especially in low- and middle-income countries like Nigeria (World Bank, 2020; WHO, 2020). The vulnerability context is critical in understanding the pandemic's differentiated impacts. Even before COVID-19, Nigerian women were heavily concentrated in informal employment, lacked formal social protections, and faced systemic barriers to financial services and healthcare (ILO, 2018; UN Women, n.d.). These pre-existing conditions amplified the pandemic's consequences, making women more susceptible to income shocks, food insecurity, and marginalization during lockdowns and movement restrictions (Amare et al., 2021; APRA, 2020).

Central to the framework is the role of livelihood assets, drawing from the Sustainable Livelihoods Framework (DFID, 1999). Access to human capital (education, skills, health), financial capital (savings, credit access), natural capital (land, water), physical capital (markets, transportation), and social capital (community networks) determined women's ability to absorb the shock. However, pandemic-related restrictions and economic downturns severely undermined these assets. Limited access to markets, credit, and basic services left many women without viable means to sustain their livelihoods (Furbush et al., 2024; APRA, 2020).

Gender roles and social norms further compounded women's vulnerabilities. Traditionally, Nigerian women shoulder disproportionate burdens of unpaid care work—a burden that significantly increased during school closures and healthcare disruptions (Olarinde et al., 2024; Hart et al., 2022). As men's income-earning activities were disrupted, women were pushed into expanded economic and caregiving roles, often without corresponding support systems. These entrenched gender inequalities limited women's time, mobility, and capacity to engage in productive work during and after the pandemic.

In response to the multiple layers of crisis, policy and institutional interventions were introduced, including palliative distributions, cash transfers, and international aid (NCDC, 2020; World Bank, 2021). However, studies indicate that these responses often failed to adequately reach or prioritize women, particularly those in informal sectors or rural regions (Olarinde et al., 2024; Amare et al., 2021). Distribution processes were marred by opacity, political favouritism, and digital exclusion, leaving many vulnerable women without meaningful support.

Faced with inadequate institutional backing, women relied heavily on coping and resilience strategies. These strategies ranged from petty trading, home-based enterprises, and labour diversification to reliance on kinship networks and community mutual aid (Social Sciences, 2024; WIEGO, 2019). Nevertheless, coping mechanisms often entailed difficult trade-offs, such as reducing food consumption or selling productive assets, which can perpetuate long-term poverty traps (Carter et al., 2007).

Ultimately, the pandemic produced varied livelihood outcomes for Nigerian women. For the majority, the outcomes were negative—marked by reduced income, heightened food insecurity, loss of educational opportunities, and worsening mental health conditions (Olarinde et al., 2024;

Benedict, 2022). For a few who could leverage stronger social networks, diversified skills, or external support, there was some degree of recovery or adaptation. However, overall, the COVID-19 crisis revealed and deepened structural gender inequalities, underscoring the urgent need for more gender-sensitive, inclusive, and resilience-building recovery strategies (Furbush et al., 2024; UN Women, n.d.). Thus, this conceptual framework captures not only the immediate impacts of COVID-19 but also the gendered pathways through which pre-existing vulnerabilities, asset access, institutional responses, and coping strategies shaped the long-term livelihood trajectories of women in post-pandemic Nigeria. It forms a basis for recommending transformative policies that centre women's experiences and foster sustainable, equitable recovery.

2.12 Conclusion

In sum, the literature reviewed in this chapter reveals that COVID-19 acted not only as a health crisis but as a structural disruptor that magnified existing socio-economic inequalities—especially those faced by women in Nigeria. The pandemic's impact on livelihoods was neither uniform nor temporary; rather, it exacerbated systemic vulnerabilities linked to gender, informality, poor infrastructure, and limited access to institutional support. While some women demonstrated remarkable resilience through adaptation and communal support, the broader trajectory points to heightened economic precarity, social exclusion, and psychological stress.

This chapter has underscored the necessity of integrating intersectional, rights-based, and context-specific perspectives in both academic research and policymaking. It also demonstrated that women's coping strategies, while vital, are insufficient substitutes for systemic support. The review established that effective recovery must go beyond temporary relief to include sustained investment in gender-sensitive policies, social protection, and inclusive economic empowerment.

By synthesizing diverse strands of literature and identifying critical knowledge gaps, Chapter Two sets the stage for the empirical analysis in subsequent chapters. It provides both the theoretical grounding and the practical justification for a focused inquiry into how Nigerian women experienced, responded to, and continue to navigate the long-term effects of the COVID-19 pandemic on their livelihoods.

CHAPTER THREE:

THEORETICAL FRAMEWORK

3.1 Introduction

This chapter presents the theoretical framework that underpins the study of Nigerian women's economic experiences and livelihood disruptions in the post-COVID-19 era. The research draws upon three interconnected feminist theories; Feminist Political Ecology, Feminist Intersectionality Theory, and Social Role Theory, to construct a comprehensive lens for analysing the gendered impacts of the pandemic. Each theoretical perspective contributes distinct but complementary insights that, when integrated, enable a holistic exploration of the structural, environmental, social, and economic forces shaping Nigerian women's post-pandemic realities.

The first framework, Feminist Political Ecology, provides a foundation for understanding the gendered dynamics of environmental knowledge, rights, responsibilities, and grassroots activism. Building on the work of Rocheleau et al. (1996) and subsequent scholars, this perspective critically examines how political, historical, and socio-economic structures influence women's access to and control over environmental resources. It illuminates how Nigerian women's livelihoods, particularly those dependent on agriculture and natural resource sectors, were disproportionately affected by pandemic-related restrictions, mobility constraints, and shifting environmental conditions. Feminist Political Ecology highlights the intersection between environmental sustainability and gender justice, foregrounding women situated knowledge and everyday material struggles in the face of compounded crises.

The second framework, Feminist Intersectionality Theory, developed by Kimberlé Crenshaw (1989), emphasizes how multiple, overlapping social identities such as gender, class, ethnicity, disability, and location interact with systems of oppression to shape individuals lived experiences. Intersectionality enables this study to move beyond gender as a singular axis of analysis and recognize the compounded vulnerabilities Nigerian women faced during the pandemic. It provides the conceptual tools to explore how rural peasant women, informal sector workers, internally displaced women, and others experienced differential economic hardships and resilience trajectories based on their unique positionalities within intersecting structures of power. Applying

an intersectional lens thus ensures that the diversity among Nigerian women is accounted for in analysing pandemic impacts and formulating recovery strategies.

The third framework, Social Role Theory, as articulated by Eagly (2009) and her collaborators, examines how societal expectations and culturally prescribed gender roles influence individual behaviour and perpetuate structural inequalities. Social Role Theory is particularly useful for explaining how normative gender expectations in Nigeria—such as women’s association with domestic caregiving and men’s alignment with breadwinning—exacerbated the gendered economic challenges during COVID-19. The theory sheds light on the ways women’s disproportionate burden of unpaid care work, coupled with restricted access to formal employment and leadership opportunities, limited their economic agency during and after the pandemic. It also explains the prejudices and role incongruity biases faced by women attempting to re-enter male-dominated economic fields in the aftermath of widespread livelihood disruptions.

By integrating these three theoretical perspectives, the study constructs a robust and nuanced analytical framework. Feminist Political Ecology anchors the environmental and resource dimensions of livelihood disruption, Intersectionality Theory captures the layered social stratifications influencing vulnerability and resilience, and Social Role Theory explains the behavioural and normative dynamics that sustained gendered inequalities during the pandemic. Together, they provide a multi-dimensional approach that informs not only the research design and data analysis but also the generation of policy recommendations aimed at promoting equitable and resilient economic recovery for Nigerian women across diverse socio-economic and geographic contexts. This integrated framework positions the study to contribute meaningfully to scholarly debates on gender, development, and post-crisis reconstruction, while offering practical pathways toward transformative social and economic change.

3.2 Feminist Political Ecology and Women’s Livelihoods in Post-COVID-19 Nigeria

The theoretical framework underpinning this study is Feminist Political Ecology (FPE), which originated from the foundational works of Rocheleau et al. (1996) and was later expanded by scholars such as Elmhirst (2011) and Braidotti et al. (1994). Feminist Political Ecology emerged in response to the absence of gender analysis in traditional political ecology, integrating feminist

theory, political economy, and human geography to examine the power-laden, gendered relationships between people and the environment (Abrahams, 2017; Rocheleau, 1991).

3.2.1 The Definition of Feminist Political Ecology

Feminist Political Ecology interrogates how environmental knowledge, rights, responsibilities, and access to natural resources are deeply gendered and structured by historical, political, and socio-economic forces. Central to FPE is the recognition that women situated knowledge of the environment produced through daily material interactions, is vital yet often marginalized compared to technocratic or scientific understandings (Rocheleau, Thomas-Slayter, & Wangari, 2013). Furthermore, FPE critically examines how laws, policies, and cultural norms often allocate environmental responsibilities and burdens disproportionately to women while systematically denying them corresponding rights (Arora-Jonsson, 2014). Even when excluded from formal decision-making arenas, women engage actively in grassroots environmental activism, contesting their marginalization and advocating for sustainable practices (Braidotti et al., 1994). By centering gender and justice, Feminist Political Ecology significantly contributes to debates around sustainability, development, and environmental governance.

3.2.2 Key Hypotheses in the theory

Drawing from this tradition, the key hypothesis guiding this study is that women's differentiated access to, control over, and dependence on environmental and economic resources profoundly shapes their ability to recover from crises such as the COVID-19 pandemic. The framework posits that gendered power relations not only influenced women's vulnerability during the pandemic but also critically determine their livelihood resilience and recovery pathways. Further, it assumes that systemic inequalities embedded within environmental governance and socio-economic structures exacerbate women's post-crisis livelihood insecurity.

3.2.3 Prior Applications of the theory

Feminist Political Ecology has been fruitfully applied in various empirical contexts to examine the gender-environment nexus. For instance, Buechler and Hanson (2015) used FPE to analyse how rural Latin American women navigated water scarcity and agricultural challenges amidst climate change pressures. Similarly, Elias et al. (2021) applied FPE in African rural settings to explore

women's struggles for land rights and sustainable livelihoods. Within the COVID-19 context, Pitre and Kullu (2021) demonstrated how pandemic restrictions disproportionately affected women's access to vital environmental resources, while Sultana (2023) employed FPE to highlight the gendered dimensions of rural livelihood disruptions during the pandemic in South Asia, with clear parallels to African contexts.

3.2.4 The Relevance of Feminist Political Ecology

Feminist Political Ecology offers a highly relevant lens for this study as it captures the complex, gendered realities of Nigerian women's livelihoods in the post-COVID-19 era. The framework provides tools to analyse how lockdowns, mobility restrictions, and market closures disproportionately harmed women engaged in farming, street vending, waste recycling, and informal home-based production (Sultana, 2023; Harcourt & Nelson, 2015; Bisht & Ahlborg, 2021). It also reveals how compounded domestic responsibilities during the pandemic deepened women's economic vulnerabilities and eroded their resilience. Furthermore, FPE allows for a critical investigation of the policy failures that left many Nigerian women without access to social protection, agricultural support, or financial relief. Through this lens, the study can foreground women's agency, coping strategies, and localized resilience-building efforts while exposing systemic barriers to equitable recovery.

3.2.5 Weaknesses in the theory

Despite its strengths, Feminist Political Ecology is not without limitations. Critics have argued that early applications of FPE tended to focus narrowly on localized experiences, sometimes at the expense of engaging with broader political-economic structures and global governance systems influencing environmental inequalities (Elmhirst, 2011). Furthermore, initial versions of FPE often treated "women" as a relatively homogeneous category, overlooking how gender intersects with other forms of social difference such as class, race, disability, and age (Mollett & Faria, 2013). There is also critique concerning FPE's methodological practices, particularly regarding how researchers navigate power dynamics between themselves and the communities they study (Hawkins et al., 2011).

3.2.6 Mitigation of weaknesses in the theory

To address these weaknesses, this study adopts an intersectional feminist approach, ensuring that variations among women, such as rural versus urban location, socioeconomic status, disability, and sector of employment, are fully captured. By doing so, the analysis avoids simplistic generalizations and instead presents a nuanced understanding of women lived experiences. Moreover, the study links micro-level livelihood disruptions to broader macroeconomic and governance structures, ensuring a multi-scalar analysis that engages with national recovery policies and their gendered consequences. Methodologically, the research emphasizes participatory tools, including interviews and focus groups, that centre women's voices while being triangulated with survey data to ensure both depth and breadth in capturing livelihood realities. In this way, the study remains attentive to power relations throughout the research process and ensures that women's own knowledge and agency are central to analysis and policy recommendations.

In sum, Feminist Political Ecology provides a robust and dynamic framework for understanding the complex gendered impacts of COVID-19 on women's livelihoods in Nigeria. It enables a critical interrogation of how intersecting inequalities have shaped vulnerability and recovery, while offering transformative possibilities for gender-just economic rebuilding. By foregrounding women's environmental knowledge, grassroots resilience, and agency, and by integrating intersectional and structural analyses, the FPE perspective strengthens the study's capacity to produce grounded, impactful insights that can inform more equitable post-pandemic recovery strategies.

3.3 Feminist Intersectionality Theory and Women's Livelihoods in Post-COVID-19 Nigeria

The second theoretical foundation for this study is Feminist Intersectionality Theory, originally introduced and conceptualized by Kimberlé Crenshaw in her landmark 1989 essay, "Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory, and Antiracist Politics". Crenshaw, a critical race theorist and civil rights advocate, developed intersectionality to capture the complex ways in which race, gender, and other social identities interact to produce specific forms of discrimination and

social exclusion. Building on the insights of earlier Black feminist thinkers such as the Combahee River Collective, intersectionality theory has since become a transformative lens across disciplines for analysing power, oppression, and social justice (Carastathis, 2016; Cole, 2009).

3.3.1 the definition of Feminist intersectionality Theory

Feminist Intersectionality Theory offers a framework for understanding how different social identities; such as gender, race, class, ethnicity, nationality, sexual orientation, and disability interact with one another to produce unique experiences of privilege and oppression. Rather than viewing these axes of identity separately, intersectionality insists that they are interconnected and mutually constitutive (Collins & Bilge, 2016). It emphasizes that structures of power such as racism, patriarchy, classism, and xenophobia do not act independently but reinforce one another, producing compounded disadvantage for those positioned at multiple social margins. Intersectionality thus challenges single-axis analyses that isolate gender from other axes of social experience and instead demands an analysis attentive to the historical, social, and political construction of identities and inequalities (Carastathis, 2016; Cole, 2009).

3.3.2 Key Hypotheses in the feminist intersectionality theory

The key hypothesis guiding this study, based on intersectionality, is that women's experiences of livelihood disruptions and economic vulnerability during and after COVID-19 cannot be understood solely through the lens of gender. Rather, women's post-pandemic economic realities are shaped by the intersections of gender with other identity markers such as class, rural-urban location, ethnicity, disability, and age. These intersections create distinct and unequal patterns of vulnerability and resilience. Intersectionality therefore posits that Nigerian women's experiences of economic hardship and recovery post-COVID-19 vary widely depending on their multi-layered identities and positions within broader social hierarchies.

3.3.3 Prior Applications of the feminist intersectionality theory

Feminist Intersectionality Theory has been widely applied in feminist scholarship and practice to examine overlapping systems of oppression. For example, Adekola and Mothoagae (2023) used intersectionality to analyse how the COVID-19 pandemic uniquely impacted Nigerian women's livelihoods, highlighting differences across urban and rural contexts. Similarly, Glenn (2015)

applied intersectional analysis to social policy studies, demonstrating how welfare structures often fail marginalized women. The framework has also been applied globally by researchers like Bowleg (2017), who emphasized the compounded health vulnerabilities faced by women of colour during crises. These applications illustrate the power of intersectionality to reveal hidden inequalities and guide social justice-oriented research.

3.3.4 Relevance of the feminist intersectionality theory

Feminist Intersectionality Theory is highly relevant to this study's aim of examining women's livelihoods in post-COVID-19 Nigeria. It provides a robust analytical tool for uncovering how pandemic-induced economic disruptions varied among Nigerian women based on their intersecting identities. For instance, while middle-class women in formal employment may have experienced remote work adjustments, low-income women in the informal sector, particularly in rural areas, faced job losses, food insecurity, and barriers to social protection (Adekola & Mothoagae, 2023; Carastathis, 2016). By applying an intersectional lens, the study can reveal how marginalized women, such as rural farmers, informal traders, and female-headed households suffered disproportionate setbacks and faced compounded hardships that require targeted policy interventions. Intersectionality thus enables a fuller, more differentiated understanding of Nigerian women's post-pandemic experiences and informs pathways toward inclusive recovery.

3.3.5 Weaknesses in the feminist intersectionality theory

Despite its strengths, Feminist Intersectionality Theory faces several critiques. Some scholars argue that intersectionality can become overly complex, risking fragmentation by focusing excessively on differences rather than shared struggles (Carastathis, 2016). Others question whether intersectionality functions best as a theory, a method, or simply a heuristic device (Tomlinson, 2013). In addition, critics suggest that early intersectional analyses sometimes overemphasized certain categories (race, class, gender) while underrepresenting others like nationality, ability, and religion (Cole, 2009). There are also concerns that as intersectionality has become more mainstream within academia, it has risked depoliticization, losing its original critical edge against structural injustice (Bilge, 2013).

3.3.6 Mitigation of the identified weaknesses in the theory

To address these limitations, this study adopts a careful and deliberate application of intersectionality that remains rooted in its transformative and critical foundations. It balances attention to multiple identity axes, including rurality, disability, and socio-economic class, in addition to gender and race. The research design ensures that intersectionality is not treated as a descriptive tool alone but as a framework for analysing structural inequalities and advancing social justice-oriented recommendations. Furthermore, the study applies intersectionality both methodologically and theoretically, through sampling diverse groups of Nigerian women and analysing how overlapping power structures have influenced their post-pandemic livelihoods. In this way, the study preserves intersectionality's radical commitment to exposing and challenging systems of oppression while offering practical, policy-relevant insights.

Feminist Intersectionality Theory thus offers a powerful, dynamic framework for exploring the gendered economic impacts of COVID-19 on Nigerian women. By recognizing that women's experiences of the pandemic are shaped by the intersections of multiple, historically embedded structures of inequality, intersectionality strengthens the study's capacity to generate nuanced, equitable, and actionable knowledge. It moves beyond simplistic binaries of privilege and oppression, providing a complex yet coherent approach that centres the lived realities of marginalized women. Ultimately, by using intersectionality, the study advocates for transformative recovery measures that not only rebuild livelihoods but also address the structural injustices that left many Nigerian women vulnerable in the first place.

3.4 Social Role Theory and Women's Livelihoods in Post-COVID-19 Nigeria

The third theoretical lens informing this study is Social Role Theory, a framework developed prominently through the work of Alice Eagly in the 1960s and 1970s. Social Role Theory emerged as a response to mid-twentieth-century biological determinism, which promoted essentialist views of gender differences, presenting women as naturally domestic and submissive, and men as inherently assertive leaders (Eagly, 2009). In reaction, social role theorists such as Eagly and Wood (2013) argued that observed differences between men and women arise not from innate biological

traits but from culturally and socially constructed roles that prescribe different behaviours, expectations, and opportunities.

3.4.1 The definition of the Social Role Theory

At its core, Social Role Theory posits that the division of labour by gender, rooted in societal structures and cultural norms, creates and reinforces expectations that shape individual behaviour. Gender inequalities in traits, behaviours, and opportunities are therefore largely a product of socialization processes, cultural modelling, and learned role expectations, rather than biological necessity (Wood & Eagly, 2015). The concept of role congruity is central to the theory: individuals face rewards or punishments based on how well their behaviours align with stereotypical expectations associated with their social roles. When women defy traditional gender roles—for example, by pursuing leadership in male-dominated sectors—they often experience prejudice and social sanctions (Eagly & Karau, 2002). Moreover, social roles generate and sustain stereotypes that legitimize existing hierarchies, reinforcing perceptions of men as assertive and women as communal (Eagly & Steffen, 1984).

3.4.2 Key Hypotheses in the Social Role Theory

Based on Social Role Theory, the guiding hypothesis is that gendered economic inequalities, particularly those exacerbated by the COVID-19 pandemic, stem from deeply embedded cultural expectations about appropriate roles for men and women. These role expectations channel women into lower-status, precarious employment and burden them with disproportionate unpaid care responsibilities, thereby limiting their economic resilience and opportunities for recovery. Further, when women attempt to cross traditional role boundaries; such as entering male-dominated sectors after COVID-19 economic shifts, they are likely to encounter discrimination due to role incongruity biases.

3.4.3 Prior Applications of the Social Role Theory

Social Role Theory has been widely utilized to analyse gender disparities across domains such as leadership, education, and labour market participation. Diekmann and Eagly (2008) applied the framework to understand occupational segregation and the underrepresentation of women in high-status careers. In the context of household dynamics, Wood and Eagly (2015) demonstrated how

social role expectations reproduce inequalities in domestic labour. Moreover, in broader analyses of minority group stereotypes, social role theory has been extended to explain class-based, ethnic, and racial prejudices, showing its versatility across different contexts.

3.4.4 Relevance of the Social Role Theory

Social Role Theory offers critical relevance to examining Nigerian women's livelihoods post-COVID-19. The framework helps explain how pre-existing gender role expectations, which emphasize women's domestic responsibilities and subordinate economic positions, worsened during the pandemic. The sudden closure of schools and markets, increased household care burdens, and shrinking informal sector opportunities disproportionately harmed women's income-generating capacities (Bonvillain, 2020; Hollander & Howard, 2000). Furthermore, social role theory illuminates how women seeking to re-enter or reposition themselves within the workforce after the pandemic, especially in higher-paying or traditionally male fields, face heightened biases and systemic barriers. This theoretical approach thus connects macro-level labour patterns to micro-level social expectations, offering a layered understanding of Nigerian women's economic vulnerabilities and resilience strategies in the post-pandemic era.

3.4.5 Weaknesses in the theory

Nevertheless, Social Role Theory has faced significant critiques. Scholars argue that it places too much emphasis on socialization and cultural expectations while underplaying biological, psychological, and individual agency factors (Eagly, 2009). Others note that the theory sometimes neglects within-group diversity and intersectional identities, treating gender groups as more homogeneous than they are (Diekmann & Eagly, 2008). Furthermore, early versions of the theory have been critiqued for their largely descriptive nature, offering limited prescriptive strategies for disrupting oppressive role expectations. In short, Social Role Theory risks oversimplifying the complexity of gender dynamics if not applied alongside broader frameworks that recognize intersectionality, diversity, and agency.

3.4.6 Mitigation of the weaknesses identified

To address these limitations, this study integrates Social Role Theory with insights from Intersectionality Theory and Feminist Political Ecology, ensuring that gender is analysed alongside

class, location, ability, and other axes of identity. This interdisciplinary approach ensures that within-group differences among Nigerian women are not overlooked. Additionally, the study acknowledges the biosocial interactions that contemporary social role theorists have recognized, accepting that both biological and cultural factors may interact to shape behaviour. Finally, the research not only describes role-based disparities but also actively proposes transformative policy changes aimed at dismantling oppressive role structures, thereby maintaining the critical and reformative edge that early critics found lacking.

Social Role Theory offers a vital framework for analysing how culturally assigned roles and expectations constrained Nigerian women's economic opportunities and resilience during and after the COVID-19 crisis. By linking social roles to structural inequalities in labour, household responsibilities, and financial access, the theory provides a robust basis for understanding the disproportionate economic setbacks women faced. Combined with feminist intersectional and ecological perspectives, Social Role Theory helps create a comprehensive analytical foundation for advocating for gender-sensitive recovery policies, equitable labour reforms, and deeper structural changes that support Nigerian women's livelihoods in the post-pandemic reconstruction era.

3.6 Conclusion

The research under study examines the livelihoods of women in post-COVID in Nigeria, to achieve these goals, an integrated feminist framework incorporating social role theory, feminist political ecology, and intersectionality theory offers an essential theoretical foundation. These theories at the intersection of gender, environment, economy, and governance aids in contextualizing and analysing women's experiences in post-COVID-19 era, thereby studying the livelihoods of women, economic empowerment, decision making and income activities. These viewpoints guide participatory research that documents contextual realities across disparities and inform policy decision.

CHAPTER FOUR

METHODOLOGY

4.1 Introduction

The term research methodology refers to organized processes and procedures, including theoretical frameworks, data collection, analysis techniques, and philosophical presumptions to conduct a study project and support knowledge claims (Wahyuni, 2012). This chapter describes the methodological approach based on the layers of Saunders et al.'s (2007) "research onion" model, which is used for this study on the livelihoods of Nigerian women after COVID-19. The study paradigm, methodology, technique, population, sample, and sampling strategy are all defined at the beginning of the chapter. After that, it discusses the theme of analytical approaches and ethical considerations that logically and sequentially support the investigation of Nigerian women's actual experiences in maintaining their households' income throughout the pandemic.

4.2 Research Philosophy

A research philosophy is a foundational framework that outlines the underlying assumptions, beliefs, and principles guiding the methodology and execution of a study (Khatri, 2020). It serves as an epistemological and ontological anchor, shaping how researchers perceive reality, acquire knowledge, and interpret findings (Saunders et al., 2019). In the social sciences, research philosophies are broadly categorized into positivism, post-positivism, interpretivism, and pragmatism, each offering distinct perspectives on how knowledge should be constructed and validated (Creswell & Poth, 2018). This study adopts an interpretivist philosophy, which is particularly suited to investigations that prioritize subjective meaning-making, lived experiences, and the socio-cultural contexts shaping human behaviour (Ponterotto, 2005). Unlike positivism, which seeks objective, generalizable truths through quantitative methods, interpretivism acknowledges the multiplicity of realities constructed through human interaction and perception (Denzin & Lincoln, 2018). Given the study's focus on Nigerian women's post-pandemic livelihoods; an area deeply embedded in cultural norms, economic disparities, and gendered power dynamics; interpretivism provides the necessary lens to explore these complexities in depth.

4.2.1 The Interpretivist Paradigm and Its Relevance to the Study

Interpretivism is rooted in the belief that social reality is not fixed but is continuously shaped by individuals' interpretations and interactions (Schwandt, 2000). This perspective aligns with the study's objective of understanding how Nigerian women experienced, adapted to, and made sense of the disruptions caused by COVID-19. The pandemic exacerbated pre-existing vulnerabilities, particularly for women in low-income and informal sectors, making their experiences highly context-dependent (Alon et al., 2020). An interpretivist approach allows for an exploration of these experiences through qualitative methods such as interviews, focus groups, and narrative analysis, which prioritize depth over breadth (Braun & Clarke, 2022). A key strength of interpretivism is its emphasis on subjectivity and context. Unlike positivist approaches that seek to isolate variables for causal explanations, interpretivism recognizes that human behaviour cannot be divorced from its socio-cultural environment (Guba & Lincoln, 1994). For Nigerian women, factors such as cultural expectations, access to resources, and systemic gender inequalities influence their livelihood strategies in ways that require nuanced, empathetic inquiry (Oluwasanmi et al., 2021). By adopting an interpretivist stance, this study avoids reducing women's experiences to mere statistical trends and instead captures the richness of their narratives.

4.2.2 Interpretivism and Qualitative Research Methods

The interpretivist philosophy is particularly well-suited to qualitative research methods, which emphasize open-ended exploration rather than hypothesis testing (Merriam & Tisdell, 2016). In this study, semi-structured interviews and thematic analysis was employed to allow participants to articulate their experiences in their own words. This methodological choice is consistent with interpretivist research, where knowledge is co-constructed between the researcher and participants rather than imposed through rigid frameworks (Charmaz, 2014). For instance, Jackson (2012) utilized an interpretivist approach in her study of rural Bangladeshi women's coping strategies, revealing how local customs and patriarchal structures influenced their economic decisions. Similarly, Cornwall and Edwards (2010) employed interpretivist methods to examine Ghanaian women's participation in development programs, demonstrating how their agency was both enabled and constrained by societal norms. These studies highlight the importance of qualitative, context-sensitive research in uncovering the lived realities of marginalized groups.

In the Nigerian context, Olujide and Adeyemo (2014) applied interpretivist methods to investigate how market women adapted to structural adjustment policies. Their findings illustrated that economic decisions were not purely rational but were deeply embedded in cultural expectations and social networks. This aligns with the present study's focus on how Nigerian women reconstructed their livelihoods post-COVID-19, where economic survival strategies were likely mediated by familial obligations, community support systems, and gendered labour divisions (Adeyanju et al., 2021).

4.2.3 Interpretivism and Critical Realism: A Complementary Approach

While interpretivism centres on subjective meaning-making, this study also incorporates elements of critical realism, a philosophical stance that acknowledges an external reality shaped by structural forces while recognizing that individuals interpret this reality differently (Maxwell, 2021). Critical realism bridges the gap between purely constructivist approaches (which deny an objective reality) and positivism (which assumes reality is fully knowable) by arguing that while social structures exist independently of individual perceptions, they are only understood through human interpretation (Bhaskar, 2013).

This hybrid approach is particularly relevant for studying Nigerian women's post-pandemic livelihoods because it accounts for both structural constraints (e.g., economic policies, gender discrimination) and individual agency (e.g., personal coping mechanisms, entrepreneurial adaptations). For example, while macroeconomic instability due to COVID-19 was an objective reality affecting all Nigerians, women's experiences of this crisis were filtered through culturally specific roles as caregivers, breadwinners, and community organizers (Onyeonoru et al., 2022). A critical realist-interpretivist lens allows the study to explore how these macro-level forces interacted with micro-level lived experiences.

4.3 Research Design

This study adopts a qualitative exploratory design rooted in phenomenological inquiry, which is ideal for understanding and interpreting participants lived experiences. A qualitative exploratory design is a research approach used to investigate phenomena about which little is known, particularly when the aim is to understand participants lived experiences, meanings, and perspectives within their real-life contexts. It prioritizes depth over breadth and seeks to uncover

patterns, processes, and social meanings rather than quantifiable outcomes (Creswell & Poth, 2018; Merriam & Tisdell, 2016). This design is especially suited to complex, context-dependent issues (such as gendered livelihood impacts) where existing theories may not fully capture the nuances of participants' realities. Qualitative exploratory studies are often employed in the early phases of research to generate insights, develop conceptual frameworks, or lay the groundwork for further investigation (Stebbins, 2001). They are not hypothesis-driven in the conventional sense, but rather aim to build theory inductively from the ground up, often through open-ended data collection tools such as interviews, focus groups, or observations. The design emphasizes inductive reasoning, where themes and patterns emerge from the data rather than being imposed beforehand. Researchers aim to build understanding from the bottom up (Charmaz, 2014), allowing participants' voices to shape the interpretation of findings. Data collection methods are typically open-ended and adaptable, allowing for new insights to surface (Mason, 2017). The researcher may adjust questions or explore unexpected themes that arise during fieldwork. Exploratory designs seek to understand phenomena in context, with an emphasis on emic perspectives, that is, the meanings that participants themselves assign to their experiences (Denzin & Lincoln, 2018). Social, cultural, and environmental factors are seen as integral to the phenomena being studied. The exploratory nature allows flexibility and openness to new themes and patterns, especially when prior research is limited or inadequate in addressing the focus group; in this case, Nigerian women affected by COVID-19. The phenomenological lens aligns with the interpretivist paradigm and supports the objective of eliciting deep, nuanced narratives about coping mechanisms, livelihood changes, and resilience strategies in post-pandemic Nigeria. This study employs a qualitative exploratory research design anchored in phenomenological inquiry, a methodological approach that prioritizes the subjective lived experiences of individuals (Smith et al., 2009). Phenomenology is particularly suited to this study because it seeks to uncover the essence of human experiences; how Nigerian women perceived, interpreted, and responded to the socio-economic disruptions caused by the COVID-19 pandemic (Van Manen, 2016). Unlike purely descriptive qualitative designs, phenomenology delves into the meaning-making processes behind participants' actions, making it an ideal framework for understanding resilience, adaptation, and coping strategies in post-crisis contexts (Creswell & Poth, 2018).

The exploratory nature of this design is essential given the limited existing research on the gendered livelihood impacts of COVID-19 in Nigeria. Exploratory research is particularly

valuable when investigating understudied or complex phenomena, as it allows for flexibility in data collection and analysis (Stebbins, 2001). Since the pandemic's long-term effects on Nigerian women's economic stability remain poorly documented, an exploratory approach ensures that emerging themes, such as shifts in informal sector work, changes in household dynamics, or new entrepreneurial adaptations, are captured without being constrained by rigid theoretical frameworks (Yin, 2018).

This design aligns seamlessly with the study's interpretivist philosophy, which emphasizes subjective realities and contextual understanding (Denzin & Lincoln, 2018). By adopting a phenomenological lens, the study moves beyond mere description to explore how Nigerian women construct meaning from their post-pandemic experiences. For instance, while quantitative studies might measure income loss percentages, a phenomenological approach reveals how women emotionally and strategically navigated these losses—whether through communal support networks, alternative income streams, or personal sacrifices (Neubauer et al., 2019).

4.3.1 Strengths of the Phenomenological Exploratory Design

Unlike surveys that generalize trends, phenomenology provides rich, detailed narratives that illuminate individual and collective resilience strategies (Giorgi, 2009). Semi-structured interviews and focus groups allow participants to guide discussions toward the most pressing issues in their lives (Brinkmann & Kvale, 2015). Since the study does not impose preconceived categories, unexpected but critical findings; such as the role of digital technology in sustaining businesses, can naturally arise (Charmaz, 2014). However, a limitation of phenomenological research is its reliance on participants' self-reports, which may be influenced by memory bias or social desirability (Smith, 2007). To mitigate this, the study employed triangulation by cross-referencing interview data with secondary sources (e.g., NGO reports, policy documents) and, where possible, observational notes (Flick, 2018).

4.3.2 Research Approach (Reasoning Strategy)

A research approach refers to the logical framework guiding how data is gathered, interpreted, and theorized (Saunders et al., 2019). The three primary reasoning strategies are:

1. Deductive (testing existing theories),
2. Inductive (building new theories from data), and
3. Abductive (inferring the best explanation from incomplete observations) (Reichertz, 2010).

This study adopts an inductive approach, meaning it begins with specific observations (e.g., interviews with Nigerian women) and develops broader themes and theoretical insights from the ground up (Thomas, 2006). This choice is justified by the study's exploratory nature and its focus on under-researched, context-specific phenomena; namely, how Nigerian women reconstructed their livelihoods after COVID-19.

Why Inductive Reasoning?

1. **Theory Generation:** Since existing frameworks on post-pandemic gender disparities are largely Western-centric, an inductive approach allows for culturally grounded insights relevant to Nigeria (Charmaz, 2006).
2. **Participant-Centered Knowledge:** Instead of imposing external theories (e.g., neoliberal resilience models), the study prioritizes women's own explanations of survival strategies (Marshall & Rossman, 2014).
3. **Adaptability to Complexity:** Inductive reasoning accommodates intersectional factors (e.g., class, religion, urban/rural divides) that shape women's experiences in non-linear ways (Crenshaw, 1991).

For example, if multiple participants describe relying on rotating savings groups (esusu) to recover from economic losses, this practice may emerge as a key theme; even if it was not initially highlighted in literature. Such findings can then inform localized policy recommendations, such as microfinance interventions tailored to informal networks (Adebayo et al., 2022).

4.3.3 Critical Reflection on Inductive Limitations

While inductive research excels in contextual depth, it does not produce universally generalizable conclusions (Lincoln & Guba, 1985). However, this trade-off is acceptable because the study aims for transferability (applicability to similar contexts) rather than statistical generalization (Polit & Beck, 2010). For instance, insights into Lagos market traders' adaptations may resonate with women in other West African urban hubs, even if not directly applicable to rural populations. Moreover, the inductive approach aligns with feminist methodologies, which critique top-down theorizing and advocate for knowledge co-creation with marginalized groups (Hesse-Biber, 2017). By centering Nigerian women's voices, the study challenges dominant narratives that overlook grassroots resilience mechanisms. The interpretivist philosophy (4.2), phenomenological design (4.2.1), and inductive approach (4.3) form a cohesive methodological framework:

- Interpretivism validates subjective experiences as legitimate knowledge.
- Phenomenology structures the inquiry around lived realities.
- Inductive reasoning ensures findings emerge organically from participants' worlds.

This triad addresses gaps in post-COVID gender research by privileging local perspectives over exogenous assumptions, thereby offering nuanced, actionable insights for policymakers and NGOs supporting Nigerian women's economic recovery.

4.4 Population, Sample and Selection Procedures

The population consists of women from the South-West geopolitical zone of Nigeria. According to the 2006 National Population Census, the total female population in this region (across Lagos, Oyo, Ogun, Osun, Ondo, and Ekiti states) was approximately 13.64 million (National Population Commission, 2006). Based on Index Mundi (2020), about 53.97% of the female population falls within the 15–64 age group, which is a proxy for the 18–65 bracket used in this study. Applying this ratio suggests that approximately 7.36 million women in the South-West zone fall within the study's target age range.

4.4.1 Sampling

Understanding the economic vulnerability of the target population also requires attention to poverty levels. According to the 2022 Multidimensional Poverty Index (MPI) by the National Bureau of Statistics, poverty incidence varies considerably across the South-West states. Ondo has a 27% poverty rate, Lagos and Oyo each report 29.4%, Ogun stands at 26.1%, while Osun and Ekiti have lower rates at 10.9% and 12.9% respectively (UNDP & NBS, 2022). These figures consider dimensions such as health, education, living standards, and exposure to shocks. These statistics highlight the diverse socio-economic realities within the zone and justify the study's focus on understanding women's livelihoods post-pandemic. In particular, women in high-poverty areas may have faced compounded challenges, making them especially important to include in purposive sampling.

A sample size of 60 women aged 18–65 was selected using purposive non-probability sampling, a method widely employed in qualitative research to deliberately select participants who have specific knowledge, experiences, or characteristics relevant to the study's aims (Palinkas et al., 2015; Etikan, Musa, & Alkassim, 2016). This approach allows the researcher to gain deep insights into contextual phenomena, such as the lived experiences of women during and after the COVID-19 pandemic. It is especially appropriate when working with marginalized or hard-to-reach populations whose experiences are not easily captured through random sampling (Creswell & Poth, 2016). with equal representation from formal and informal sectors. This deliberate selection was aimed at ensuring participants had relevant knowledge and experiences related to the research objectives. Stratification across states (Lagos, Oyo, Ogun, Osun, Ondo, and Ekiti) and sectors ensures diverse representation.

Purposive non-probability sampling was employed to select a total of 60 women across the three cities. This method was chosen to ensure that participants had firsthand knowledge and experience relevant to the study objectives. Efforts were made to ensure geographic and occupational diversity by sampling from both the formal and informal sectors, with an equal focus on different types of livelihoods. This dual-sector sampling approach provides a comprehensive understanding of the varied economic experiences of Nigerian women during and after the COVID-19 pandemic. Hence, using this technique, the researcher is able to recruit 30 women from the formal and informal sectors of the country to allow for comparison. Specifically, ten women,

five from formal and another five from the informal sector, are selected from the six south-west states (Lagos, Oyo, Ogun, Osun, Ondo, and Ekiti state). The women from the formal sector are selected through the professional network, including those working in the banking sector, education, health, and telecommunication. In contrast, those from the informal sector are selected through local communities and marketplaces.

4.4.2 Criteria of Participants

To ensure that the study population aligns with the research objectives and philosophical underpinnings of this interpretivist inquiry, clearly defined inclusion and exclusion criteria were established. These criteria ensure that participants possess relevant characteristics to provide rich, contextual insights into the gendered economic effects of the COVID-19 pandemic.

4.4.2.1 Inclusion Criteria

Participants must meet all of the following conditions:

1. Gender: Must be female, as the study is focused exclusively on women's post-COVID-19 livelihoods.
2. Age: Must be between 18 and 65 years old, an age bracket reflecting economically active women likely to have been affected by the pandemic's disruption.
3. Geographical Location: Must reside in one of the six states within Nigeria's South-West geopolitical zone (Lagos, Oyo, Ogun, Ondo, Osun, Ekiti).
4. Economic Engagement: Must have had an active source of livelihood prior to the onset of the COVID-19 pandemic (formal or informal sector).
5. Voluntary Participation: Must be willing to participate voluntarily and provide informed consent.
6. Physical Ability: Must not have a physical disability that would significantly impair verbal communication, as interviews require direct verbal engagement.

4.4.2.2 Exclusion Criteria

Participants were excluded from the study if they met any of the following:

1. Gender: Male respondents were excluded, as the study specifically targets women's experiences.
2. Age: Women under 18 years of age were excluded due to ethical considerations and their limited likelihood of economic independence.
3. Economic Status: Women who had no form of livelihood (unemployed or economically inactive) prior to COVID-19 were excluded, as the research focuses on disruptions to pre-existing livelihoods.
4. Consent: Any individual who declined or was unable to sign the informed consent form was excluded.
5. Communication Limitations: Individuals with physical or cognitive impairments that made effective communication through interviews impossible were not included.

4.5 Data Collection

A variety of data-gathering methods, such as focus groups, observations, interviews, document and video material analysis, and observations, are used in qualitative research. These techniques collect non-numerical data to evaluate study participants' meaning and subjective reality (Carl & Ravitch, 2021). Conversely, during an interview, researchers provide questions to participants one-on-one and record their answers (Creswell & Creswell, 2017). Benefits include obtaining in-depth, firsthand accounts and conducting comprehensive follow-up inquiries. However, self-reported information from interviews is prone to response bias. Multiple participants in structured focus groups discussing common themes will quickly obtain a common impression, which is one of the benefits of this data collection method (Krueger & Casey, 2015). They run the risk of silencing criticism, though, through groupthink and compliance.

Additionally, observational methods encompass formal and informal ways of monitoring persons' interactions, activities, processes, or natural environment objectives (Wagner, Kawulich & Garner, 2019). Although observations provide a firsthand understanding of real-world situations, the presence of researchers may impact participant behaviour. The benefits of document analysis include affordable access to genuine background information. However, there are restrictions on information availability and data fragmentation. Contextualized experiences are illuminated by

analysing images, films, and other visual information (Schwartz, 2021). However, compelling interpretations need a great deal of work.

Interview method is employed for this study because of the benefits and drawbacks of each qualitative research data-gathering technique. In particular, in-person and virtual video conference interviews are used to extract data. 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 can describe their experiences in their own words in a semi-structured approach with open-ended questions; follow-up questions are 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 are woven together to reveal rich qualitative data that trace how more significant shocks spiral into personal doubts.

4.5.1 The interview Schedule

The primary data collection instrument for this study was a semi-structured interview guide. This tool was designed to allow flexibility in exploring the lived experiences of participants while ensuring coverage of key thematic areas aligned with the study objectives. The guide was divided into six sections, each corresponding to specific research objectives, and included both closed and open-ended questions. The initial section gathered demographic data such as age, education, marital status, occupation, income level, and work sector (formal/informal), which helped contextualize the qualitative findings. The main body of the instrument focused on open-ended questions that explored the impact of COVID-19 on women's livelihoods, government support, coping strategies, access to financial and material resources, caregiving burdens, and suggested policy interventions. These questions were framed to promote deep reflection and personal narrative, aligning with the interpretivist philosophy of the study. To ensure comprehensiveness and adaptability, the instrument was pilot-tested and refined based on participant feedback. The choice of a semi-structured interview guide is justified by its alignment with the interpretivist paradigm of this study, which values depth, context, and participants' subjective meanings (Ponterotto, 2005). Unlike structured instruments, the semi-structured format allows for probing and follow-up questions, facilitating richer insights into participants lived experiences (Merriam & Tisdell, 2015). This format is also well-suited to exploratory studies that seek to understand

under-researched or evolving phenomena such as post-COVID-19 gendered livelihoods. It enables flexibility in response while maintaining consistency across core themes, ensuring the reliability of thematic comparisons across participants (Patton, 2015). By combining predetermined questions with the freedom to explore emerging insights, the semi-structured interview guide provides a balance between structure and adaptability; crucial for uncovering nuanced dynamics in formal and informal economic sectors. Its semi-structured nature allowed the interviewer to probe emerging issues or clarify responses, facilitating the discovery of rich, contextual insights not initially anticipated. This adaptability was crucial for exploring the nuanced effects of the pandemic across different sectors and demographics.

4.6 Data Analysis

Thematic analysis concepts are applied to the data analysis process to find patterns and themes in the interview data (Peel, 2020; Clarke & Braun, 2017). Initially, a verbatim transcription of the recorded interview is done for each participant to make sure no information is omitted or added. Subsequently, an inductive, data-driven technique are used to thematically analyse the interview transcripts, allowing themes to arise directly from the raw data rather than fitting into a predefined coding frame (Braun & Clarke, 2012). Since there are currently no models on how the pandemic affects different gendered economic sectors, inductive theme analysis shed light on previously unnoticed trends and produce fresh perspectives from the perspective of women, helping to develop supportive actions.

Acquiring acquaintance with the data is the first stage in using the stepwise approach proposed by Braun & Clarke (2006). To fully immerse themselves in the questions, the researcher actively read and reread transcripts, listen to audio recordings where appropriate, and take note of initial thoughts. In order to create a thorough index of noteworthy extracts, the first step in the descriptive coding process elements pertinent to the study goals, such as changes in income, coping strategies, resource restrictions, and more. The coding was done manually. Subsequently, focused coding e commonalities and dissimilarities of the original codes, grouping them according to shared characteristics to create broad themes that provisionally represent the patterns connecting the codes (Lungu, 2022). Under the heading of "leveraging social capital to alleviate income loss," for instance, the phrases "accessing emergency relief funds," "loans from community-saving circles," and "financial help from relatives overseas" come together. The experiences of younger and older

women and those of the formal and informal sectors may contrast and become significant subjects or sub-themes.

The researcher then assesses the themes in the light of coded extracts and the entire dataset to ensure that they indicate cohesive patterns rather than sporadic, superficial clusters of codes (Terry et al., 2017). Themes that do not have enough evidence to support them or exhibit considerable convergence are dropped. A robust thematic framework is prepared by honing themes to identify the core of what each captures concerning research questions (King, Brooks & Tabari, 2018). Last but not the least, exciting passages are chosen to enhance analysis. These are contextualized by an analytical narrative that unravels what the themes indicate about Nigerian women's post-COVID realities, resilience, and support needs in tangible terms and assisting in developing long-term policy solutions (Braun & Clarke, 2019). By advising participants on inferred interpretations, the validity of the significant theme results is maximized, which rally and forcefully elevates the voices of marginalized women in creating a more equitable post-pandemic future.

4.6.1 Application of Braun and Clarke's Thematic Analysis in the Study

The study employed Braun and Clarke's (2006) six-phase thematic analysis to systematically explore the impact of COVID-19 on women's livelihoods in Nigeria. Below is a detailed explanation of how each step was applied:

4.6.1.1 Familiarization with the Data

The process began with immersion in the raw interview transcripts. Researchers read and re-read the responses from the 60 participants to gain a deep understanding of their experiences. Initial notes were taken on recurring patterns, such as the stark differences between formal and informal sector workers, struggles with government aid accessibility, and the heavy burden of unpaid care work. This phase ensured that the researchers were thoroughly acquainted with the nuances of the data before coding.

4.6.1.2 Generating Initial Codes Next, systematic coding was applied to label key features of the data. Using a mix of inductive (data-driven) and deductive (theory-driven) approaches, codes were created to categorize responses. For example:

"FORM_IMP" (Formal sector impacts): Captured experiences like pay cuts and remote work challenges.

"INF_IMP" (Informal sector impacts): Highlighted sudden income loss due to lockdowns.

"CARE_BURD" (Care burdens): Noted struggles with childcare during school closures.

These codes were documented in a table (e.g., Table 5.3) to organize the data into manageable themes.

4.6.1.3 Searching for Themes

Codes were then grouped into broader themes based on interconnected patterns. For instance:

Codes like FORM_IMP, INF_IMP, and FORM_INF (formal vs. informal contrasts) merged into the theme "Differential Impacts by Sector."

GOV_RESP (government support) and ACC_CHAL (access barriers) formed the preliminary theme "Limitations of Government Support."

This phase identified three initial themes, later refined into five.

4.6.1.4 Reviewing Themes

Themes were tested for robustness by checking their consistency across the dataset. For example:

The theme "Resilience and Coping Strategies" was expanded to include COMM_SUPP (community networks) and BUS_ADAPT (business innovations) after noting their prevalence.

"Structural Barriers" was split into "Financial Access Barriers" and "Care Burden Implications" to better distinguish economic and gendered challenges. This iterative process ensured themes accurately reflected participants' voices.

4.6.1.5 Defining and Naming Themes

Each theme was clearly delineated and named to capture its essence. For example:

Theme 1: Differentiated Impacts on Formal/Informal Sectors

Definition: Contrasts the security of formal jobs vs. the precarity of informal work post-COVID.

Example Quote: "As a trader, lockdowns left me with no income, while my sister in banking worked from home" (Participant R).

Theme 5: Amplified Care Burdens

Definition: How increased childcare duties reduced women's economic participation.

Example Quote: "Schools closed, so I had to quit my market stall to care for my children" (Participant AB).

4.6.1.6 Producing the Report

Finally, themes were woven into a narrative linking findings to research questions and literature. Excerpts were selected to illustrate key points, such as:

The failure of government aid to reach rural women ("The Survival Fund paperwork was impossible for illiterate women" – Participant Q).

The resilience of community networks ("We pooled savings to buy food" – Participant AD).

The report concluded with policy recommendations, like gender-responsive financial programs and childcare support, grounded in the thematic analysis. Braun and Clarke's method provided structure and flexibility, allowing the study to capture both expected (e.g., income loss) and emergent (e.g., digital divide) themes, balance participant voices with theoretical insights (e.g., feminist economics on unpaid labour), offer actionable findings for policymakers, such as improving aid targeting to informal workers and by rigorously applying these steps, the study transformed raw interview data into a nuanced analysis of gender, crisis, and resilience in Nigeria.

4.7 Validity and Reliability for Semi-Structured Interviews in the Study

Given the qualitative and exploratory nature of this study as it investigates the post-COVID-19 livelihood experiences of women in South West Nigeria, ensuring methodological rigor requires a nuanced approach to validity and reliability. This section outlines how these criteria were addressed, drawing on established qualitative research standards (Lincoln & Guba, 1985; Creswell & Poth, 2018).

4.7.1. Validity in Qualitative Research

In qualitative inquiry, validity refers to the credibility, authenticity, and trustworthiness of findings, rather than statistical precision (Creswell & Miller, 2000). Four dimensions of validity were prioritized:

a) Construct Validity

Construct validity involves the extent to which interview questions reflect the theoretical constructs under investigation; such as *livelihood shocks*, *resilience*, and *gender disparities* (Yin, 2018). Interview questions were designed in alignment with the Sustainable Livelihoods Framework (DFID, 1999) and gendered vulnerability theories. Each question directly mapped to specific research objectives, covering issues such as formal/informal sector disparities and access to public support. Pilot testing with five participants allowed refinement for conceptual clarity and local relevance.

b) Content Validity

Content validity ensures comprehensive coverage of the research domain. To achieve this:

The interview guide included structured demographic questions (Section 1) and thematically open-ended sections (Sections 2–6) derived from the study’s conceptual framework.

Key themes were informed by literature gaps, such as the lack of intersectional analysis in prior COVID-19 livelihood studies (Alon et al., 2020; UN Women, 2022).

c) Criterion Validity

Criterion validity assesses alignment between study findings and established benchmarks. In this study:

Emergent themes, such as increased unpaid care work and financial exclusion—were compared with existing empirical studies from the International Labour Organization (ILO, 2020) and UN Women (2022).

Findings were triangulated with secondary data sources, including government COVID-19 relief reports (e.g., Survival Fund distribution data).

d) Ecological Validity

Ecological validity refers to how well findings reflect participants' real-life contexts (Flick, 2014).

This was addressed by:

Conducting interviews with 60 women across urban and rural areas in South West Nigeria, capturing diversity in occupation, religion, and household composition.

Using open-ended questions that allowed for nuanced, context-specific descriptions (e.g., market closures in Lagos versus farm disruptions in Ekiti).

4.7.2. Reliability in Qualitative Research

In qualitative research, reliability is not about replicability in a statistical sense but about transparency, consistency, and coherence in the research process (Morse et al., 2002). Three reliability dimensions were addressed:

a) Intercoder Reliability

To reduce interpretive bias:

Thematic analysis followed Braun and Clarke's (2006) six-phase framework.

Coding rules were developed and documented (e.g., CARE_BURD for caregiving burdens).

Multiple researchers coded a subset of transcripts, and discrepancies were resolved through discussion to ensure consistency.

b) Dependability

Dependability reflects the stability and traceability of the research process (Lincoln & Guba, 1985). This was ensured through:

An audit trail documenting all research stages: interview protocols, consent procedures, pilot test revisions, and reflexive notes.

Standardized interview protocols with flexible prompts (e.g., "Can you elaborate on that experience?"), ensuring consistency while maintaining adaptability.

c) Confirmability

Confirmability ensures that findings are grounded in participants' perspectives, not researcher biases (Miles et al., 2014). Strategies included:

Member checking: Summaries of key interview themes were returned to selected participants for validation.

Reflexivity: Researchers maintained journals to reflect on their positionality; including gender, class, and academic background, and its potential influence on interpretation.

4.7.3. Addressing Limitations and Ensuring Rigor

Despite efforts to uphold validity and reliability, certain methodological limitations were anticipated:

- a. Subjectivity was managed through triangulation, comparing interview findings with policy documents and prior empirical studies.
- b. Sampling bias was mitigated through purposive sampling to include a wide range of socioeconomic and occupational profiles.
- c. Recall bias, a concern in retrospective accounts, was minimized by focusing on recent experiences (2020–2023) and probing for specific examples.

The semi-structured design was particularly suited to the interpretivist stance of this study. It allowed the emergence of unanticipated themes, such as the role of religious institutions in women's coping strategies, and promoted emic (insider) perspectives. Thematic saturation was achieved after 60 interviews, supporting the depth and consistency of findings. This study prioritized construct validity through alignment with theoretical frameworks and dependability through a transparent and documented methodology. The semi-structured interview format balanced structure with flexibility, enabling the exploration of complex gendered experiences of post-COVID-19 livelihood disruption. Future research could further enhance validity by adopting a mixed-methods design to quantify emerging qualitative trends.

4.8.1 Informed Consent and Confidentiality

Investigating women's epidemic struggles through qualitative research interviews, therefore, raise several ethical concerns that need to be addressed. Important guidelines that are followed in this study include reciprocal connections, privacy and secrecy, protection from damage, and voluntarily informed consent (Mackenzie, McDowell & Pittaway, 2007). This study adhered to fundamental ethical principles of qualitative research, particularly when engaging women on sensitive issues related to their struggles during the epidemic. The ethical demands of informed consent, voluntary participation, confidentiality, anonymity, protection from harm, cultural sensitivity, reciprocity, and institutional approval were all carefully observed.

Prior to data collection, ethical clearance was obtained from the Institutional Review Board (IRB). Participants were provided with detailed information regarding the purpose, scope, and potential implications of the research. Informed consent was obtained using a form that was both read aloud and explained thoroughly in the participants' preferred language to ensure comprehension, as recommended by Ravitch and Carl (2019). Clarifications were provided, and participants gave written consent only after demonstrating clear understanding.

To preserve anonymity, all participants were assigned pseudonyms, and all identifying information was excluded from transcripts and reporting. Confidentiality was strictly maintained; data was securely stored, with access restricted to the research team. In accordance with ethical data management practices, voice recordings were permanently deleted, and all physical documents were shredded five years after the conclusion of the study.

The research prioritized minimizing harm by adopting a compassionate and culturally sensitive approach. Interview questions were asked non-judgmentally, and participants were reminded of their right to withdraw at any time without penalty, in line with Brinkmann and Kvale (2005). When discussions involved potentially distressing topics such as trauma, abuse, or self-harm, participants were informed of support resources and referred to counselling services when appropriate (Rogers & Lange, 2013).

Cultural reflexivity and respect were maintained throughout the research process, avoiding the imposition of external values and ensuring that the researcher's positionality did not overshadow participants' experiences. Participants were also encouraged to contribute suggestions for policy

reform, supporting a reciprocal research process that reduces power imbalances and enhances trust (Tracy, 2019). This practice aligns with the African feminist ethical framework, which emphasizes social justice, collective engagement, and knowledge production that centres the voices of women (Gqola, 2018).

Children were excluded from the study to protect vulnerable populations. Efforts were also made to assess literacy levels to ensure truly informed consent. Interviews were conducted in the preferred languages of participants, promoting clarity and ease of communication. By integrating these safeguards, the study fulfilled the ethical demands of qualitative inquiry, ensuring the dignity, safety, and autonomy of all participants were respected throughout the research process.

4.8.2 No harm to participants

In conducting interviews with the women in South West Nigeria, a context-sensitive and ethically grounded approach was adopted to ensure inclusivity, respect, and authenticity in the data collection process. Recognising the complex intersection of gender, poverty, and marginality, this study drew on established participatory and feminist research principles (Cornwall, 2002; Kabeer, 2015). To foster trust and encourage participation, the research team engaged with local gatekeepers including community leaders and women's group coordinators. These actors played a crucial role in facilitating introductions and legitimizing the study within the community (Cornwall, 2002). Interviews were preceded by informal community visits and rapport-building exercises that helped ease suspicion and create a foundation of trust. In line with participatory research traditions, flexible and inclusive methods were employed. Focus group discussions (FGDs), storytelling, and visual aids were used alongside individual interviews to accommodate varying literacy levels and to elicit richer, more grounded accounts of livelihood experiences (Chambers, 1994; Scoones, 1998). These approaches allowed women to articulate their realities in their own words, avoiding externally imposed narratives.

Efforts were made to ensure interviews were conducted in safe and familiar environments, often within the compounds or communal spaces preferred by the women themselves. Time scheduling was also adapted to suit participants' availability, often outside regular work hours to avoid disrupting daily livelihood activities (Kabeer, 2015). This flexibility proved essential in maximising participation and minimizing respondent fatigue.

Confidentiality and informed consent were paramount throughout the process. Each participant was briefed in their preferred language about the purpose of the research, their rights to withdraw, and the intended use of the data. Where necessary, local translators were engaged to ensure clarity and accuracy (Molyneux & Razavi, 2005). No identifying information was recorded, and pseudonyms were used in subsequent analysis and reporting.

Finally, the research design aimed to avoid extractive practices. Although direct monetary compensation was not provided to prevent undue influence, modest refreshments and transportation support were offered. Participants were also informed that the research findings would be shared with community organisations to inform potential interventions, thereby creating a feedback loop (Byrne et al., 2016).

The application of these principles not only enhanced the ethical integrity of the study but also improved the quality and richness of the data collected. The women's willingness to share deeply personal and often sensitive aspects of their livelihood strategies was directly attributed to the respectful and inclusive methodological approach adopted.

4.8.3 Elimination of Bias

Interpretivist research requires a high degree of reflexivity, where researchers critically examine their own biases, assumptions, and positionality in relation to participants (Berger, 2015). Given that this study involves Nigerian women from diverse socio-economic backgrounds, the researcher must remain conscious of potential power dynamics, ensuring that participants' voices are centered rather than overshadowed by academic interpretations (Smith, 2013). Additionally, ethical considerations in interpretivist research extend beyond standard protocols, emphasizing trust, reciprocity, and cultural sensitivity (Lincoln et al., 2018). For instance, when interviewing women about economic hardships, the researcher must create a safe space where participants feel comfortable sharing potentially stigmatizing experiences (such as job loss or domestic strain). This ethical commitment aligns with feminist research principles, which prioritize empathy, collaboration, and the empowerment of marginalized voices (Hesse-Biber, 2017). The interpretivist philosophy is not merely a methodological choice but a necessary epistemological stance for research that seeks to understand the complexities of gendered experiences in post-crisis contexts. Previous studies on women's livelihoods in the Global South, such as Jackson (2012) in Bangladesh, Cornwall and Edwards (2010) in Ghana, and Olujide and Adeyemo (2014) in Nigeria,

demonstrate that interpretivist approaches yield insights that quantitative methods alone cannot capture. By adopting interpretivism, this study positions itself within a tradition of research that values depth, context, and human agency. It acknowledges that Nigerian women's post-pandemic realities are not uniform but are shaped by intersecting factors such as class, education, marital status, and regional disparities (Adebayo et al., 2023). Ultimately, this philosophical approach ensures that the findings are not just academically rigorous but also socially meaningful, offering actionable insights for policymakers, NGOs, and development practitioners working to support women's economic recovery in Nigeria and beyond.

4.9. Conclusion

In conclusion, this chapter explains the methodological, philosophical, and ethical underpinnings that guide research into the lived realities and livelihoods of post-COVID Nigerian women. Qualitative interviews can yield detailed accounts of income losses and unofficial resilience development that contains essential information for welfare programmes that are gendered and context-sensitive interventions throughout recovery. Using stratified intentional selection makes it easier to identify shared difficulties between age groups, family situations, and disabilities, as well as distinctions between the formal and informal sectors. Coherent patterns about access inequality are extracted straight from women's localized narratives through inductive theme analysis. Thus, the next chapter presents and analyses the data obtained from the interview.

CHAPTER FIVE

FINDINGS AND ANALYSIS OF POST-COVID-19 AND LIVELIHOODS OF WOMEN IN NIGERIA

5.1 Introduction

This chapter is the first of three chapters that present and analyse the empirical findings of this study. It focuses on how the COVID-19 pandemic affected the livelihoods of women in Nigeria, particularly in terms of income, socio-economic opportunities, and overall well-being. The findings in this chapter draw from 60 semi-structured interviews conducted across the South-Western region of Nigeria, highlighting the distinct experiences of women in both the formal and informal economic sectors. Subsequent chapters will explore support mechanisms and coping strategies adopted by women in the post-pandemic era. The research questions that this chapter specifically targets are of two categories:

1. What are the post-COVID-19 women's livelihoods regarding income, socio-economic opportunities, and overall well-being in Nigeria?
2. How does the post-COVID-19 women's livelihoods differ in the informal and formal sectors of the Nigerian economy?

Insights presented in this chapter are derived from an extensive review of the interviews carried out with women across all sectors and regions of Nigeria. The chapter then analyses the unequal effects of COVID-19 on women in formal and informal sectors. This examination highlights sharp differences in the circumstances faced by employed women and the sector that employed them. For example, women in the formal sector, while subject to challenges such as job losses and reduced hours have generally enjoyed some form of protection through labour laws coupled with unemployment benefits agencies or other recourse. On the other hand, Nigeria has a substantial population of women working in informal employment with no social security measures to cushion broken supply chains and lockdown from COVID-19. The results cast light on the vulnerabilities of women in informal sectors such as petty trading and street vending. These were women whose means of supporting themselves had been suddenly confiscated by the pandemic restrictions, leaving them with no safety net. Their economic problems were compounded by their lack of savings and restricted opportunities to use formal financial services.

Table 1

Participant	Age	Education	Residence	Religion	Marital Status	No. of Children	Occupation Status	Employment Type	Monthly Income
1	41–50	University	Urban	Islam	Married	4 Children	Employed	Blue Collar	100–150k
2	41–50	University	Urban	Christianity	Widowed	2 Children	Employed	White Collar	100–150k
3	41–50	Secondary	Urban	Islam	Married	4 Children	Other	Blue Collar	100–150k
4	41–50	University	Semi-Urban	Christianity	Married	4 Children	Other	Artisan	50–100k
5	41–50	University	Urban	Christianity	Married	3 Children	Other	White Collar	150–200k
6	41–50	Primary	Semi-Urban	Christianity	Widowed	4 Children	Other	Blue Collar	100–150k
7	51–60	Secondary	Urban	Christianity	Married	2 Children	Other	White Collar	150–200k
8	41–50	University	Semi-Urban	Islam	Married	2 Children	Other	Artisan	100–150k
9	51–60	Secondary	Urban	Christianity	Married	3 Children	Other	Blue Collar	100–150k
10	41–50	University	Semi-Urban	Islam	Widowed	4 Children	Other	White Collar	150–200k
11	51–60	University	Urban	Christianity	Married	4 Children	Employed	Artisan	100–150k
12	51–60	Primary	Rural	Christianity	Married	4 Children	Employed	Artisan	150–200k
13	41–50	University	Urban	Christianity	Married	4 Children	Other	Blue Collar	100–150k
14	51–60	University	Rural	Islam	Married	4 Children	Employed	Other	150–200k
15	41–50	Primary	Semi-Urban	Christianity	Married	2 Children	Other	Blue Collar	50–100k
16	41–50	University	Urban	Islam	Married	4 Children	Other	White Collar	100–150k
17	51–60	University	Urban	Islam	Widowed	4 Children	Other	Artisan	50–100k
18	51–60	University	Urban	Christianity	Widowed	3 Children	Other	White Collar	150–200k
19	41–50	University	Semi-Urban	Christianity	Married	4 Children	Other	White Collar	50–100k
20	51–60	Secondary	Semi-Urban	Islam	Married	3 Children	Employed	Blue Collar	50–100k
21	51–60	University	Semi-Urban	Christianity	Married	2 Children	Employed	White Collar	50–100k
22	51–60	Primary	Rural	Christianity	Married	2 Children	Employed	Artisan	100–150k
23	41–50	University	Urban	Islam	Married	4 Children	Employed	White Collar	50–100k
24	41–50	Secondary	Urban	Christianity	Married	2 Children	Other	Artisan	150–200k
25	41–50	Primary	Rural	Christianity	Married	4 Children	Other	Blue Collar	100–150k
26	41–50	Primary	Semi-Urban	Islam	Married	3 Children	Employed	Artisan	300k & above
27	41–50	Secondary	Rural	Christianity	Married	2 Children	Employed	White Collar	100–150k
28	41–50	Primary	Urban	Islam	Married	3 Children	Other	White Collar	50–100k
29	51–60	Primary	Semi-Urban	Christianity	Widowed	4 Children	Unemployed	Other	150–200k
30	41–50	University	Semi-Urban	Christianity	Married	4 Children	Employed	White Collar	50–100k
31	51–60	Primary	Urban	Christianity	Married	4 Children	Other	Blue Collar	300k & above
32	41–50	University	Urban	Christianity	Married	2 Children	Employed	White Collar	100–150k
33	41–50	Secondary	Urban	Islam	Married	4 Children	Other	White Collar	50–100k

34	41–50	Secondary	Urban	Islam	Widowed	3 Children	Other	Other	150–200k
35	41–50	Secondary	Urban	Islam	Married	3 Children	Employed	White Collar	50–100k
36	41–50	Secondary	Rural	Christianity	Married	2 Children	Employed	Other	150–200k
37	41–50	Secondary	Rural	Islam	Married	4 Children	Employed	Blue Collar	100–150k
38	51–60	University	Urban	Christianity	Married	3 Children	Employed	Blue Collar	50–100k
39	41–50	Primary	Urban	Islam	Widowed	3 Children	Other	Blue Collar	100–150k
40	41–50	University	Semi-Urban	Islam	Married	3 Children	Employed	Artisan	50–100k
41	41–50	University	Rural	Islam	Married	3 Children	Other	Artisan	100–150k
42	51–60	University	Semi-Urban	Islam	Married	3 Children	Other	White Collar	50–100k
43	51–60	Secondary	Urban	Islam	Married	3 Children	Employed	White Collar	100–150k
44	51–60	University	Urban	Christianity	Widowed	2 Children	Other	Artisan	100–150k
45	41–50	Secondary	Semi-Urban	Christianity	Married	3 Children	Employed	Blue Collar	100–150k
46	41–50	Primary	Urban	Christianity	Married	3 Children	Other	White Collar	150–200k
47	41–50	Secondary	Urban	Islam	Married	4 Children	Other	White Collar	150–200k
48	41–50	Secondary	Semi-Urban	Christianity	Married	2 Children	Employed	White Collar	100–150k
49	41–50	University	Semi-Urban	Christianity	Widowed	4 Children	Other	White Collar	50–100k
50	51–60	University	Urban	Islam	Married	4 Children	Employed	White Collar	150–200k
51	41–50	University	Urban	Christianity	Married	3 Children	Other	White Collar	50–100k
52	41–50	Secondary	Urban	Christianity	Married	3 Children	Employed	Artisan	150–200k
53	41–50	Secondary	Semi-Urban	Islam	Married	3 Children	Other	Blue Collar	300k & above
54	51–60	Primary	Urban	Christianity	Married	4 Children	Employed	Blue Collar	50–100k
55	41–50	University	Urban	Islam	Married	3 Children	Employed	White Collar	150–200k
56	51–60	Secondary	Urban	Islam	Widowed	4 Children	Employed	White Collar	50–100k
57	51–60	University	Semi-Urban	Islam	Married	2 Children	Other	White Collar	100–150k
58	51–60	University	Semi-Urban	Christianity	Married	3 Children	Employed	White Collar	150–200k
59	41–50	University	Urban	Islam	Married	3 Children	Employed	White Collar	150–200k
60	51–60	University	Rural	Christianity	Married	2 Children	Employed	Blue Collar	100–150k

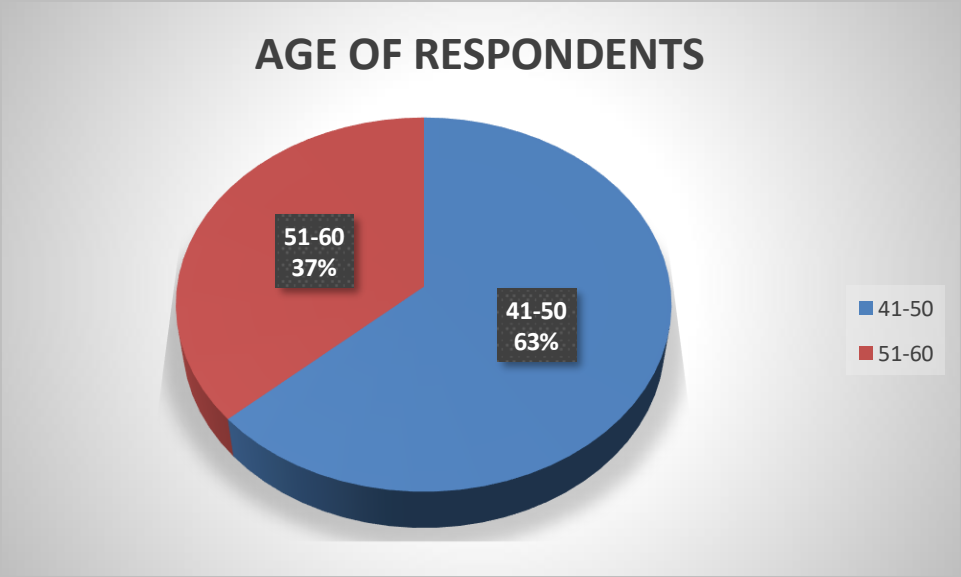
The chapter critically analyses the influence of pandemic on women’s earning and economic opportunities. This is reflected in the figures which show sharp reductions in income levels for many women especially those employed informally. Businesses found it hard to survive amidst financial ripples as economic opportunities diminished with job losses, decreased working hours and wage slashes. It also points to the struggles of women in accessing loans or grants that had impacted their businesses and economic opportunities during that period. The chapter also explores the impact of the pandemic on women in terms related to social, emotional and health condition.

These findings suggest the added load of unpaid care work - as well as financial hardship and ill health-seriously affected women's mental and physical wellbeing. For many women, the care responsibilities of children exacerbated during the mandated school and childcare facility closures which led to a decrease in their opportunities for generating income.

The understanding of the findings in this chapter is provided within the theoretical frameworks of feminist political ecology, intersectionality, and social role theory. These frameworks help to better understand the relationship between the forces of gender, economic arrangement, and social values that melded the experience of women during the pandemic. This chapter converges the findings of the present study and concludes the research by emphasizing the implications for understanding the gender-specific impacts of the COVID-19 crisis in Nigeria. The findings recommend the development and boundary implementation of policies and programs designed to counter the troubles women experienced, particularly in the informal sector. The findings support the idea of recovering from a gender-specific perspective, which not only assists with alleviating the present issues but also drives to end the fundamental structural problems.

5.2 Description of Participants

A total of 60 women from the south-western part of Nigeria, who reside in states like Ekiti, Lagos, Oyo, Ondo, Osun and Ogun States were carried along with this study. Most (63.3%) in the age group of 41-60 and remaining were up to older category (36.7%). Based on the objective of studying how COVID-19 affected women's livelihoods, it was natural for a labour force across women demographic gap to be dominated in this particular empirical field. Particularly, the absence of participants aged 18-40 in this study is a notable finding in itself, rather than a deliberate sampling choice. This demographic gap offers interesting insights into the economic landscape for women in Nigeria post-COVID-19. The fact that no women under 40 participated could indicate several things about the current state of women's livelihoods in the region. Recent studies show that younger women were less likely to be in established businesses or careers that were significantly impacted by the pandemic. They were more adaptable to the changing economic conditions, perhaps finding new opportunities in emerging sectors or the gig economy.



The concentration of participants in the 41-50 and 51-60 age groups suggests that these women had established livelihoods that were disrupted by the pandemic. Their experiences provide a window into the challenges faced by women who had built careers or businesses over decades, only to see them threatened by the global health crisis. Participant M's account illustrates the struggles of women in this age range:

My jewellery business did not suffer much during the COVID-19 period. The market did not go at all during the lockdown, supplies did not come from Lagos and other areas, and even the people in my village did not have money to sew new clothes because they were also trying to manage the little savings they received for food and special equipment (Participant M).

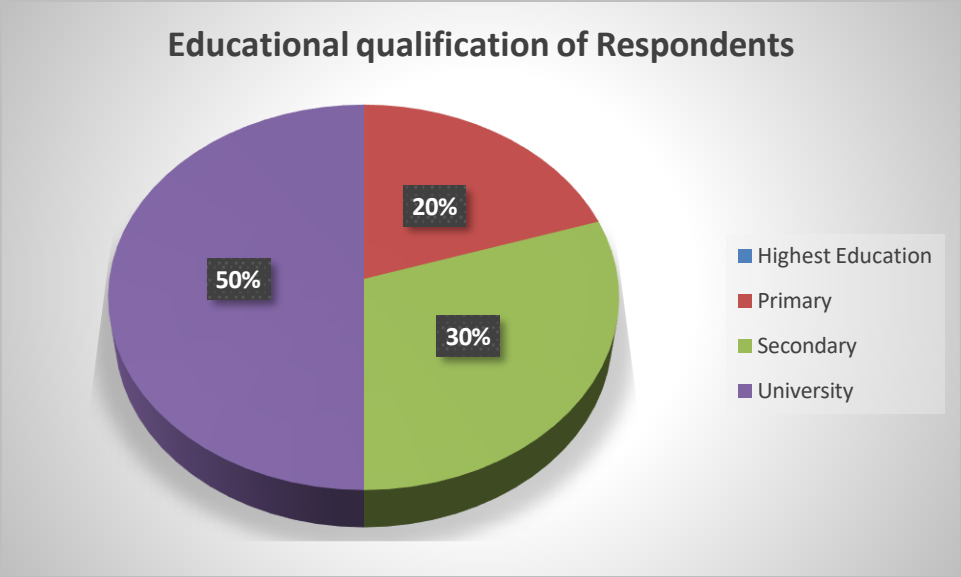
These highlights show how the pandemic affected not just individual businesses, but entire economic ecosystems. Women in these age groups often play crucial roles in their local economies, and the disruption to their livelihoods had far-reaching effects. The distinction between the 41-50 and 51-60 age groups is also worth examining. Most women in their 40s were at the peak of their careers or business growth when the pandemic hit, potentially facing the loss of hard-won progress. Those in their 50s, on the other hand, had been looking towards retirement or transitioning to less demanding roles, only to find their plans derailed. A participant in the older age group provides insight into the ongoing challenges:

Even now buyer traffic is yet to bounce back in our newly reopened markets as disposable income shrinks. Paying monthly rent for stalls has become a huge burden, and do not get me started on the cost of transportation to restock from rural farms with fuel scarcity! (Participant I).

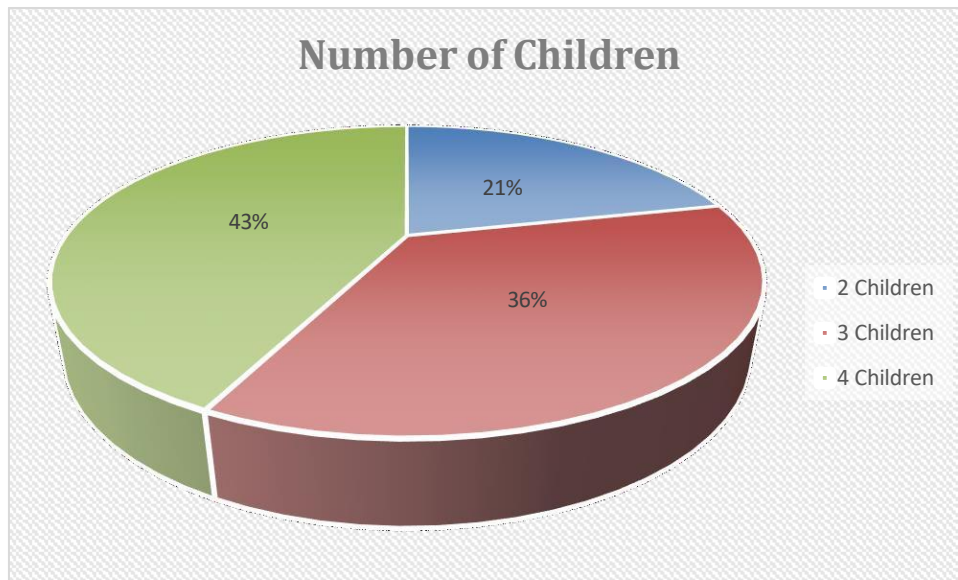
This underscores the lasting impact of the pandemic on market women and the compounded challenges they face in rebuilding their livelihoods. Both age groups appear to have struggled with accessing support and resources. As a participant notes,

“Banks are reluctant to give loans to small businesses like mine and many women don't get a bond to provide as collateral. Even microfinance banks and grassroots initiatives are not effective in reaching everywhere in rural areas” (Participant M).

This suggests that regardless of age, women in the informal sector faced significant barriers to accessing financial support to sustain or rebuild their livelihoods. The lack of younger participants indicates that these challenges are even more pronounced for older women, who are likely to have the digital literacy or networks needed to access new forms of support. In terms of which age group was more affected, the evidence suggests that both groups faced significant challenges, but perhaps in different ways. Women in their 40s are more likely to have dependent children and ongoing financial obligations, making the immediate impact of lost income more acute. Those in their 50s, while perhaps having fewer dependents, are more vulnerable in terms of health-related issues and less able to pivot to new economic opportunities. Yet, the coping strategies adopted by these women demonstrate remarkable resilience. Many turned to alternative income-generating activities or leveraged technology to market their products through social media and online platforms. However, the absence of younger women in the study suggests that these adaptations had been more challenging for older women who may not be as comfortable with digital technologies as the younger generations.

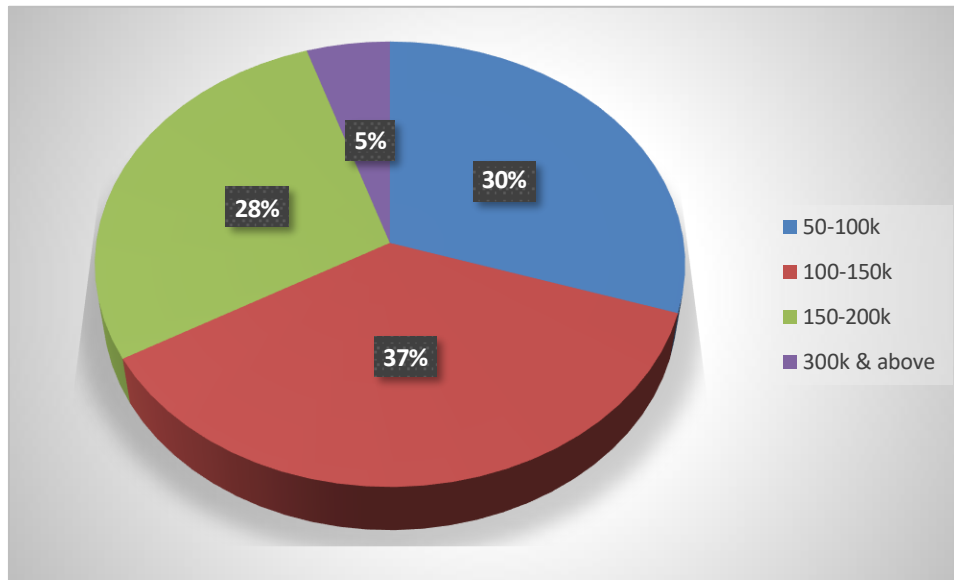


Samples varied considerably in terms of their educational background. The majority of participants have a university degree, in the case of secondary education Leaving Certificate which is 30.0% and regarding the Primary School Leaving Certificate which is 20.0%. So, the sample is very diverse in terms of education too and that is also interesting because clearly the level of education of these women will also impact participants experiences after lock-down, which can help to inform new strategies as well. Distribution of residential areas among the participants shows that 53.3% are residents in urban settlements, whilst semi-urban and rural areas make up for 31.7 % and fifteen percent respectively from south-western region It is important to make a distinction within the urban area and rural area divisions because it will impact the distribution of women's livelihood strategies and resources available, given that the one who reside in the rural area is less possible to enjoy abundance, compared to those women that reside in the city. In addition to that, it has a diversity in religion; 55.0% belongs to Christianity and the remaining percent are Muslims. Lastly, the marital status distribution shows that 81.7% of the data sample are married and widowed making up 18.3%. Consequently, the study gives much emphasis to marital status since it influences decision-making power of women, economic independence and resource availability at the time of any crisis.



Also, the number of children varied per participant as well: 40.0% had four children, 33.3% three children, and the rest either two (20%) or one child (6.7%). The pandemic also seems harsher on the number of dependents, because there are a lot more implications for female participation in economic activities. As for income, 48.3% of the sampled women were governmental employees and private sectors workers, 50% involved in different informal occupations such as trading (tailoring), farming or any other formal business while only 1.7% was unemployed, the diversity in the sample is paramount as it mirrors variegations suffered by women livelihoods due to COVID-19. For example, by nature of employment, 46.7% were from white-collar jobs and the remaining number includes blue collar/ artisanship while a paltry 6.6% engaged in different categories of other activities like farming/trading etc., The contextual importance of these female jobs is divided in formality and income security.

MONTHLY INCOME



Lastly, the participants' monthly income amounted to between 50,000 to 300,000 naira and more, with the majority getting 50,000 to 100,000 at 30.0%, 150,000 to 200,000 at 28.3%, 100,000 to 150,000 at 36.7%, and 300,000 and over at 5.0%. The income distribution was also necessary to understand the exposure of the poverty of the participants during the pandemic. This explains how extensive the experiences were in the sample size, and they also helped in explaining the differentiated effects on the women's source of income after COVID-19 and the different challenges the economy went through, with the assault on the women extending both within and outside the formal commercial economy.

5.3 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 resulting from financial uncertainty as well as changes in employment arrangements with small businesses, opportunity availability, and economies long term consequences were significantly affected. Category 1: For women, particularly those in the informal sector working had become increasingly precarious due to COVID-19 pandemic that came with unparalleled sequence of lost income and economic vulnerability for many Nigerians. As Kugler et al., (2023) highlighted, tourism collapsed in many poorer developing countries

globally and the sector showed practically complete stagnation where women accounted for over 70% of employees as workers onboard of ships. This comment rings ever true in Nigeria where a great number of women workers are working in these, easily dispensable service sectors. The first order and the impact of lockdown measures on the livelihood 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. More than 90% of women in Sub-Saharan Africa and over 74 % of those women informally employed occupied such positions (International Labor Organization, 2020) charges compared to only an average informal employment rate for them a little less than one fifth as it was observed by the OECD member countries. The high prevalence of informal employment in the country had major implications: with only 15 percent paying into private and public pension schemes, Nigerian women have little access to unemployment benefits or other social protections that could help counteract the economic shock from a pandemic.

Furthermore, the economic downturn was made worse by Nigeria's lack of social safety nets. 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 the conclusion of Ozili (2020) which posited that major restriction-of-movement order largely cut off Nigeria's huge informal economy from livelihood opportunities, and opportunity for earnings and jobs. Pre-existing gender inequalities have further exacerbated the economic consequences of the pandemic for women in Nigeria. As Kabeer et al. (2021) stated, the disease caused more women in low-income countries to lose their jobs and led to a deeper economic contraction. 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 financial crisis women were facing in the pandemic was immense. Over 11 million more Nigerians would be earning less than the minimum wage by World Bank (2020). This was expected to hit women, who were already financially precarious gender among poorer strata before

COVID-19 arrived. According to Ozili (2020), the price rise in a certain vital commodity such as rice, beans flour and bread by over 15% left household finance dependent on marketplaces stretched. Because women frequently manage the family budget as well as food purchasing, they were affected more dramatically by these higher costs. The pandemic also laid bare these inequalities in digital finance access, as related to existing and pre-pandemic trends through which the inclusivity gaps were further widened. The following review which is based on Rohwerder (2020) together with Hidrobo et al. (2022) points out that lockdown-related mobility restrictions and reduced access would erase 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 backward consolidation of financial inclusion would have long-term implications for the economic power-platform 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 typical precarious situation of women are more at-risk assessors come up with a higher long-run effect on economic outcomes. This economic instability for women also had ripple impacts on other parts of their lives. For example, Omobowale et al., based on his studies, argued that malaria prevalence declined in the same area as population density increased and mosquito exposure reduced due to high level of insecticide-treated nets (ITNs) use. In the above data, it is stated that only 28 per cent of women were victims even before the epidemic began in 2020; and yet during lockdown where survivors had been locked at home with their abusers following a call to shut down physical contact centres (GBV service providers); on-the-ground NGOS witnessed over three times the storming up cries-for-help. This rise in domestic violence which was a direct consequence of the pandemic has no doubt been exacerbated by economic pressures. Income Disruption and Impact on Women Entrepreneurs, many people who were already living pay check to pay check were not able to meet their minimum monthly debt repayments. One participant reported,

“Due to the lockdowns and markets closed all over Zimbabwe we cannot sell our farm produce, nor cook a single meal for ourselves after working the whole day. In that way, our thin but crucial revenue streams vanished quicker than a rain puddle in the blistering sun” (Participant B).

This description powerfully depicts the brutal suddenness and harsh consequences of lockdowns on women-led informal small businesses. In addition, female health disorders in the developing world may be indirectly reducing by a reduction of financial instability during 2020 and it has had not only positive feedback to improving healthcare access for women (Bwire et al.) According to WHO (2022), access restriction for women’s health and pregnant mortality rates were doubled or tripled of those in low-income countries. Although this was not isolated to Nigeria, it underscores the health implications of financial vulnerability among women. In the months and years ahead, this income disruption would be a major setback for many women in Nigeria as they sought to recover from financial instability. Developing markets in Nigeria had previously broadened coverage of social assistance and the pandemic forced many others to do so through targeted cash transfers for women; this lesson can be learnt from Brazil, South Africa, Thailand and more (Igbatayo 2022). Regular, targeted interventions such as these have a significant potential to help women's economic recovery in Nigeria. Nonetheless, these interventions may be constrained by pre-existing structural inequalities. While this further strengthens the position of Jacobs and Okeke (2022) that federal-state divides imbalances were a contributing factor to deepened fiscal tensions between overwhelmed pandemic-facing states on one side, with increasing demands granted met by slower than expected reimbursement rates from federal authorities impacted officials at both ends of those transactions. This discovery hints at a wide dispersal of the geographical propensity to enable proficient support measures in diverse regions within Nigeria.

In addition, women in Nigeria suffered job losses and greater economic insecurity because of the COVID-19 pandemic, resulting in drastic changes to their financial independence causing them unnecessary harm restricting progress made economically and socially. Moving forward Kugler, et al., (2023) further revealed that lockdown rules in poorer nations completely ducted out unscheduled revenue sources through vending and market sales, unpaid labour as well as for women working as domestic staff. This is especially important as many women in Nigeria worked in such jobs on an informal basis. As a means to an end, the impact on Nigerian women’s employment was devastating and complex. For one, most Nigerian women work as traders,

artisans and food vendors (and) are small-scale micro-entrepreneurs operating in the informal sector. This sector was deeply hit by the lockdowns, disrupted supply chains and contracting consumer demand that followed in the wake.

“Many of these women’s livelihoods were pushed to the brink with little savings, or safety nets” (Participant G).

It underscores the particularly unforgiving bind women in informal employment found themselves stuck working, and sheds light on how some of the forces combined to bring them economic push-out during times of pandemic crisis. A similar pattern of employment status and job security for women in Nigeria is observed globally. Etheridge et al. (2021) have shown that women suffered greater labour force exits than men in countries namely losing 3 million jobs by April 2020 due to the sharp lockdowns, as female-dominant leisure/hospitality and education were hit hard but then recovering slowly. This was in the context of developed nations, but Nigeria also showed similar trends as women constitute majority of jobs that are hit hardest by the pandemic.

This is even made more manifest by the paper of Ozili et al, and indeed alluded to in most reports. (2021) showing that due to a reduction in the country's GDP, for the first time over almost 25 years of economic growth, Nigeria witnessed its full-year recession: by year-end 2020, Nigeria’s vital services were aborted and conversely increased. These sectors are large employers of women and have been slow to return leaving many a long time between jobs or in part-time work. But not every industry has taken a similar hit when it comes to employment status. A participant explained, *“People in formal jobs were at least relatively better off and they had some benefits from labour laws or insurance” (Participant G).*

The observation underscores the difference between formal and informal workers - most of whom are women, among who would experience more drastic and longer changes in their terms of employment.

The crisis deepened employment gender gaps as well. Previous studies such as Kabeer et al. and Hansan (2021), had noted earlier that year that the extreme job insecurity and socially entrenched economic contractions women experienced in poor parts of the world owing to Covid were at steep levels. This was in part because of greater pre-existing gender inequality levels (gender disparities), especially for labour force participation and remuneration, such as women being

employed to a higher degree in low paid/low skilled informal sectors without pay or social protection. The loss of livelihood led to many structural shifts other than just income losses due to changes in the employment status and job security. As one respondent stated, “I am a married mother of five children and the added unpaid household duties as well as care work just made things worse”. Due to the pandemic:

“The schools closing + Same limited childcare = More time and energy spending on family; this left me fewer hours for my trading business process” (Participant AB).

Based on the polarized literature, these findings suggest mounting evidence of COVID-19 that bore a disproportionate burden on women through increased care activities that prevented them from undertaking paid work. In Nigeria, this was also evident in the broader economy as well. Low International prices of oil down to below \$20 per barrel, according to Okoh (2020), consequently affected trade balances, as the sale of crude oil accounted for 90% of foreign reserves which no less impacted upon naira stability. This economic insecurity is believed to have triggered a loss of jobs, increased job uncertainty for much of the work force (adversely affecting women in many cases) and ultimately resulted in outmigration from some areas.

Furthermore, the associated economic shock of COVID-19 exposed a wide and diverse problematic landscape for small businesses as well as women-owned enterprise in Nigeria which placed an adverse impact on women-owned business (Ozili et al.). The outbreak of the series started in April 2020, lockdowns changed adopted a few lock-down rules kindle which culminated into full year recession-1.92 by the end-of-same-year due to massive collapse of construction and hotel services at some service sectors (Iyare & Oseni, 2021). The economic depression wreaked the most havoc on small businesses and those businesses in which our women entrepreneurs engaged in predominantly. The effect of lockdown measures on small businesses was immediate and catastrophic.

“Due to this restriction of movement and closure of market, we can’t be able to sell our farm products for making daily meal also!! That way our little but crucial income sources go dry before you can say rain in a summer sun puddle”

(Participant B). Lockdown measures hit these women-owned and operated small businesses a blow which is both sudden and massive; note that most of them work in the informal sector selling

something by the roadside, earning their income on day-to-day sales. Even these challenges were worsened by the pre-existing structural problems in the Nigerian economy. Without social protections, mobility constraints for Nigeria's vast informal sector crushed incomes and jobs (Ozili 2020), a sector limited in its access to formal business support mechanisms. However, the effect on small businesses varied among different categories. A participant opined, “the majority of Nigerian women are involved in trading, handwork and food vending or Minna entrepreneurs within the informal sector. The sector was ravaged by lockdowns, supply chains thrown off balance and consumer demand fading away leaving the crisis behind”. Participant G: “With no or very low savings/safety nets, many of these women on the edge are forced to their survival livelihoods”. This underscores the especially precarious position of female-headed informal sector enterprises which often do not have the necessary resources to survive long periods with reduced income.

The pandemic revealed and even reinforced gender disparities in entrepreneurship. According to Brinkley et al (2021), women in low-income countries were experiencing higher labour market volatility and worse economic contractions from the pandemic. This is not just a perspective, based on our study women entrepreneurs in the region faced significantly more hurdles to accessing credit, markets and business networks as compared to men. The generation of services from the small businesses and entrepreneurship side was intensified by broader economic realities in Nigeria. According to Okoh (2020), the blot on trade balances and naira stability was mirrored by international oil prices falling below \$20 per barrel, with crude sales holding 90% of foreign reserves. The economic upheaval was thus likely seeing a decrease in consumer spending and an increase in business financial demands for small businesses across the world, many of which were owned by women. These challenges, of course, affected other parts of women's livelihoods as well. The unpaid household duties and care work also weighed heavily on some, as one participant remarked

“Well, with five children it simply became unbearable not to mention being the good married woman. The shutdown of schools and the insufficient access to childcare in Corona times [sic] required me to spend more time on caregiving for my family, which again shortened working hours in my trading business” (Participant AB).

The higher amount of care responsibilities during the pandemic also showed how it was placing an additional constraint on women who might otherwise pursue a business opportunity, with long-term implications for their entrepreneurial activity.

Many women entrepreneurs had to pivot the nature of their business operations due to the pandemic. However, pandemic-related infrastructure saw greater opportunities for the growth of remote work and digitalization to benefit women where such governance structures existed (Dan & Dewi 2023; Kaberia & Muathe 2021; Koshy & Sanchez Kaul)'), One disadvantageous downside for women entrepreneurs in Nigeria was the limited digital infrastructure and technology which constrained their ability to catch up with these opportunities. Indeed, this extended to impeding women's access to financial services as well. Rohwerder 2020; Hidrobo et al. As Cislighi et al. (2022) describe, lockdown-induced restrictions on movements and access erased two decades of gender equality gains in female bank account ownership and digital financial transaction opportunities as revealed by the findings from the SBP programme. This fallback in financial inclusion was likely to have lasting effects on women's ability to open and expand businesses in Nigeria.

Similarly, the COVID-19 pandemic had wide-ranging effects on access to economic opportunities and resources for women in Nigeria which had compounded existing gender inequalities and introduced new difficulties they must navigate. (Rohwerder 2020; Hidrobo et al.) The lockdown-induced restrictions on mobility and access would be so severe as to destroy two decades of work in gender equalising in such areas as bank account ownership, or digital financial transactions by women as reported by Barr and Salehyan (2022). This economic exclusion was expected to bring lasting implications on women's economic empowerment in Nigeria. This has had a particularly significant impact on women's ability to access economic opportunities in the informal sector, where many Nigerian women work. The impact on women active in informal sector e.g. traders, artisans and domestic workers was more severe,

“They have experienced a sharp decline in their earnings: coupled with other consequences that arise due to limited access to social safety nets” (Participant V).

This is consistent with the result in Ozili (2020) that Nigeria lost earnings and jobs because broad population mobility restrictions were placed on its vast, unprotected informal economy. The pandemic also intensified structural forces that had prevented women from fully participating in

the formal economy. The final note: women in developing countries experienced larger reductions in labour supply and deeper recessions than did men (Kerr et al. 2021). This was related to larger initial gender gaps in the emerging market labour force, where women were primarily crowded into informal jobs with no or low levels of wage and social protection; This is further compounded by additional care responsibilities during the pandemic.

One participant said, “As a married woman with five children, the unpaid care work/ household responsibilities put an extra toll. “School closures and lower availability of childcare assistance during the pandemic, took away valuable but able hours for me to spend in my trading business on one side while leaving me with more time that I had to use looking after my family (Participant AB).

The COVID-19 pandemic increased care responsibilities, and "the significant impact on women of the confinement effect resulted in a further restriction of their possibility to carry out economic activities", according to this quote. Another major concern for women during the pandemic was access to markets and supply chains. One farmer shared, “If the markets remain shut and we are restricted to roaming then how do you expect us to take our products from farms to house? Just like that, we lose our little but essential sources of income quicker than a puddle from the rainy season under direct sunlight” (Participant B). 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.

Underpinned by a feminist political ecology (FPE) framing, the ways women experienced these contrasts between formal and informal sectors are discussed in terms of gendered knowledge, rights, and politics. The thesis, therefore, reviews the impacts of the COVID-19 pandemic on economic activities and livelihood assets of women, especially those among informal sector members having higher dependency on natural resources which generate relatively more possibilities for scratches (Sultana2023; Bisht &Ahlborg20121). Mobility restrictions and lockdowns to curb the spread of the virus affected these women more, as their agricultural activities were disrupted, they struggled to access markets for selling products and gathering natural resources (Pitre & Kullu 2021). Conversely, 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 that shortens enterprise continuity despite being unable

to wholly insulate them from crises-related shocks (Elias et al., 2021). This distinction underscores the gendered power relations and differential access to environmental resources and economic opportunities, explicating how these factors can shape vulnerability as per the FPE framework (Rocheleau et al. 2013). The feministic intersectionality theory further brings out how these women at the crossroads of gender, class and location experienced different realities within formal as well as informal employment systems (Crenshaw 2013; Carstathis 2016). The review argument is 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 inequality (Adekola & Mothoagae 2023; Bowleghip)

Finally, the 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 this pandemic (Bonvillain, 2020; Bryson, 2017). This role congruity and its resulting backlash against women who violated gender roles also limited their economic potential (Eagly & Karau, 2002).

5.4 Women's Economic Livelihoods in Formal and Informal Sectors

The COVID-19 pandemic had significant and yet gendered implications for women's economic status in Nigeria, focusing on formal and informal workers only. The report also shows a sharp difference in the impact of COVID-19 on women employed in formal and informal sectors of the Nigerian economy. This chasm in numbers underscores the pre-existing structural disparities and vulnerability of informal labour. Women in the formal sector which includes government corporations, well-known companies and public health clinics/educational institutions were buffered from some of the impacts because they already had certain workplace safeguards to protect them. As one participant described:

“Those in the formal sector, while losing jobs or having salary cuts are considered sacrosanct vis-a-vis convenience protection from labour laws and some pandemic specific measures such as unemployment benefits ... even more workers had labour protections” (Participant G).

This is to a large extent consistent with the general trend seen in developed countries. By way of illustration, in OECD countries, formal employment is typically accompanied by more robust social safety nets and institutional support systems consequently acting as a secure medium to the economic shock imposed during the pandemic (OECD, 2021). Nonetheless, unique challenges women experienced even in the formal sector should not be overlooked. This transition of being permitted to work from home due to the demands of care-giving increased as well as anxiety that was experienced by several participants were challenging: “The sudden shift to remote work, the increased caregiving responsibilities and overall sense of uncertainty and anxiety took a toll on my mental health and physical wellbeing.” (Participant U). This resonates with research conducted in other contexts, which found that women who were employed informally faced a double burden of trying to fulfil their professional obligations while also bearing the brunt of increased domestic responsibilities during national lockdowns (Blundell et al., 2021).

Most Nigerian women are into trading [buying and selling], type of artisans such as tailors/weavers; food vendors or hawking at bus stops the informal sector like her kind. The lockdowns hit this sector hard, cutting off supply chains and leading to a significant decline in demand. Many of these women had little or no savings and limited safety nets to fall back on (Participant G).

This is reflective of developing economies globally. The International Labour Organization (ILO, 2020) highlights female informal employment to be over 90% in Sub-Saharan Africa and only around 18% in OECD member countries. Women were more likely to be underrepresented in the formal segment of the workforce, and they had a higher tendency to work informally or as wage workers. This large share was concentrated into informal sector with vulnerable employment categories hit hardest by economic shocks from COVID-19. The immediate and drastic effect on players in the informal sector was underscored when another disclosed; “As a trader/artisan, unable to move around due to lockdowns affected my job leaving me stranded” (Participant R). The grim reality that confronted informal sector workers in Nigeria is very much similar in many developing countries. Women's employment, for example in Latin America fell to 48%, a huge drop from the regional reduction of only 11% (Barrett, Kajumba & Norton, 2022). There are several reasons why the informal jobs, many held by women (90% to 95%) would be hit first including job insecurity financial stress, lack of saving reliance on daily incomes and no social protections. Moreover, the

uneven impact on formal and informal sectors can be clearly illustrated when looking at how different women are affected in their respective economic engagements. Formal employees experienced challenges as well but were in most cases able to shift their working environment from the office and worked remotely or received help within what an employee could provide. This is of course completely different from what happened to informal sector workers mostly in services and small-scale trade who simply had no work. As one participant put it quite poignantly, “With movement restrictions and closed markets we can neither sell our farm produce nor cook our daily meals. Our tiny, but vital livelihoods evaporate even quicker than the last remaining monsoon puddle when crushed by the midday sun” (Participant B). This graphic summary illustrates the sudden escalation and extreme nature of the measures for people who depended on sales or services that operate the norm in informal sector activities. Differentiated impact also carried into the recovery phase. While formal sector employees were also affected, they usually had a clearer track back to work once restrictions started being lifted. However, for those in the informal sector not only had facilitation taken longer but also it took them a long while to rebuild their livelihoods. This difference in potential for recovery not only expanded the economic divide between the formal sector and informal workers, but this is a known issue that affects also other developing economies (Kabeer et al. 2021).

The COVID-19 pandemic also demonstrated the crucial necessity of social protection measures as responses to economic shocks. In Nigeria, however, the efficacy of this differs between formal and informal sectors. The existing social protection system can only protect some of the increased needs alongside their usual clients if they are working in formal sector jobs. As one participant described: “I was kind of shielded from the immediate economic effects as my employer is still able to operate and deliver some job security and a consistent source of income” (Participant Q). This finding is consistent with evidence from richer economies, in which formal jobs are frequently accompanied by more generous social insurance. As just one example, furlough schemes and unemployment benefits in numerous European countries acted as a buffer for workers employed formally (Möhrings et al., 2022). Nevertheless, the effectiveness of social protection measures for formal sector workers in Nigeria was hardly a uniform phenomenon. Some of them managed existing employment relations successfully, maintaining the stability of their income. Others were reduced to massive underemployment through systematic reductions in working hours and pay. This inconsistency is a crucial argument for the development of more systematic and standardized

social protection policies in the formal sector. Currently, the challenge of providing such measures is experienced not only by Nigeria but also by many developing economies. In the case of the short-living informal sector in Nigeria, the lack of efficient social protection measures was particularly evident. In turn, the lack of formalized employment relationships and registration systems in the informal economy made it almost impossible to simply apply traditional social policies in the context of informal work.

A Participant put it this way; “The informal sector especially women (traders, artisans, and domestic workers) have been the worst hit as they have seen their income trickle down to crumbs with little welfare package for support” (Participant V).

This observation highlights a key limitation of Nigeria's social protection system, which is also seen to be the case in many countries where informal sectors dominate employment (ILO 2020).

The inadequacy of social protection for informal workers is further highlighted by another participant's experience.

A married woman with five children explained that the unpaid household duties and care work burden was a weight. She expressed that “having schools closed and the lack of full-time childcare services for kids during the pandemic made me search for extra time and strength to spend on my family, so I had fewer hours left for the trading” (Participant AB).

This account is an example of how the absence of social protection goes beyond a loss in income to capture more significant issues, such as childcare and work-life balance, which constitutes one key aspect documented extensively concerning women's economic participation in developing countries (UN Women, 2022). However, the Nigerian government, like most governments in emerging economies, struggled to implement crisis-relief measures. These included cash transfer programs and food distribution programmes. Yet, the efficacy of these interventions in reaching those working in informal sectors, especially women workers was weak. This was limited by a variety of factors, not the least being difficulties in identification and distribution mechanisms required to reach so many people; but there were initiatives specifically targeting vulnerable groups including pregnant women and children under five. However, these challenges are not novel; rather, they mirror generic concerns with the expansion of social protection to workers in informal employment worldwide (Rohwerder, 2020). Nigeria is an interesting case, as several

other developing countries introduced more effective social protection measures that shielded the most vulnerable from economic distress during the crisis. For example, Brazil, South Africa and Thailand extended the coverage of their social assistance programmes with conditional cash transfers to women (Igbatayo 2022). These programs helped female micro-entrepreneurs offset income losses due to the shrinkage of the informal sector. The success of such initiatives is a positive learning for Nigeria and other developing countries in Social Protection System design, to ensure that those within the lower stratum bond with their contributions towards uplifting others living beneath them.

The COVID-19 pandemic also highlighted and exaggerated the specific vulnerabilities of women in Nigeria's informal sector. These vulnerabilities arise because of the nature and socio-economic context in which informal work exists. Unemployment and income instability represent one of the most acute vulnerabilities. For example, one person reported: “Unable to sell our farm produce since no markets are open, closed transportation, no food or anything else. This way our little but significant revenues evaporate even quicker than a wet season mudhole under the sun” (Participant B). This is the story of daily waged and sporadic workers whose work was likely to be severely affected by a lockdown, highlighting how labour in informal sectors relies on day-to-day transactions which demand face-to-face interactions. The lockdown measures to curb the spread of COVID-19 closed these sources of income flow and turned a lot of women with kids into paupers. Moreover, these workers were made even more insecure by the lack of access to financial services and savings. Most operated on a day-to-day basis, with no ability to store anything in case of emergencies. Since they had no financial buffer, this meant that these families were among the worst affected by the economic shockwaves unleashed onto society due to being put out of a job during the coronavirus. As one participant said –

"I am a trader and artisan; the lockdowns confined me to my home with no means of livelihood"
(Participant R)

This experience is also broadly consistent with trends seen in developing nations. According to the ILO (2020), informal workers faced a threefold higher risk of job or working-hour loss because of COVID-19 than their formal counterparts.

Lack of social protection coverage is also a major vulnerability women workers in the informal sector face. Informal workers, unlike their formal sector counterparts, do not often have access to

unemployment benefits or health insurance and any other social security. The limited social security mechanisms were one of the reasons why so many women faced financial difficulties during the pandemic. A participant answered: “The effect on women in the informal economy especially SEE WP involved trading, artisans and house help have been more profound where they experience a decreased income stream coupled to access few social safety nets” (Participant V). This is consistent with the evidence from around the world suggesting that women in informal employment suffered more during lockdowns. For example, in Sub-Saharan Africa where women represent over 90% of the female informal economy workforce; they experienced far higher losses than men (ILO, 2020). At the same time, informality exposes workers not only to economic risks but also health and safety hazards. Street vending and often also domestic work are such shuttle jobs which entail being in quite close physical proximity to others, thereby facilitating COVID-19 transmissions. In addition, being forced to work despite health risks to support their families has not only placed millions of women at risk but also greatly impacted the disproportionality seen within Black and Brown communities. This is merely one example of the larger issue of occupational health and safety for informal workers, a common theme from studies in many developing countries (Roesch et al., 2022).

The pandemic also underscored the food insecurity of informal sector workers with supply chains grinding to a halt. Complex supply networks including informal arrangements by millions of small-scale traders provide products, often referred to as traditional commodities. Unfortunately, the global economic slowdown and lockdowns severely disrupted these supply chains, interfering with not only access to inputs but also market access to finished products. We live in a world where what happens at the macro-level can directly affect outcomes and opportunities for participants (Kugler, et al., 2023), something COVID has shown despite more of it being based on path dependency than action. In addition, the work these women conducted was often informal and thus outside of government aid programs such as relief measures. As one participant explained,

Nigeria has the largest number of women in female-headed households, orphans and widows who operate as traders, artisans, food vendors among other classes of petty trader/micro-entrepreneur/improvised income generating activities,” she said. These resulted in lockdowns, broken supply chains, diminishing consumer demand and the latest impacts of the crisis. These women, who were already the poorest of the poor had no or very thin savings accounts such that

they had no cushion to help them afford not being able to work. So, with their livelihoods falling apart (Participant G).

This lack of connection to formal support systems proved to be a crucial gap that COVID-19 magnified. Without formal registration or documentation, and in many cases without access to a bank account, most informal sector workers found it near impossible not only to apply for relief funds designed specifically for people who had lost their work during the pandemic but even just loans - an obstacle that we see repeated across developing countries (Lindberg et al., 2022). These vulnerabilities are exacerbated due to gender-specific norms, when it comes to informal sector workers. The informal sector also positions women in a double burden of paid work and unpaid care. The pandemic exacerbated this strain, with school closures and more household responsibilities tacked onto their schedule. A participant shared,

As a married woman with five children, the pressure of unpaid household and care work created an extra strain. The closing of schools and the lack of access to childcare support during the pandemic time pushed me back into caring for my family, so I have fewer hours left than normal dialled in only with trades (Participant AB).

This experience echoes findings from global studies showing that women took on disproportionate amounts of unpaid care work during the pandemic, often at the expense of their economic activities (UN Women, 2022). In addition, intersectionality has been a useful feminist theory in that it illustrates the intertwining of various aspects of our lives, including gender inequalities with other factors such as identity politics (Collins 2016), social class and geography because the essentializing lens is specific to certain groups or regions etc. This theoretical perspective is further supported by the observation that Nigerian women situated at multiple intersections of marginalizations (low-income rural or urban informal economic activities) had probably compounded negative effects from the pandemic-induced economic crises. This image of intersectionality offered by this theory also protects the understanding that various women across Nigeria felt the economic impacts in different ways based on their unique intersections of identity and social positions. In contrast, the social role theory explains how society's gender roles and expectations interfere with women's economic activity or opportunities (Bonvillain 2020; Hollander & Howard, 2000). This resonates with evidence that the spike in women's domestic and caregiving work during the pandemic weighed against common orientations of women's labour-

for-profit intent within mainstream gender ideals resulting to their inability to sustain or engage in income-generating activities. The social role theory helps highlight the many ways gender norms persist, worsening income inequality and constraining women's economic autonomy in even a crisis like the COVID-19 pandemic.

5.5 Impact of Education on Women's Economic Livelihoods Post-COVID-19

The impact of education on women's economic livelihoods in post-COVID-19 Nigeria reveals stark disparities and complex intersections of privilege and disadvantage. The data show a clear divide between women with higher education levels and those with limited formal schooling. 50% of participants had university degrees, while 20% had only primary education. This educational gap translates into significant differences in employment opportunities, income levels, and overall economic resilience (Alon et al., 2020). Women with university degrees were more likely to hold white-collar jobs in the formal sector, providing greater job security and income stability during the pandemic. As Participant O, a university-educated woman in formal employment, noted: "As someone employed in the formal sector, I was somewhat insulated from the immediate economic impacts, as my employer was able to maintain operations and provide a degree of job security and income stability." This reflects how educational privilege intersects with formal sector employment to create a buffer against economic shocks, aligning with findings from Czymara et al. (2021) on the protective effects of education during the pandemic.

In contrast, women with lower education levels were predominantly engaged in informal sector work like petty trading, which was severely disrupted by lockdowns and movement restrictions (Mohapatra, 2021). Participant M, a seamstress with only primary education, shared:

My jewellery business did not suffer much during the COVID-19 period. The market did not go at all during the lockdown, supplies did not come from Lagos and other areas, and even the people of my village did not have money to sew new clothes.

This highlights how limited education intersects with informal employment and rural location to amplify economic vulnerability (Andam et al., 2020). The Feminist Political Ecology framework helps us understand how these women's livelihoods are intimately tied to local market ecosystems and social networks, which were destabilized by the pandemic (Sultana, 2021).

Education level also influenced women's ability to adapt and find alternative income sources during the crisis. University-educated women demonstrated greater digital literacy and ability to pivot to online work (Reichelt et al., 2021). Participant Y, with a university degree, stated: "I have had to be creative, finding new ways to market and sell my products." In contrast, women with less education struggled to access digital platforms or explore new business models. Participant W, with only primary education, lamented:

With limited formal education and resources, I found it challenging to pivot my trading activities to alternative platforms or explore new market opportunities. My lack of digital skills and access to technology further hindered my ability to adapt to the changing business environment.

This digital divide exacerbated existing inequalities, as noted by scholars like Okoye (2021) who argue that the pandemic widened the gap between digitally literate and illiterate populations, with significant implications for economic participation.

The intersectionality of education with other factors like marital status and caregiving responsibilities further shaped women's economic resilience (Collins, 2015). Educated, married women often have spousal support to fall back on, while less educated single mothers face compounded challenges (Power, 2020). Participant AD, a trader with primary education, noted:

It is not easy for us women, especially single mothers who don't have a husband to support us and our children. We have to rely on family, friends, and well-wishers to survive and prevent our children from dropping out of school.

This illustrates how marital status intersects with education level to influence women's support networks and coping strategies, consistent with findings from Yaya et al. (2021) on the vulnerabilities of single mothers during the pandemic.

Education also impacted women's ability to access government support and financial resources. More educated women were better equipped to navigate complex application processes for loans and grants (Mohapatra, 2021). Participant O observed: "Programs like cash transfers, loan schemes, and skills training have the potential to make a meaningful difference. However, the implementation of these initiatives has been uneven, with issues of accessibility and reach hampering their effectiveness." In contrast, less educated women faced significant barriers.

Participant AD reported: “The biggest problem we face is accessing funds and resources. Most of us don't have assets or property to use as collateral to get bank loans.”

This highlights how educational privilege intersects with financial literacy and access to formal banking systems, creating unequal access to economic support (Osili & Onie, 2021).

While education clearly provided advantages in navigating the pandemic's economic impacts, it is important to note that even highly educated women faced significant challenges. The gendered nature of caregiving responsibilities and the overall economic contraction affected women across education levels (Power et al., 2020). Participant AF, with a Master's degree, shared:

“The pandemic's effects were still palpable. My workload increased as my employer adapted to the new realities, and I found myself juggling the demands of my job with the added responsibilities of caring for my family during the lockdowns.”

This aligns with Feminist Political Ecology Theory's emphasis on how gender roles and power dynamics shape women's relationships to resources and economic systems, even for those with educational privilege (Rocheleau, 2008).

Hence, education emerges as a critical factor in shaping women's economic resilience and adaptability in post-COVID-19 Nigeria, but its impact is mediated by intersecting factors like employment sector, marital status, and caregiving responsibilities (Kabeer et al., 2021). While educated women generally fared better, the pandemic exposed and exacerbated underlying structural inequalities affecting women across education levels. As Kabeer et al. (2021) argue, the COVID-19 crisis laid bare the fragility of women's economic progress and the persistent gender inequalities in labour markets, households, and society.

5.6 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, often forcing 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.

CHAPTER SIX:

FINDINGS AND ANALYSIS OF POST-COVID-19 AND EXISTING SUPPORT TO WOMEN'S LIVELIHOODS IN NIGERIA.

6.1 Introduction

This chapter presents and discusses the research findings on how government policies can help combat COVID-19 impact negatively affecting Nigerian women's livelihoods alongside issues faced by women in having access to financial assistance and other resources for improving their livelihood post-COVID era. This work reveals the intricate dynamics of policy interventions against overlaid societal and gender contexts in a global pandemic. COVID-19 has had a significant global economic and social impact, which has been especially severe for vulnerable populations - including women. Like other countries, in Nigeria, the pandemic only deepened and magnified pre-existing gender injustices while introducing fresh challenges to women's economic power and livelihood security. Accordingly, this chapter reports on research into the experience of women in seeking such redirection; that is, it explores how well-positioned government responses were to address these challenges and remaining barriers for effectively engaging resources that are critical to recovery and growth.

This chapter provides a complex portrayal of the mitigating approaches employed by the Nigerian government to cushion COVID-19's impact on women's livelihood. Despite notable efforts like the COVID-19 Cash Transfer Project and the Survival Fund, beneficiaries faced a plethora of difficulties in both participating in these programs and availing their services. Challenges of transparency, restricted coverage and urban-centric execution limited the impact of these interventions especially on women outside rural women in the labour market associated company. It specifically points toward a vast disconnect between policy intentions and what happens on the ground. Countless women, particularly those from marginalized communities were effectively locked out of the mechanisms to support their economic resilience during these times. Women were facing difficulties in applying for government assistance as the processes continued to be cumbersome while others lacked awareness of the existence or documents required by such programs like ID and business registration certificates. More broadly, the findings of surface long-standing were challenges for women seeking financial and other resources to sustain their livelihoods post-COVID-19. Challenges in women's economic empowerment and recovery

include discrimination within the formal financial sector, absence of property rights/control over resources for asset collateralization as well as low access to capital or basic business knowledge. These barriers are entrenched in stereotypical gender roles, societal biases and structural challenges that have persisted for generations depriving women of essential financial possibilities and sources.

The deteriorating economic climate brought on by the pandemic is only making things worse, as financial institutions are adopting more conservative approaches and lending practices that hurt women even more. Women without access to formal credit, loans and other financial tools are often unable to grow or even sustain their businesses - making them more vulnerable in the face of economic shocks with limited opportunity for long-term prosperity. The interpretation of these results is informed by theory including feminist political-ecological as well as social role theoretical perspectives, helping to explain the gendered impacts of COVID-19 and structural determinants impacting women's economic positions.

An intersectional feminist perspective highlights the layered vulnerabilities many Nigerian women encounter during the pandemic and disrupts the universalizing renderings that assume all data points observed globally can be generalized to spatially, socio-economically homogenous national populations. The aims of the chapter are to deepen our understanding of what specific challenges and opportunities are available for supporting women-Livelihoods during/post-COVID-19 in Nigeria. Through a critical understanding of government regulation and resource distribution.

6.2 Government Policies and Role in Mitigating COVID-19 Effects

The Nigerian government had started different progressions focused on issuing fiscal grades to poor networks specifically women during the pandemic. From the interview data, a few of those measures include aspects under the COVID-19 Cash Transfer Project and Survival Fund. Some respondents had this to say.

“During the lockdown, it was the cash transfer that helped me keep my children fed. Without that support, I don’t know how we would have survived (Participant B).”

“They said it was for poor women, and truly, they sent me money twice. It was small, but it showed that someone remembered us (Participant E).”

“I never expected anything from the government, but when the cash alert came, I was shocked. It made me feel like we mattered, even a little (Participant A).”

In the first instance, the COVID-19 Cash Transfer Project was one of these specific projects which were initiated by the government to ensure social protection for vulnerable groups especially women during Covid - 19 pandemic. The policy sought to provide immediate financial support for people who were most significantly impacted by the COVID-19 economic collapse. This initiative was widely recognized, as evidenced by the interview data. A respondent had this to say:

As someone who depended on daily informal work, I saw firsthand how the COVID-19 Cash Transfer Project and Survival Fund threw us a lifeline – but with strings attached. The government promised immediate relief, and yes, they did designate funds specifically for women. Yet between the endless verification queues and the arbitrary selection criteria, many of us who needed it most still fell through the cracks. That reserved portion for women? It reached some, but not all – and never enough.”(Participant E)

This is consistent with trends at a global level across both developed and developing nations to deliver direct financial support in response to the crisis. Furthermore, this is not the first time that cash transfer programs had been used as an economic shock response measure in Nigeria. Such strategies had been practised in other developing countries as well. For example, Igbatayo (2022) in the review of the literature identified that countries such as Brazil, South Africa and Thailand adopted gender-targeted cash transfers for women during the pandemic. They were intended to counter income losses driven by the informal sector that had seen a surge in contractions, hitting women within its ranks hardest.

Feminist political ecology (FPE) offers a critical lens to understand the dynamics of cash transfer programs. FPE underlines that access and control over resources is gendered, for instance in terms of finances (Elmhirst 2011; Sultana 2023). At the same time, considering its gendered dimension, in other words delivering cash resources directly to women, a move can be framed as part of an initiative to address gender issues linked with the pandemic. A Feminist Political Ecology (FPE) reading of this Project suggests a major effort to respond by deploying financial resources directly available for women, given the gender dimension infiltration brought on by the COVID-19

pandemic. This approach directly reflects some of the central tenets regarding gendered access to resources, financial or not (Elmhirst 2011; Sultana [2023]). But to understand the importance of minimum qualifications in legally mandated policy, it is necessary first, within the framework laid down by FPE theory and research, as well as most particularly without invoking any sense that otherizing populations do we get this - theoretically enriched discussion combines with what have up until now been wholly practical implications.

Feminist Political Ecology offers a lens of analysis that looks at these issues through an intersectional perspective, with a particular focus on how gender and environment conservation converge. Claiming that resources are gender-neutral, the question to be asked is what is neutral about access to and control over resources as they evolve from societal structures, cultural norms, power etc (Rocheleau et al., 1996). These gendered dynamics became accentuated in the context of the COVID-19 pandemic, which disrupted many economies and led to a rise in care responsibilities - something that women generally assumed greater responsibility for. This is nothing but a response to an admission of these gendered impacts and the Cash Transfer Project delivers support directly in terms of cash transfers for women. This is also compatible with the view that women's economic empowerment acts as a way of challenging hegemonic ideas and to empower within gender issues (Nightingale, 2006). One of the central tenets of FPE is that it looks at the everyday experiences and lives of women to larger political-economic forces (Truelove 2011) this work aims to have similar implications for everyday experiences by providing for the immediate financial needs of families led by women through direct cash transfers. This could make the difference between economic survival and absolute destitution during COVID-19 for many women - especially those who live in low-income households or have informal jobs.

In addition, the Cash Transfer Project is in line with FPE's focus on women's agency and their potential as actors within economic and environmental processes (Rocheleau 2008). It affords women greater leverage over household and community budgets by transferring money directly into their hands. This is particularly important in the Nigerian context, where women are more likely to face economic hardship due to traditional gender norms. For FPE scholars, the project might be interpreted to tackle the problem of what is known among them as the feminization of poverty (Chant 2006). The concept of the feminization of poverty was accelerated during COVID-19. The project takes this gendered dimension of poverty into account by basing their cash transfer

on women. In addition, the Cash Transfer Project is also in line with FPE's acknowledgement of women's unpaid care work (Elmhirst 2011). School closures and caring for sick family members expanded women's care responsibilities during the pandemic. The project may indirectly help to fill such a gap by providing cash transfers, which might serve as some compensation for this added unpaid labour floor-CPE reiterates the need to treat women's unseen work. This is evident in the responses of the following participants

When schools shut down, my 'workday' never ended; cooking, cleaning, nursing sick relatives, all while trying to scrape together income. The government's cash help? It wasn't just money. It was the first time anyone looked at our endless care work and said, 'These counts.' But here's the truth: that small payment didn't match our labour's worth. Oldest daughter became the substitute teacher. I became the family nurse. We didn't clock out. The cash? A drop in the ocean of what we're owed (Participant H).

Another participant had this to say

"They didn't just give the money to men as usual; this time, they said it was for women. That made a difference because we are the ones struggling to manage the home (Participant J)."

The project also speaks to FPE's focus on intersectionality (Sultana, 2021). The Cash Transfer project is a gender-sensitive intervention, which aimed to target women largely, it has the potential of touching all demographic tiers from different classes and locations across age groups. Acknowledging a diversity of experiences, this approach confirms that women are not like-for-like victims but experience the pandemic in complex ways shaped by their social location. Viewed through an FPE lens, it is also striving to transform the power relations that tend to disadvantage women in terms of access to financial resources. It also increases direct cash to women, which may increase the financial autonomy and decision-making power of these households. This links with FPE's claim that empowerment challenges power relations to trigger the disempowerment of women in the economic field (Nightingale, 2006). Second, the Cash Transfer Project can be seen as an example of a gender-sensitive programme to target what FPE scholars refer to as 'gendered resource access' (Rocheleau et al., 1996). Discriminatory laws, cultural attitudes or simply the lack of collateral in many contexts including Nigeria make it harder for women to access financial resources. It reaches into the very homes and families that have excluded many of their mothers,

bypassing structures of household power in a manner far more consistent with FPE than usual transfers to men.

The project is said to also resonate with FPE's understanding of just how significant women are in economic matters, particularly those operating informally. In Nigeria, like most developing countries women make up a high percentage of the informal economy which was badly hit by COVID-19 lockdowns and restrictions. The intervention provides cash transfers to women, thus recognizing the economic value of their work while trying to reduce COVID-19 shocks in this largely informal sector. From an FPE perspective, we also view the Cash Transfer Project as a mechanism to address so-called 'time poverty'(Rai et al., 2019). Elsewhere in the pandemic, those upheavals translated into intensified time poverty for many women-overload from care work at home and/or livelihoods undermined. This means that through the cash transfers that this project involves, women could become a little less constrained in their time and more able to "juggle" all the different demands on it. Another point to note is how the Cash Transfer Project responds closely with one of FPEs biggest emphasis (Elmhirst, 2011) on women's collective action and solidarity. Although the transfers are given to individual women, the project has scope for enhancing networks and collective power of women for example, female recipients could pool resources and share information about the program with one another or collectively lobby for the continuation of a larger program. Finally, the project is also pertinent to FPE as it recognizes the gendered effects of environmental and economic catastrophes. While primarily a health issue, the COVID-19 epidemic resulted in environmental and economic consequences. The project is “proto-FPE” in that it seeks to alleviate the gendered effect of these negative externalities by compensating females with cash transfers. Elmhirst calls for an awareness in scholars of “gender- just sustainability.” A gender-just approach to sustainability holds that sustainable development disciplines must confront gender disparities. “Gender-just sustainability” is meant to form more resilient and just communities through paying women money in a crisis.

In addition, the Cash Transfer Project is consistent with FPE’s recognition of women's domain in household resource management (Rocheleau et al., 1996). As in several other societies like Nigeria, women are important resource managers who increasingly bear the brunt of shortages. During the crisis, cash transfers directly to women under the project could strengthen their capacity for better coping and household resource management. Chain Node resonates with FPE's emphasis

on using the knowledge and understanding of women in programming effective interventions (Nightingale 2006). This is reflected by the focus on targeting women for cash transfers, even though we are not provided with details in terms of how the project was designed and rolled out to suit this articulation. In terms of FPE, it can also be framed as an intervention to combat the so-called “feminization of responsibility” (Chant, 2008). This idea is directly tied to women by blaming them for domestic sustainability, especially when crises occur. To a certain extent, the project may relieve some of this burden as it provides cash transfers to women.

The Cash Transfer Project is also in line with FPE's appeal for programs selected to meet both practical and strategic gender needs (Moser, 1989). For instance, practical gender needs are those immediate requirements of the people, however, strategic gender needs refer to transforming unequal power relations. The project helps to meet basic needs through its cash transfer component while supporting strategic goals by promoting women's economic empowerment. Note: This conforms to the FPE principle and the call for female involvement in decision-making bodies (Sultana, 2021). Although the information provided does not specify if women were involved in designing them, we can assume that by targeting these groups of populations, some types of potentials rest with women beneficiaries as amongst families. Specifically, gender-based vulnerabilities are addressed through the Cash Transfer Project (Fatema et al. 2023).

The COVID-19 pandemic has both laid bare and intensified many of the pre-existing gender gaps, from economic inequality to economic redundancy. The cash transfers to women are a recognition that these vulnerabilities exist, and efforts should be made to minimize them. Also, the FPE acknowledges gender-responsive crisis management which thoroughly meets with the cash transfer project (Sultana, 2021). Targeting women for cash transfers in the context of a pandemic crisis might be considered an effort to design gender-sensitive elements into crisis response measures. The project might be interpreted as a means by which to manage and prevent the crisis from proliferating or demand interventions that attend to the immediate needs of people in moments of extreme difficulty while maintaining the long-term structures that produce such inequalities (Elmhirst, 2015). Although many cash transfers directly focus on immediate needs, they may have broader impacts on economic empowerment by improving women's levels of financial independence and decision-making.

The Survival Fund, on the other hand, was another important program by the Nigerian government to cushion the COVID-19 economic effect on small-scale businesses and groups including women. This policy was intended to give businesses the money they needed to stay afloat during the economic fallout of coronavirus. The interview data provide at best weak evidence for the claim that the Survival Fund was a government initiative to bail out vulnerable groups. As expressed by these participants,

“The COVID-19 Intervention Fund and the Survival Fund are examples of programs to give monetary aid for small businesses and those in more vulnerable positions like women”
(Participant C).

“The Survival Fund was like oxygen for my salon. I used the support to pay one of my staff and buy sanitizer and soap to meet health requirements. “I applied and got the fund after two months. It helped me reopen my shop after the lockdown. Without it, I wouldn’t have started again
(Participant F).

They said it was for small businesses. As a woman running my own tailoring shop, that money helped me bounce back (Participant M).”

The submission reinforces the recognition of women, who together with many other small-scale business operators were bearing a heavy brunt of the crisis. Implementing a stabilization fund contributes to non-conventional models emerging in the rest of the world when responding to crises. During COVID, many and even most developed countries along with developing ones came up with an extensive plan to support their small business sectors. Yet the ability of these measures to work effectively typically remained governed by particularistic or idiosyncratic circumstances and intervention choices.

There are interesting dimensions of the Survival Fund when viewed through social role theory. This theory explains that social expectations and rules determine the positions in which men or women are placed within society, including their place in the economic domain as well (Bonvillain, 2020; Ononokpono & Uzobo, 2024). Within the Survival Fund perspective, it is relevant to question whether this intervention took due cognizance of the unique challenges experienced by women entrepreneurs who in many instances operate within different sectors or constraints associated with their male counterparts. Using social role theory to analyse the Survival

Fund paints an interesting picture of how societal expectations, gender norms and economic policies interface in Nigeria. Social role theory, which is explained by the likes of Bonvillain (2002) and Ononokpono & Uzobo (2014), argues that individuals' faculties in a society are considerably motivated by societal standards along gendered lines as far as economic roles. Such norms, usually tacit and internalized at a subconscious level, can affect the government's design advisory on how to implement economic policy such as Survival Fund.

Historically, traditional gender roles in Nigerian society have quite clearly defined what economic spheres each sex can or should operate within. Men are usually the main breadwinners, mostly in formal sector employment and larger businesses. Women, however, have been more into the informal economy sector like petty trading and home-based enterprises. These roles are not just due to how people happen individually but are the reflection of societal and educational prejudices. This complex terrain of gendered economic roles welcomes the Survival Fund as a policy response to the vagaries engendered by COVID-19. How it was designed and implemented can be looked upon as an apparent manoeuvre, if not a provocation to question traditional role anticipation. This trait of the Survival Fund is a clear indicator that in social role theory, it recognizes different business types in sectors. The Fund caters to businesses across the spectrum from informal household traders to larger opponents, recognizing the multiple economic roles played by individuals whose wealth often centres undesirably as in women. This is a change from the standard economic policies that typically cater more to formal sector business which usually are male-dominated. This was also reflected in the inclusion within the Survival Fund of support to artisans, and transport workers sectors where most women have been entering recently thereby laying aside traditional gender role expectations. This in a way can be considered as a validation of the changing gender roles Nigerian society is beginning to exhibit, with women progressively joining sectors hitherto male-dominated.

Notably, the focus of the Fund on micro, small and medium enterprises (MSMEs) is pertinent as women in Nigeria- much like all demographic groups with developing economies to a larger extent operate more of the micro and small businesses than their male counterparts (Ajuwon 2019). The Survival Fund, in focusing on such enterprises as potential beneficiaries, acknowledges and supports the economic roles often associated with women. This fits well with the main claim of social role theory, which is that societal structures and norms define economic opportunities and

options open to individuals. In addition, the Survival Fund's incorporation of payroll support for MSMEs is a response to the nuanced systems through which businesses operate and people function as independents within them. **Not All Women-Owned the Business:** This aspect of the Fund recognises that many women may not be business owners but are essential workers in small businesses. By supporting payroll, the Fund helps secure these job opportunities that are often critical for women's economic inclusion. The design of the Survival Fund also took into cognizance, for instance, of how women in Nigerian society are engaged on multiple fronts. This finding underscores a fundamental causal point of an earlier concluding theory that explains the economic participation among women, which has to do with caregiving roles as distinguished in social role theory. Through its support to businesses, the Fund is giving a second-order lift that can help these women keep this balance and thus reduce economic pressures which might otherwise have led them towards hard choices about combining careers with caregiving responsibilities.

The third dimension is where the Survival Fund, seen from this social role theory perspective is shared and extended further: **Challenging traditional gender roles.** Through its support for women-owned businesses, the Fund acknowledges and validates that which is an obvious but often overlooked reality: women are entrepreneurs and business leaders. This awareness can help change social norms about women and money in a way that will affect how the next generation thinks they should be making, managing or talking to their partner(s) regarding finances. The Fund's emphasis on formalization, specific to business registration since we just found it was the only social role theory reflective issue addressed with over 40% of their measures devoted here. Historically, the bulk of women's economic transactions in Nigeria occurs within a largely semi-formal and informal setting as societal norms circumscribe their access to formal arrangements. Through its encouragement of business formation, the fund has possibly created more avenues for women to enter formal economic roles -broadening gender role mores. Also, the disbursement of funds directly to beneficiaries and not through intermediaries as is the case with the Survival Fund could reflect a recognition of women's control over economic resources.

The provision of a guarantee off-take scheme to promote bulk purchases from MSMEs in identified sectors is another indication that the Fund has an edge regarding awareness about gender diversity in economic roles. Included are areas like fashion and garments, where women tend to be overrepresented. This not only supports these sectors to achieve the capacity for continuing in

their fundamental economic roles, but also may subsequently promote within them new opportunities for development and expansion. How application and access are also achieved is significant. Recognizing the rise of digital literacy amongst Nigerian women, the TASUED Fund broke free from traditional expectations of technology use as a male sphere by urging applications through online platforms. This is in line with trajectories of societal roles women are currently geared toward using digital technologies for both business and self-empowerment. In addition, the Survival Fund incorporating support for creative industry businesses signals a comprehension of changes in work and economy. The promise of these nascent industries has brought many women in, with part-time and/or home-based work becoming the norm - being more compatible than high-revving chasing-gig labour to fulfil traditionally female caregiving functions. The Fund thus endorses and strengthens these transition functions of the economy by supporting them. Finally, how the Fund addresses capacity building and training as part of its support package equally underlines social role theory's emphasis on how societal structures affect opportunities available. In other words, the Fund by opening and making training programs available to women, has nuances of capacity building in which new economic roles that establish age-old expectations about gender-appropriate skills or knowledge for women are challenged.

6.3 Non-Governmental Policies and Role in Mitigating COVID-19 Effects

The COVID-19 pandemic had a unique effect on women across Nigeria, with many alarming deepening gender inequalities and unprecedented challenges for them. Government initiatives were indeed implemented to tackle these challenges; nevertheless, non-governmental organizations (NGOs), civil society groups and grassroots level interventions played a significant role in helping women survive the pangs of this pandemic. It was non-governmental initiatives that were critical in bridging many gaps left by public policies and providing for the specific needs of women at a time when they needed them. Financial aid and economic empowerment for women during the pandemic were one of the main roles that non-governmental actor played. Multiple NGOs and community-based organizations launched micro-loans, grants, and other financial interventions to help women whose income-generating activities were disrupted by the onset of COVID-19. Data from the interviews also indicated that women experienced major problems in obtaining formal sources of financial support. As one put it,

“Most of us have no kind of asset to give as collateral for bank loans. You have no choice; the only possibility is little cooperation and old regular moneylenders but with an interest rate so high” (Participant AD).

To address these, NGOs developed alternative credit facilities that were more attractive to women (especially those who belonged to the informal economy). Relatively, some non-governmental organizations (NGOs) provided mechanisms such as village savings and loan associations (VSLAs) or rotating savings and credit associations (ROSCA) to assist women combine resources for gaining small loans by OTUDOR, (2020). A participant had this to say

my sister and I turned to our community’s savings group. They didn’t ask for collateral; just trust. Their small loans with human repayment terms kept my provisions store open during the worst months. Then the local women’s cooperative did something the fancy banks never had: they taught us how to track profits, calculate interest, and spot predatory lenders. Suddenly, words like ‘credit’ and ‘overheads’ weren’t weapons used against us. The government thinks we’re ‘unbankable.’ But in our backyards and market stalls, we’ve been running an underground economy that actually works for women. The only thing ‘informal’ about it is how little recognition we get.(PARTICIPANT D)”

Women who systematically face such exclusion from formal banking have found a crucial lifeline in informal financial mechanisms at the community level. These initiatives provided low-interest loans with flexible repayment schemes to women, who thereafter used the funds as capital redemption in their businesses or for new income-generating activities during a period of economic recession. Non-state actors were also pivotal in the provision of financial literacy training and enterprise development for women. The literature review further confirms that low financial literacy levels of Nigerian women, particularly those belonging to the informal economy is a common challenge which interferes with their ability to negotiate complicated finance systems (Rania et al., 2014). However, some NGOs sought to mitigate this gap by conducting workshops, mentoring initiatives, or online training sections around financial and enterprise management for women, that strengthened their economic capabilities. These interventions are consistent with the feminist political ecology, an area urging the need to target inequalities in the power and equality rules associated with access to material and financial niches. Thus, by providing women with alternative financial tools and education, non-governmental actors were able to make women more

economically powerful and able to withstand impending changes in the economic spheres and become a result of the pandemic's economic shocks.

Secondly, the NGOs' focus on gender-based violence and psychosocial support. During the COVID-19 pandemic, exposure to partner violence intensified in Nigeria as lockdown measures confined numerous women with their abusive partners and constrained their access to support services. The response to these issues was addressed by the government and various non-governmental organizations that provided psychosocial support for women in situations of violence or psychological crises during the lockdown. In the literature review, it was reported that calls for help from women who were victims of intimate partner violence & other gender-based violence more than tripled during lockdown (Omobowale et al., 2020). In this context, the interest of many NGOs had also been established or extended by hotlines and digital support to offer women affected a life-saving alternative. Other services included counselling, safety planning or connection to emergency shelters and/or legal assistance. In addition, non-governmental actors took action to justify the increased rates of GBV in times of crisis and combat cultural norms that promote violence against women. Their organizations undertook community outreach programs, social media campaigns and engaged local changemakers all aimed at changing minds and hearts to require gender balance from the bottom up.

In response to the mental health implications of COVID-19 for women, many NGOs were able to provide psychosocial support services. As one interview participant stated:

“With less cash and more fluctuations, lenders and banks are getting stricter on loans”
(Participant B).

For women, many experienced increased anxiety and depression from economic stress along with social isolation/loneliness/increased caregiving activities. In response, there were non-governmental organizations that provided counselling services, support groups and stress management workshops to serve the specific needs of women. At least one initiative included in the review employed innovative methods, such as tele-counselling or community radio programs to reach women living remotely and /or with limited access to digital technologies. Reflecting on this framework, it is indicated that the sudden adverse impact of the pandemic may have further aggravated such systemic gender-based expectations and norms in Nigerian society (B. Bonvillain 2020; Ononokpono & Uzobo). By addressing GBV and providing psychosocial support, non-

governmental actors worked to challenge these harmful norms and promote women's well-being during the crisis.

The NGOs play another type of role, supporting women's reproductive rights and healthcare. The COVID-19 pandemic disrupted healthcare services in Nigeria and affected the access of women to reproductive health care as well as family planning commodities. During the crisis, it was particularly NGOs that stepped up to fill these gaps and make sure women could still get access to care. Several countries experienced a significant decrease in access to family planning resources, contraceptive care and support prenatal maternal health services according to the literature review (Lindberg et al. 2022). In Nigeria, it was struggle to provide adequate care even before the pandemic hit. Private organizations mobilized for mobile health clinics, telemedicine and community-based distribution of contraceptives so that women could still access them. Not least, many NGOs turned their attention to maternal health when they realized that pregnant women were at a higher exposure during the coronavirus situation. They disseminated prenatal care kits, connected with trained birth attendants and put out education on safe pregnancy practices and where to give birth in the context of COVID-19. In rural areas where access to healthcare was already limited, these efforts were especially critical.

The NGOs also played an important role in the circulation of the exact information about COVID-19 to women's health. In the interview, one participant added:

“These have been very unevenly implemented with problems of access so that it's not going to be very effective and here in your humble area rurality sort of stuff” (PQ).

Interventions: To combat this information gap, source channels were used considering the crisis by NGOs including but not limited to community radio broadcasting and SMS campaigns as well as home outreach for more reliable SBCs targeted at women from trusted sources and attempts to debunk false myths. This is in line with the intersectional feminist perspective that highlights women's multiple risks during pandemics (Carastathis, 2016; Adekola & Mothoagae, 2023). By focusing on reproductive health and providing targeted health information, non-governmental actors worked to address the specific health needs of diverse groups of women, including those facing intersecting forms of marginalization based on factors such as class, location, and family status.

Furthermore, the NGOs promoted digital inclusion and skills development over the era. The result was the rise of digital technologies in almost all sectors of human life amidst the COVID-19 pandemic, from the workplace to education to accessing critical services. It is evident, however, that this new shift threatens to leave many women behind, especially those in rural areas without access to technology. In developing their futures, an NGO has been instrumental in enabling women to be digitalized. However, some studies in less developed countries pointed to possible gains for women because of the overall increased opportunities for remote work and digitalization during COVID-19 (Dan & Dewi 2023; Kaberia & Muathe 2021). But tapping into these benefits also involves closing the digital gender divide and ensuring that women have the skills they need to participate. Numerous NPOs and NGOs have initiated women-centric digital foray by executing programs on the supply of digital gadgets, internet connectivity to training in digital literacy. These efforts included establishing community technology centres and doing mobile digital skills workshops. Among other things, many of these programs helped women reskill quickly in practical areas such as using smartphones for e-commerce and financial services online or participating in remote work. According to one participant:

“Banks and microfinance institutions ask for paperwork, collateral that a person who is in the informal economy cannot have. The announcement of schemes to support MSMEs and enterprising populations the government has been made, however, access was very difficult due to bureaucratic requirements and implementation” (Participant P)

To counter this, a few non-governmental programs were launched to support women in accessing digital financial services and online resources for business assistance.

Additionally, in the context of school closures many NGOs prioritized keeping girls and women engaged through remote learning initiatives. This involved both distributing devices and internet connectivity to access online classes, developing educational content adapted for girls' engagement, as well as offering mentorship programs which motivate them to stay in the education system. These attempts resonate with the feminist political ecology bilateral panel, which argues that structural equality in resources and chances are grave necessities (Elmhirst 2002; Sultana 2016). Non-governmental actors managed to induce the digital transformation catalysed by the pandemic at a higher speed and ensured that women were not left out with basic inclusion in

technology-induced skills to become skilled workers, thereby contributing to their future economic empowerment and resiliency.

Advocacy for gender-responsive policies and accountability is the other very important role of NGOs currently. Throughout the COVID-19 crisis, NGOs were leading campaigns for gender-sensitive policies and ensuring that public institutions cater to women's needs. All these advocacy efforts helped to ensure that women's voices and experiences were considered in pandemic response and recovery planning. In many countries, women were not present in significant decision-making roles and technical advisory groups were established to guide political pandemic responses (Wenham et al. 2020). In Nigeria, nongovernmental actors mobilized to contest this exclusion and increased women's involvement in the COVID-19 response leadership. Several reports released by NGOs emphasized the differential impact of the pandemic on vulnerable groups vis-a-vis gender and provided recommendations for comprehensive, multisectoral actions. The latter raised awareness among policymakers and the public on how women were more adversely affected by the crisis in comparison to men, but they required specially tailored support efforts. In addition, non-governmental organizations acted as a corrective mechanism by tracking the execution of government relief measures and pinpointing where they under-served the people. For example, a participant said,

“Yes but it has not been well implemented especially for women living in urban areas since they have challenges, and some are limited with accessibility issues” (Participant S).

These are the kinds of inputs service-oriented NGOs like ours sought to push for a re-imagination and redesigning of programs these women were benefitting from at a scale so that they could be sustainable.

Other organizations made delivering legal services a priority by fighting for the implementation of anti-discrimination and pro-women policies in that time of crisis. It also involved campaigning for the pandemic response that included measures to combat rising levels of gender-based violence, maintaining women's access to essential services and providing economic support targeting directly that helped women. The social role theory framework further illustrates how gendered expectations and norms can influence policy decisions as well as societal responses to crises (Bonvillain, 2020). Non-governmental actors sought to challenge these norms by advocating

gender-responsive policies and greater accountability, for more equitable pandemic response efforts.

NGOs also served as community-based support networks and mutual aid. Non-governmental actors enabled community support networks and mutual aid initiatives in response to government constraints and failures of formal support systems. These local efforts played a critical role in connecting women and their families with immediate help at the height of the crisis. The occasion also saw various NGOs and community-based organizations establishing food banks, running community kitchens, and facilitating the provision of essential supplies to underprivileged women and families. Especially for women in the informal sector who lost their source of livelihood during the lockdown and had scant coverage from formal social protection systems. As one participant stated,

“The forms, the paperwork and all that wait - it is annoying when you are already living on a budget with no savings”. In addition, “even when I can get some kind of support at certain moments it was never enough that brought a real change”

Family-based interventions on the other hand were generally more effective in providing rapid, flexible forms of support to those dealing with these challenges. Mutual Aid Networks were also set up with the help of non-governmental actors which enabled women to exchange resources, and information and provided support amongst themselves during this time. From informal WhatsApp groups for jobs, there were work advice and business tips to more cooperative agreements around babysitting or community-supported agriculture.

In addition, during lockdowns nonprofit organizations online support groups and community events to avoid feelings of isolation recognizing the positive impact that social interactions had on mental wellbeing & resilience. The programs created environments where women could tell their stories, emotionally support one another and stay connected, albeit with mandated separation. On the community level, this correlates with the intersectional focus because the latter stresses the need to consider the variation in women’s needs and life realities. As a result, the contribution of non-governmental actors as supporting grassroots assistance networks ensured the establishment of formats that could eventually contribute to the access expansion to women that may remain unaddressed by formal systems.

In addition, NGOs promoted the participation of women in political leadership positions. As reviewed in the literature, among other effects of the COVID-19 pandemic were its potential to roll back historic gains in women's leadership and political participation (OECD, 2021), as well as limitations noted by Piazza & Diaz. Non-governmental organizations in Nigeria, therefore, responded and assumed responsibility to ensure that women remained part of public life and peace processes before during and after crisis. Several NGOs ran programs to train women as leaders in crisis management, public speaking and community organizing. The projects were designed to help women access the skills and training required for leadership roles in their communities while assisting them with taking part in response efforts against COVID-19. Additionally, non-governmental bodies facilitated women's participation in policy dialogue and pandemic-related decision-making. This included convening virtual town halls, dialogue among women community leaders and government officials, as well as supporting women-led advocacy campaigns on COVID-19 response-related matters. As one noted:

"Discriminating social norms, absence of collateral and bureaucratic red tape limit access to loans, grants and other capital for women" (Participant I).

Given these structural barriers, many NGOs leaned into meeting the needs of female entrepreneurs and leaders by providing networking opportunities; and mentorship that helped women navigate challenges to access resources during the crisis.

NGOs were also helpful in overseeing and supporting the political participation of women during the pandemic. This include lobbying for women to serve on the COVID-19 task forces and decision-making bodies, supporting female candidates in local and national elections, as well as efforts focused on specific challenges faced by women for political participation during a crisis - including increased care responsibilities or reduced access to campaign resources. These are consistent with the perspective of feminist political ecology (Elmhirst, 2011; Sultana, 2023), which highlights how key it is to involve women in processes that determine their livelihoods and communities. Civil society put women in the spotlight and emphasized that by promoting female leadership and participation, stakeholders ensured a broad-based approach to pandemic prevention as well as recovery efforts.

6.4 Drawbacks of Governmental and Non-Governmental Policies and Roles

Governmental and non-governmental policies that respond to the effects of COVID-19 on women in Nigeria have multiple limitations. The major limitation of each government and non-government action taken to mitigate the impact on women in Nigeria is that none reached a significant proportion or could be accessed by people who needed help. Even with the best of intentions, few programs managed to access those women who were most at risk usually living in rural areas or working within the informal sector. One of the interview participants illustrated this challenge well:

“There are issues around reaching people on these things; take mind in rural areas for example, where implementations have been patchy” (Participant Q)

“We women in rural areas hardly get anything. But this time, they reached us. That means a lot; it’s not just for those in big cities (Participant L).”

This statement reveals the disparities in support across geographies, with those living rurally being left behind. The literature thus corroborates this observation. Leininger et al., (2021) also observed that African countries such as Nigeria implemented several assistance programs during the pandemic, most of which did not fully benefit the poorest segment of society. Many interventions were also urban-focused and efforts that did not reach women with less access to information, or resources contributed to exacerbating inequities for rural populations. In addition, the application processes of the support programs were too complex. One person said,

“The forms, the paperwork. it takes a long time to get in and so much hassle for someone who is barely getting by. Moreover, even when I did manage to get any support this was not usually enough for a real change” (Participant M).

And this also demonstrates how bureaucratic barriers can serve to exclude precisely the groups who needed the help most, especially illiterate women with no official papers in hand.

The challenge speaks to the feminist political ecology (FPE) perspective, which highlights how power relations and structural inequalities condition relationships of access across resource systems (Elmhirst 2011; Sultana 2023). This led to the design and implementation of support programs that rarely took into consideration the constraints faced by marginalized women, thus worsening their poverty. Limited reach was not confined to government programs. Here, one is

speaking about a wider scale, even non-governmental organizations (NGOs) which had difficulties scaling their interventions despite often being more flexible than the national level. Kabeer et al (2021) argue that the massive economic crisis was so large and vast in magnitude that many NGOs that were used to providing aid were overrun and left women not supported by the support. The problem was that the digital divide only served to make this accessibility harder. The lockdowns resulted in the increasing reliance of government and NGOs on digital platforms to provide information, and services including helpline numbers controlling violence MKV against women. Research from Dan and Dewi (2023) indicated that the benefits of digitalization had the potential to support women entrepreneurs during the pandemic, however, these advantages were only accessible to those with digital access before the crisis. The intersectional feminist lens illuminates this challenge, revealing that class, location and education work together to peel off multiple layers of exclusion (Carastathis 2016; Adekola & Mothoagae 2023) Women who were marginalized in multiple ways, meanwhile, had the highest levels of unmet need for both government and NGO assistance.

Comprehensive programs in Nigeria to support women affected by the economic impacts of COVID-19 regionally and nationally suffered significant financial shortcomings, making insufficient any governmental or non-governmental policies and roles. The financial aid was not at all sufficient - despite multiple interventions, the women found that either they were not getting help or whatever support was being provided was too little to make any meaningful difference in their economic circumstances. A quote from one of the interview participants paints this shortfall more colourfully:

“We don't have anything in terms of our things or property to use as securities for loans. The only alternatives are small cooperatives and traditional money lenders, but the interest rates were very steep” (Participant AD).

This is an issue that exacerbates and was also accentuated during the pandemic- you have structural challenges to accessing formal financial services for many women. This finding could also be sustained from the literature as well, which is demonstrated by Hidrobo et al. (2022) that whilst many low- and middle-income countries introduced cash transfer programs in response to COVID-19, these were often too small or time-bound to help women absorb the economic shocks.

Yet the design of financial support programs in Nigeria largely ignored their needs and circumstances mainly due to many women working within the informal sector.

Moreover, the necessary emphasis on short-term relief solutions was too often counterproductive to long-run economic empowerment. Kabeer, Razavi and van der Meulen Rodgers (2021) contend that critical aspect of why the global pandemic response did not take long-term gender equality into account in any effective way in many countries is because existing responses till date failed towards women: these make them more vulnerable to economic shocks. Such understanding echoes a feminist political ecology perspective, which highlights the importance of investigating how struggles to access resources and opportunities are structured by broader social, economic and historically-constructed power configurations (Sultana 2023). As one other participant put it,

“Gender stereotypes and lack of collateral remain significant barriers not only to obtaining loans, grants any form of capital as well for women” (Participant I).

Yet, the above information only underscores the existing pre-pandemic gender inequalities regarding access to financial resources. One can prove that such an approach significantly compromised the potential effect of the economic measures on one hand, and the other hand, one can illustrate how insufficient funding that NGOs across the globe were able to provide. Frequently, although many NGOs demonstrated several micro-loan or saving groups’ programs throughout the years, these programs existed on small scales only and were incapable of satisfying the total needs of potential applicants. As Igbatayo notes, apart from that, there was also a problem of duplication in some areas. In addition, emphasizing financial aid as a private instrument missed the necessity of economic changes at a large scale in making women capable of full life-supporting secure labour. As Kugler et al. (2023) stress, women-centric policies for economic recovery must entail more than cash transfers - alongside childcare support or skills training there is a need to address gender discrimination within the labour market. The social role theory framework does help to unpack this challenge by emphasizing the centrality of gendered norms in shaping women's economic opportunities and constraints (Ononokpono & Uzobo, 2024). Insufficient economic support was partly due to a lack of scrutiny and action on the gendered dimensions.

Thirdly, the response of both government and non-state agents in mitigating the impacts of COVID-19 on women was substantially weak regarding mental health and psychosocial support. Ignoring the psychosocial impact of this unprecedented global crisis on women has turned out to

be catastrophic even despite all well-intentioned efforts in prioritising physical health and economic recovery. This disregard for the legitimacy of safer haven claims is reflected in an answer given by one interviewee, who says borrowing

“yes [it has] become more rigorous because less money and with all this uncertainty so banks are taking things quite seriously loaning which even those like us do not have properties or shares” (Participant B).

This speaks to the financial anxiety - but metaphorical albatross and economic struggles of a different era. This was supported by the literature review in that mental health had been typically a secondary consideration when planning to respond to pandemics. Onyeaka et al. (2021) suggest that in many African countries, such as Nigeria, mental health services are one of the disruptions caused by measures to avoid the further spread of the virus and reduce economic impact. It was especially high among women - who were at far greater risk for anxiety, depression and other mental health issues due to things like heightened caregiving duties, economic strain and loneliness.

Secondly, the intersectionality of GBV and mental health was lacking in terms of addressing gender-based violence on survivors and providing information for interventions. As Omobowale et al., (2020) notes, more women are becoming vulnerable to psychological effects as domestic violence rises due to lockdowns and readily available mental health support services are often few and far between. Intersectional feminist thinking which asserts the importance of understanding how different systems of oppression contribute to women's experience includes (Carastathis, 2016; Adekola & Mothoagae, 2023). NGOs, which were typically more sensitive to psychosocial needs than the government Department of Social Welfare encountered barriers in expanding their mental health services. Most NGOs did not have the resources or skills to offer a complete spectrum of mental health services, especially considering social distancing requirements. The move to telemental-health, and online support groups was innovative but as Benedict (2022) explores, it often excluded women without digital technologies access or private spaces for confidential conversations. The disregard for mental health and psychosocial support is symptomatic of broader societal views about the issue, overlooked often in Nigeria. Despite the availability of services women often do not seek help; a phenomenon arguably caused by stigma and ignorance on mental health matters (Muoghalu & Eboiyehi, 2021). Theoretical background challenge adheres to the

framework of social role theory, and it explains that gender norms/expectations influence decisions in health-seeking behaviours/care (Tabaac et al. 2016).

In addition, the concentration on actions directed against individuals did not allow many community-based initiatives linked to mental health support development of traditional social support systems and cultural practices were disrupted by the onset of the COVID-19 pandemic, this was described as having an adverse psychological effect on women who were prominent members of community life as stated earlier (Kànlè & Nkpe 2021). This shortfall in the pandemic response has been a failure to adequately address these communal aspects of mental well-being. This challenge is further elucidated by the feminist political ecology perspective, which calls for a critical analysis of the relationships among the simultaneous ecological and social changes, such as those contemplated by the COVID-19 pandemic, and gender relations through the lens of women's mental health and well-being. The oversights of their interrelationships in policy action largely rendered its impact too small to fulfil women's needs for holistic health.

6.5 Conclusion

The findings reveal a complex and uneven landscape of support for women's livelihoods in post-COVID-19 Nigeria. While the government introduced initiatives such as the COVID-19 Cash Transfer Project and the Survival Fund, their implementation was marked by systemic limitations. Access to these schemes was hindered by bureaucratic obstacles, low levels of awareness, and a clear urban-rural divide that disproportionately disadvantaged rural woman. These challenges highlight persistent structural inequalities in policy design and delivery. In contrast, non-governmental organisations (NGOs) played a pivotal role in filling critical gaps through micro-loans, digital skills training, and support for gender-based violence (GBV) survivors. Despite their responsiveness, many of these interventions remained small in scale and constrained by limited funding. Grassroots mechanisms (like community savings groups) proved to be lifelines for many women, yet they too were underfunded and insufficiently supported by formal systems. A major drawback across both state and non-state interventions was the lack of long-term empowerment strategies. Most measures focused on immediate relief without building sustainable pathways for women's economic resilience. Additionally, mental health and psychosocial support, central to a holistic recovery—were largely overlooked. These omissions reinforce the need for more

integrated, gender-sensitive policies that do not merely mitigate the economic effects of crises but also address the deeper social and psychological impacts on women.

CHAPTER SEVEN

FINDINGS AND ANALYSIS OF COVID-19 AND WOMEN'S COPING STRATEGIES

7.1 Introduction

This chapter reports the findings of the fourth research objective – exploring the coping strategies of Nigerian women and evaluating how they enabled women to sustain their livelihood in the post-COVID-19 era. The findings of the current analysis demonstrate significant levels of resourcefulness and agency exercised by women in the context of unprecedentedly harsh economic conditions created by the pandemic. In particular, the chapter opens by investigating the predominant coping strategies employed by Nigerian women, focusing on the usages of social and community capital. Informal borrowing, local savings and credit groups, and support from a church or an ethnic association are all discussed here, often operating as social safety nets. Secondly, the chapter moves to assess the efficacy of these strategies, revealing the combination of importance as a survival strategy and intrinsic limitations. Ultimately, it is shown that these community-driven strategies played a key role in enabling women to survive, especially for those in the interconnected economy who were overlooked by mainstream social protection systems. This leads to discussing the problems that have limited how well these coping mechanisms work. As part of the pre-election assessment, which also has an impact on sustainable development goal (gender equality), this includes a discussion of structural barriers faced by women against all indicators such as gender segregation in employment and access to resources and formal financial services. The chapter builds on appropriate theoretical perspectives - social role theory and feminist political ecology- that have informed international academic research, to offer a complete analysis of the gender aspects as mirrored in both women's livelihoods. Heard in the pilot is a case for looking at and treating these problems with us versus them as part of one whole, intersectional issue. The chapter ends by identifying the structural impact of these emerging literatures on policy and practice. It highlights the criticality of empowering and institutionalizing community-based social support, as well as the necessity for a gender-sensitive policy approach to strengthen women's coping strategies and enable sustainable livelihoods post-COVID-19.

7.2 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 Nigerian women during the COVID-19 pandemic for those who were marginalized was resorting to social capital/community-based networks. A participant had this to say

When the lockdown emptied the markets and my food stall went silent, it wasn't government aid that saved us; it was Aunty Chioma next door swapping her extra garri for my children's tutoring. It was the WhatsApp group where we pooled transport money so Grace could get to her hospital shifts. We called it 'helping out,' but really, we were stitching together a safety net from whatever scraps we had. The men went quiet, but we women? We turned our suffering into a shared language. Every 'Don't worry, I'll cover you this week' was really us saying: They might forget us, but we won't forget each other (Participant AD)."

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, Thomas-Slayter & Wangari 2013). The importance of social networks is also marked by the gendered nature of the rights and responsibilities in environmental matters. That is because women, though, having more obligations concerning the use of resources and household survival, legally have fewer rights. Thus, for many women informal borrowing from the nearest and dearest became the critical way to secure a living through the crisis. As one of the PA participants explained:

"Single mothers, who do not have a man to help us, push their children to have to help"
(participant AD).

This case most strikingly illustrates how women, and especially those leading the household, supported each other financially by accessing one another rather than accessing formal support systems due to lack of formal support or inaccessibility. Such associations have become more essential during the pandemic period since formal financial organizations were less accessible or had tougher lending policies. The woman from Lagos State commented on the woman's financial systems' significance as follows:

“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”.

Thus, the interviewee most probably supported the claim with her own experience; therefore, she acknowledges the influence of community-based financial systems. The practice of joining ROSCAs may also be understood from the perspective of feminist political ecology; in taking an FPE perspective, the ROSCAs should be considered as support systems. One of the agency's principles states that FPE should incorporate and work around the women's nested and situated knowledge.

Religious and ethnic organizations were also prominent sources of loans for Nigerian women during the pandemic. This strategy is crucially guided 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 which speaks disproportional level of influence different facets of identity have towards determining economic opportunities and challenges. Their resort to religious and ethnic organizations for financial support further betrays the sociocultural context of Nigerian society at large. Akanle, et al., (2020) even opine 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. The pandemic just as quickly exposed why such informal support systems are so critical - particularly to women without regular access, if any at all given societal gender-based discrimination or simply from having no collateral whatsoever, to formal financial institutions. A participant had this to say:

When my yam stall profits dried up last Eid season, it wasn't a loan officer that saved us; it was the women's group at the Central Mosque that gave me N10,000 with just a handshake and a whispered "Insha'Allah." Down the road, my Christian sister Ngozi got seed money from her church's 'Dorcas Circle' no forms, just shared hymns and trust. This is how it works for women like us: your mother's village meeting becomes your credit bureau. Your imam's sermon on charity turns into your business capital. They call it 'haphazard' in big reports, but we know the truth—these circles of faith and tribe are the only ones that see us as whole people, not just risks on a balance sheet. As Mama Hadiza at the grinding mill put it: "When Bank of Industry sees my hijab and hears 'widow,' they see empty collateral. But when Sister Aisha loans me her milling machine for a week? That's our people's banking; with interest paid in prayers and plantain muffins (Participant L.)."

Yet, it must be remembered that as critical as these community-based coping resources may themselves prove to be they will have some structural limitations. The potential of such community-level coping mechanisms is somewhat unknown; it may be limited in terms of access and resources. This observation resonates with some criticisms in the feminist political ecology literature that calls for more than local case studies to confront political economy and governance issues as central parts of environmental inequality (Elmhirst, 2011).

Additionally, this reliance on informal networks and community-based coping strategies mirrors the genderedness of economic vulnerability in Nigeria. They specifically find women more likely to be in lower-status, precarious employment (Anker 1997). COVID-19 further widened these 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 with some women. Even if they did provide vital immediate support, their lasting durability as well as capacity to ameliorate structural injustices were thrown into question. Women limited and secondary access to household resources as well as the lack of collateral has been noted by Rania et al., (2014) which caused a restriction for women in having a formal financial service or establishing a coping mechanism against economic shocks. During the pandemic, there was awareness raised about how informal resources were not sufficient to cover all that women do - leaving a gap for why they cannot buy food and other essentials. It also showcases the continuous

reliance on social capital and community-based networks, which display Nigerian women's resilience to conflict. Feminist political ecology frameworks, as Elmhirst (2011) points out in her paper, make visible the agency and politics of women concerning environmental and economic crises. 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. Critically, as Sultana (2021) observes, 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.

During and post-COVID, many Nigerian women incorporated income diversification as a major coping strategy in addition to maximising social capital and community-embedded networks. A participant had this to say

When COVID lockdowns killed my makeup artistry business, I didn't just sit and cry - by the next market day, I was selling homemade zobo drinks with my daughter. My neighbor Aisha turned her Ankara fabric scraps into face masks. Down the street, Mama Ngozi started baking puff-puff after her cleaning jobs dried up. We called it 'side hustle,' but really, we were doing magic - turning nothing into something, day after day (PARTICIPANT Y).

These perspectives also reflect on what feminist political ecology is looking for, that women respond to these conditions (Elmhirst:2011). Diversifying income could 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 D). It highlights just how interdisciplinary women have become to be able to adapt during 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 more ways how they could make money. Case in point, some women who lost their jobs were already operating informal enterprises selling stuff from home or online commerce. Women have always shown themselves to be

remarkably long-lasting in the face of economic shocks (Bryson 2017) and this change seems consistent with that idea.

The transition to digital space and online entrepreneurship was especially striking. As Bisht and Ahlborg (2021) argue, the pandemic catalysed better use of digital technologies opening new possibilities for women entrepreneurs. However, access to these opportunities was not universal, demonstrating an existing digital divide between 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 and Nelson (2015) refer to as women's practical wisdom or creativity in times of adversity. The other strategy that the rural women had adopted was agricultural diversification. Some of the tactical responses mentioned by Pitre and Kullu (2021) include women farmers moving to diverse crops to mitigate market volatility or supply chain breakdowns. This way it not only ensured more regular income but also helped support household food security in the face of crisis. Income diversification is useful to acknowledge but it can be depicted as a part of greater financial interaction, but we should know income diversification 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 (Carastathis, 2016). As an example, urban women with a high level of education may have had more resources to change their jobs into remote work or digital entrepreneurship than rural women without formal education.

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 has made it a lot worse given that women are also having to juggle their domestic situations 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.

Thirdly, The COVID-19 pandemic forced women entrepreneurs to readjust their business models as a response. One of the biggest changes was moving onto electronic platforms and e-commerce. The pandemic, as noted in Bisht and Ahlborg (2021), certainly hastened digital adoption throughout sectors. Traditional marketplaces and physical consumer interactions have been the backbone of many women entrepreneurs, and moving to online sales channels became a wrap. This move enhances Harcourt together with Nelson (2015), explaining this seeing that reason can easily contact knowledge and resourcefulness amid protected circumstances. A participant in Lagos shared her journey,

“I learnt the use of social media to advertise my products here, after that, I started an online ordering system. It was tough initially, but I benefited from the collaboration and reached new customers even during the lockdown (Participant K)

This testimony illustrates how women entrepreneurs using technology changed their business model, which shows us that the ability to survive automatically requires innovation and adaptation so that we can re-adapt during a crisis.

Still, it is important to acknowledge that all women entrepreneurs were not equally able to pivot onto digital platforms. Feminist intersectionality theory describes how well women were able to pivot their businesses because of the interaction among categories such as level of education, digital literacy and access to technology with gender (Carastathis 2016). More urban, educated and smartphone-literate women - were the first to be able to make this transition compared to rural or less educated ones. A very important change was to expand the product line. Many women entrepreneurs expanded their product lines by putting in basic products that were needed for the duration of the pandemic. Women who once sold clothing or fashion accessories, for example, shifted to making and selling face masks instead. This also shows how women have their agency and political engagement regarding environmental problems at the local, state or national level (Elmhirst 2011). A participant from Osun State said: "In my place, when there was a drop in the sales of my regular products I started making some face masks. It wasn't learning new skills, but this allowed us to keep business going. This evidence underscores the resilience women entrepreneurs have by nature, to navigate economic shock.

Along with business model changes, operational practices were also adopted. As we know, many female entrepreneurs needed to adapt their work hours and methods of service/delivery/customer interaction due to COVID-19 safety protocols. These adaptations, as Sultana (2021) explains, were often done to the detriment of women who had to balance increased domestic responsibilities during lockdown. Notably, while these adaptations showcased women's adaptability and creativity, they also illuminated underlying structural disparities. As Rania et al. and Namusonge et al. (2014) note, restricted access to capital and lack of formal financial provision for many women meant that they had insufficient funds with which to invest in the technology or stock required enabling them to restructure their enterprises efficiently. This highlights the imperative for policies to improve women's financial inclusion and promote entrepreneurship amongst them. Further, the business model pivots also entailed rapid scale-up of skills on the part of women. One person in Lagos said,

“I had to learn online payment systems and how to run a digital marketing campaign. I would get super discouraged, but I had to do it if I wanted my business to survive” (Participant N).

This testimony underscores the extra mental and emotional labour women entrepreneurs face in a crisis, which aligns with Bryson's (2017) description of crises as complex events for many women who suffer vulnerabilities linked to economic shifts.

The adjustment of monetary units had additional economic significance in monitoring communities. Most women entrepreneurs tapped into peer learning and support to steer through the challenges of digital transition or business model adaptation. This is consistent with a feminist political ecology which believes that women can only resolve their economic issues by working collectively and from the bottom up (Braidotti, Charkiewicz, Hausler & Wieringa 1994). Nonetheless, it is important to note that these changes are enough for many women entrepreneurs just to get by in a crisis, without help they may not stand these strategies up long term. Pitre and Kullu (2021), argue that there is a case for policies that not only assist women in navigating their momentary challenges related to the outbreak but also tackle root causes of gender-based-economic victimhood.

7.3 Effectiveness of Coping Strategies Adopted by Nigerian Women

In response to the COVID-19 pandemic, the Nigerian women were forced to adapt to several coping strategies. This chapter sheds more light on different coping strategies women embarked on.

7.3.1 Effectiveness of Coping Strategies

The effectiveness of coping strategies by Nigerian women during and after the COVID-19 pandemic differed widely based on a range of socioeconomic factors. Gender alone was not the sole determinant of which strategies were effective in building a successful career, as feminist intersectionality theory posits class, education and geographical community all intersected with gender to mould what these strategies look like (Carastathis, 2016). Among the most successful strategies was making use of social capital and community-based networks. A participant in Lagos State commented that:

“Women have responded using a combination of coping strategies from seeking new sources of earnings, to leaning on family and community resources, to resorting to informal lending arrangements” (Respondent I).

The nuanced means used by women to navigate the economic pressures of COVID-19 are reflected in this testimony, wherein community-based assistance was indispensable. Female bonding for political-economic survival, informal support systems like this worked according to the generic principles of feminist political ecology: namely, that women enhanced collective action is a key element in healing both nature and nation (Braidotti et al. 1994). In addition, these safety nets gave rise to personal support networks that offered both emotional and logistical assistance in managing the difficult circumstances wrought by COVID-19. The important point to bear in mind is that these informal women's support mechanisms do not offer identical outcomes for every woman. As Rania et al., (2014) contend, women's lower access to household resources and lack of collaterals hindered even informal financial services or capacity for risk abatement from economic shocks. This was particularly the case for women with lower SES or those living in regions with few social resources, such as rural areas.

Secondly, the diversification of income streams of the rug was pulled out from under many a one-income household, and women who stayed at home with their children started to look at ways of

bringing in another form of income. Women are inherently more resilient to economic shifts, and they usually exemplify impressive adaptability (Bryson 2017). One of the participants from Osun state had this to say:

“I added face mask and hand sanitizer selling to my regular products It was tough, but it preserved my business” (Participant P).

This is a testimonial of how alternative income streams saved women from losing their employment during the pandemic. That said, income diversification was frequently ineffective due to structural constraints. As feminist political ecology reminds us, women's economic opportunities are embedded in wider structural and power relations (Elmhirst 2011). Women, who typically had limited access to cash or technology used in production and a weaker link with markets often could not substitute for lost income sources efficiently.

The adoption of business models, particularly the digital platforms and e-commerce conversion model for some women entrepreneurs was also successful. As Bisht and Ahlborg (2021) write, the pandemic fast-tracked digital transformation across industries. One participant from Lagos opined:

“Taking my business online has ensured that I partake in additional sales and didn't sit idly throughout lockdown” (Participant Q).

Designed, this proved to be an example of resiliency and creativity from women entrepreneurs when it seemed all hope was lost. However, not all digital adaptations were equally effective. Women who are urban, educated and have Internet connectivity as well as easy access to smartphones would find this transition relatively easier than their rural or lower-education counterparts. The broader socio-cultural context thus framed the effectiveness of coping strategies. Social role theory suggests that the actions of women in economic affairs are often limited by social expectations about their home and care work (Eagly & Wood, 2013) Women who are often forced to juggle more domestic duties at home, even during and after the pandemic had to seek additional sources of income in order to sustain their livelihoods. Another participant Osun:

“Operation of my business and attending to the children, when they were out from school, was a challenge. I had to stay up and do my job until midnight” (participant, R)

This quotation illustrates the additional responsibilities placed on women in translating coping mechanisms into action.

7.3.2 Immediate Impact on Livelihood Sustainability

These impacts were complex and varied, depending on the socio-economic strata and geographical location of women. Social capital and community-based networks provided immediate support for livelihood sustainability in the case of many women. A single mother from Osun State: “I am a single parent, and my husband is not around to care for me and the kids jointly.

“And look at us, we are dependent on family friends and well-wishers to survive so that our children do not drop out of school” (Participant AD)

These accounts reiterate the role of informal support mechanisms in ensuring that women managed to meet life-sustaining needs like food and children's education despite economic distress. But as feminist political ecology cautions, it is also imperative to contest orientations towards resilience that support dominant institutions at the expense of ongoing responsibilities (Sultana, 2021). Although these forms of informal support were vital in providing much-needed short-term assistance, they further underscored the poor quality and reach of existing formal social protection systems when it comes to supporting women and their livelihoods during crises.

The immediate effect on livelihood sustainability of income diversification was inconclusive. For others, diversifying revenue streams was what kept their head above water during the crisis. In Lagos, a respondent explained that he would sell groceries from home when his store had to be closed as it went into lockdown.

“Some of us moved like market chameleons - one day selling groceries from our parlors when our shops were locked, next day baking chin-chin for neighbor's children's lessons. For me? When my boutique on (XXXXX) went silent, my freezer became my new shop - selling ice blocks and soft drinks to families stuck at home. But here's the truth no report will tell you: this survival shuffle came with swollen feet and sleepless nights. My sister (XXXX) in Ajegunle tried selling face masks, homemade soap, and even phone credit - but some days all that running around only brought

enough for garri without fish. Meanwhile, Brother Tunde down the street? His one construction business got government palliatives while we women juggled five trades just to buy milk for our babies. As Auntie (XXXX) in our WhatsApp group put it: 'They call it side hustles, but when your "side" is carrying the whole family, when does it stop being extra and start being exploitation?' We weren't just diversifying - we were stretching our lives like last week's soup, trying to make it feed three more unexpected guests (Participant AE)."

These are women with smart phones and men who wanted to use them. What's interesting in this adaptation is Harcourt and Nelson's (2015) conception of macho-male insecurity at the constantly outflanked hands-on, on-the-ground level. Yet, many women, especially those working in the informal sector turned to income diversification as a means of coping rather than moving towards strong livelihood opportunities. As Anker (1997) writes, women are frequently over-represented in low-status insecure and informally employed jobs. The pandemic has simply reinforced these pre-existing inequalities, with even a diverse portfolio not being enough for women to ensure their livelihood sustainability. Likewise, the immediate effects on livelihood sustainability of shifting to business models by some women entrepreneurs were influenced by how those trends are adopted. For example, Bisht & Ahlborg (2021), see the pandemic as triggering increased rates of digital adoption which generate new prospects for women entrepreneurs. However, the reality was that women did not have equal access to these immediate dividends derived from digital adaptation. Although feminist intersectionality theory posits that just as with gender, factors such as digital literacy, access to technology, and home production experiences occurring through geographic location also influenced women's ability to pivot their businesses or engage in laborious activities necessary for decent livelihoods (Carastathis, 2016). However, these adaptations and digitalization proved to be inaccessible for many women in rural areas or with little skill using technology.

The immediate livelihood sustenance benefit of coping strategies, however, was mediated by the wider socio-economic circumstances. According to social role theory, women's economic participation is limited mostly due to their family and caring duties which pull them into those activities (Eagly & Wood, 2013). The pandemic only exacerbated this, and women were often left to take on additional domestic duties while also needing to earn a living. A participant from Osun State said:

“I have 5 children at home all day, my husband lost his job, and it was hard to focus on how I would work in the business. We only just could survive to see another meal” (Participant U).

The testimony also points towards the experiences of women in their economic activities during the crisis. In addition, the direct effect of adaptation strategies on sustainability generally was limited by structural factors. As Rania et al, (2014) noted, women artists are not the only ones who may have impaired access to capital and other forms of formal financial services that might, in turn, make them less well-positioned for more secure or lucrative economic opportunities. The situation only got worse during the pandemic, blocking women's coping strategies from securing immediate livelihood sustainability.

7.3.3 Long-term Viability of Strategies

Nigerian women coping mechanisms acted as an important stop-gap measure during the COVID-19 pandemic, although leaving their sustainability open to question. Working through this analysis gives valuable insight into how these strategies are likely to help or hinder women's economic empowerment and resilience post-pandemic. Engaging social capital and community-based networks in the long term is especially challenging. The crisis laid bare the anterior support these informal systems provided, but at this level of resource commitment, it is likely they will struggle to survive long into the future. One respondent from Lagos said of this:

“We have been living on our savings group but what will happen when everyone's money is finished” (Participant V).

Diversified income sources could, on the other hand, help women gain more economic resilience against future shocks. Women's adaptability to economic adversity is a form of social capital (Bryson 2017). But such revenue, apart from some assistance for struggling businesses and consumers, could prove to be temporary ad hoc measures that run out of steam sooner than later if the broader economic recovery or structural changes do not gain traction. Women face gender-specific constraints at the same time as struggling with wider political economic structures and power dynamics that operate to define their opportunities in similar feminist political ecology ways (Elmhirst, 2011). In the longer term, such strategies may not be sustainable without tackling some of the more deep-rooted issues which contribute to disparities in resource allocation and hence access to markets and opportunities. Among many strategies, the jettisoning of business models:

notably the one towards digital platforms is probably the best strategy. Bisht and Ahlborg (2021) contend that faster digital diffusion during the pandemic may create space for the long-term growth of women entrepreneurs. The sustainability of digital substitutions in the long term, however, is more ambiguous and contingent upon addressing present divides. According to feminist intersectionality theory, variables such as digital literacy and access to technology itself or spatial location combine with gendered relations in determining the kind of benefits women can gain from online technology (Carastathis, 2016). Dealing with these interconnected inequities will be key to the sustainability of digital strategies as well.

In addition, these strategies depend on macro-level societal shifts to be sustainable over time. Because of sex-role expectations (Eagly & Wood, 2013), one gender difference in economic engagement is the extent to which women are directed away from market work by commitments at home. For example, a participant from Osun states: “Even if my business grows, I worry about how I’ll manage it along with my responsibilities at home” (Participant Y). The need for systemic changes to ensure the sustainability of these economic strategies among women is underscored by this testimony. It also needs to take steps towards removing structural barriers that prevent women from earning money, which increases the permanency of these strategies. Rania et al., (2014) argue that capital and formal financial services have been out of reach for women which in turn severely limits their ability to invest in stable or profitable economic activities. Increasing the availability of financial resources and help to women will be an important means for making their economic strategies more viable in a sustainable means. The sustainability of such strategies in the long run, not only in a sense of economic scarcity but as part of overall economic-environmental resiliency is also another concern. Feminist political ecology has argued, and demonstrated empirically (Rocheleau et al., 2013), that the economic activities in which women engage are inseparably intertwined with environmental sustainability. Our ability to promote the long-term sustainability of women's economic strategies will hinge on our reaching the broader issues related to environmental and climate justice.

7.4 Implications for Policy and Practice

Findings suggest policy recommendations based on the thematic analysis of the interview data, several key recommendations are proposed for policymakers, NGOs and other stakeholders as to what might be done better in supporting women's livelihoods in Nigeria post-COVID-19. One is

the question of targeted approach - supporting women in both formal and informal sectors need a differentiated approach. For those in the formal sector, it should bolster pre-existing labour protections and extend social safety nets to minimize any broader economic shocks. Examples include financial aid, such as unemployment benefits and furlough schemes; or mental health care to cater for the growing pressures of caregiving that many women face in pandemic times. Women working in the informal sector, whose livelihoods were disrupted far more by lockdown and business closures than most others, need easier access to financial support that is fairer. This would include streamlining application processes, ease collateral requirements and making programs such as the COVID-19 Cash Transfer Project and Survival Fund more accessible to better target women in rural areas with limited or no access. For instance, both financial literacy and access to formal banking services would enable women in the informal sector to have resources beyond cash that could help mobilize their assets when crises occur.

Next, policymakers and other stakeholders need to examine how these pre-burdened Nigerian women have already been coping within their communities, and then build from there. This will enable the design of complementary interventions that strengthen and link these informal networks to broader social protection frameworks by working with locally connected women's groups, cooperative associations or religious/ethnic organizations. This would serve to reinforce the resilience of women's support systems and create more resilient, equalized access to essential resources in times of shock. More importantly, it calls for the removal of structural barriers holding back women's economic empowerment including pervasive and discriminatory social norms as well as gender biases in access to finance. Unlocking the full economic power of women could be achieved through regulatory and legislative changes to support gender inclusion in the economy, as well as a range of programs targeting building capabilities for financial independence and entrepreneurship among other sectors. Working with the private sector to improve women's access to capital, markets and business development services would also be essential. Lastly, policymakers need to identify and address the sledged care responsibilities experienced by Nigerian women during this pandemic. The pressure could be alleviated by investments in affordable and accessible childcare infrastructure, flexible work arrangements or social protection measures that take unpaid care work into account thus enabling women to engage more easily in economic activities unlocking the potential of men and communities to work towards a more egalitarian sharing of care.

These results are supported by the literature and theoretical basis of this study. One of the key suggestions was a targeted, differentiated approach for supporting form as well as informing the women's sector. These insights are in line with those from feminist political ecology, which insist on acknowledging the multiple spaces and livelihood domains where women work (Rocheleau 2015; Nina Elias et al., 2021). Nigerian women are involved in various economic activities, such as agriculture, informal trade and waste recycling (Pitre & Kullu 2021; Bisht & Ahlborg 2021), all connected to environmental resources and vulnerabilities. Therefore, interventions must be specially designed to address the needs of women workers in these sectors for without doing so we might completely miss out on their unique problems by employing a common solution. Social role theory informs recommendations for institutional interventions to enhance labour protections, social safety nets and supports in the formal sector that are especially targeted at women (Anker 1997; Eagly & Karau, 2002). Even before COVID-19, the literature suggested that Nigerian women were faced with biases associated with role incongruity and occupational segregation locking them into lower-status precarious jobs (Rania et al., 2014). If anything, the consequences of these vulnerabilities are likely compounded by the pandemic-induced economic disruptions - highlighting that strong social protection measures and workplace policies matter more than ever to minimize impacts on women's livelihoods.

This is consistent with intersectionality theory's call to consider the interacting dimensions that affect women and hence disproportionately expose them to compounded vulnerabilities because of multiple marginalized identities (Adekola & Mothoagae, 2023; Glenn, 2015), which signify the recommendation for more accessible and equitable financial assistance by women in the informal sector. Available reading shows that the numerous Nigerian women who are low-income informal workers would have been disproportionately hit by this economic crisis (Akanle et al., 2020). Programs such as the COVID-19 Cash Transfer Project, and Survival Fund may help alleviate these co-existing vulnerabilities if executed properly with reduced burdens on urban economies. Recommendations to scale up and mainstream locally established coping strategies reflect feminist political ecology's recognition of women's local knowledge (Harcourt & Nelson 2015; Buechler et al., 2020). The literature highlights Nigerian women's resistance and innovative activities in the face of local support networks, and social resourcefulness ways to organize during emergencies (Meinzen-Dick 2011). The emancipatory potential of feminist political ecology suggests one way to do this: the broader social protection frameworks are going to have to in turn integrate these

grassroots mechanisms, which will make them more sustainable and enhance their long-term impact.

In addition, the search for solutions to contested notions of class and gender relations with structural barriers around property rights or land distribution as well as a restructuring knowledge in access to finance, contributes towards explanations drawn from all three theories. Feminist political ecology that patriarchal laws, policies and cultural norms make women more vulnerable to restriction in the type of resources they can use (Arora-Jonsson 2014; Meinzen-Dick 2011). Intersectionality theory points a finger at the institutions of oppression that keep multi-dimensional disadvantages in place (Collins & Bilge, 2016; Glenn, 2015). Similarly, social role theory suggests that gender differences in employment outcomes are a byproduct of long-standing prescriptions and proscriptions regarding what men should do for work compared with women (Bonvillain 2020; Bryson 2017). Finally, the suggestion to help relieve women's increased care burden under the pandemic also resonates with what social role theory has identified as how traditional gender roles restrict women into economic inactivity (Bryson 2017; Anker 1997). The literature reveals that Nigerian women probably took on a greater weight of the increased household and caregiving duties arising from school closures, and mobility restrictions in place which supposedly compromised their ability to engage in paid work or entrepreneurship (Rania et al., 2014). Interventions to facilitate equitable sharing of care work, which advance structural support for the role also recommended can reduce these role pressures.

The recommendations identified from the interview data analysis complement the empirical evidence and theoretical insight shared in the literature review. Through a feminist political ecology, intersectionality perspective, and social role theory gender and gender role analysis of the barriers to Nigerian women's livelihoods post-COVID-19, policymakers and stakeholders are better assured that the recommendations advanced here are credible. This theoretical foundation affirms the feasibility of implementing transformational and gender-informed strategies that focus on the real causes of inequalities and attempt to create enabling environments for women in different socioeconomic settings.

7.5 Synthesis of Findings: The Gendered Impact of COVID-19 on Nigerian Women's Livelihoods

The COVID-19 pandemic did not create new vulnerabilities for Nigerian women so much as it exposed and exacerbated the deep structural inequalities that had long constrained their economic participation and social well-being. Drawing on interviews with 60 women across South-West Nigeria and supported by a robust body of literature, this analysis reveals how pre-existing gender disparities in education, financial inclusion, and social protections created divergent pandemic experiences - with women in the informal sector bearing the brunt of the crisis while even their formally-employed counterparts struggled under the weight of compounded caregiving responsibilities.

At the heart of these disparities lies what feminist political ecology scholars term the "gendered precarity" of informal work (Elmhirst, 2011; Sultana, 2021). The lockdowns and supply chain disruptions that characterized Nigeria's pandemic response effectively severed the fragile economic lifelines of market women, artisans, and domestic workers who comprise what the ILO (2020) estimates to be 74% of female employment in Sub-Saharan Africa. Participant narratives paint a visceral picture of this devastation - from the seamstress whose customers could no longer afford new clothes to the farmer who watched her perishable harvests rot when markets closed. These accounts align with Ozili's (2021) findings that Nigeria's 1.92% GDP contraction in 2020 disproportionately affected women-dominated sectors, while the near-total absence of social safety nets left informal workers, in the words of one respondent, "with nothing to fall back on but the mercy of neighbours."

The pandemic's economic shockwaves intersected with Nigeria's existing educational and digital divides to create what Kabeer et al. (2021) term a "crisis multiplier effect." University-educated women in formal employment demonstrated greater resilience, leveraging remote work arrangements and digital platforms to maintain income streams - a privilege largely unavailable to their counterparts with only primary education who lacked both the technological access and literacy to make such transitions. This disparity echoes Dan and Dewi's (2023) global findings about the "digital gender divide," while also reflecting Nigeria's specific challenges where, as one rural participant noted, "even when government aid existed, we couldn't access the online portals to apply."

Intersectional analysis reveals how these economic vulnerabilities compounded along axes of marital status, geography, and age. Widows in rural communities described being doubly burdened - excluded from male-dominated inheritance systems while simultaneously shouldering pandemic-induced caregiving responsibilities. Their narratives resonate with Adekola and Mothoagae's (2023) work on "intersectional deprivation," illustrating how pre-existing marginalizations were amplified during the crisis. Even in urban areas, single mothers spoke of being forced to choose between income-generating activities and childcare when schools closed, a dilemma well-documented in Blundell et al.'s (2021) cross-national study of pandemic-era work-family conflicts.

Faced with systemic failures, Nigerian women demonstrated remarkable resourcefulness through what feminist scholars call "everyday resistance" (Sultana, 2021). Village savings associations (ROSCAs) became crucial safety nets, with women pooling resources to provide interest-free loans - though as Akanle et al. (2020) caution, such informal systems often merely "displace rather than resolve" financial exclusion. Entrepreneurial pivots to mask-making and online sales provided temporary reprieves, yet as Pitre and Kullu (2021) observe, these strategies frequently represented survival tactics rather than sustainable pathways out of poverty. The limitations of such coping mechanisms underscore what social role theorists identify as the "resilience trap" (Bryson, 2017) - where women's ability to "make do" in crises is misconstrued as evidence that structural interventions are unnecessary.

Government and NGO responses, while well-intentioned, often failed to address these root causes. The much-touted COVID-19 Cash Transfer Program suffered from implementation gaps that left rural women behind, mirroring Leininger et al.'s (2021) findings about urban bias in African social protection schemes. NGOs filled critical gaps with micro-loans and GBV support, yet as Omobowale et al. (2020) document, their localized efforts lacked the scale to match systemic needs. These shortcomings reflect what feminist political ecology terms "policy gender blindness" (Rocheleau, 2008) - the failure to recognize how ostensibly neutral programs interact with patriarchal structures to reproduce inequality.

Moving forward, Nigeria's recovery efforts must transcend temporary relief to address the structural drivers of gendered vulnerability. This requires not only expanding social protections but fundamentally reimagining their design - from Brazil-inspired conditional cash transfers (Igbatayo, 2022) that specifically target female-headed households to childcare infrastructure

investments that redistribute caregiving burdens (Eagly & Wood, 2013). Digital inclusion programs must go beyond access to address the literacy and affordability barriers that excluded rural women from e-commerce opportunities, while financial reforms should challenge the collateral requirements that lock informal workers out of formal credit systems (Rania et al., 2014).

Ultimately, the pandemic has laid bare what feminist scholars have long argued: resilience cannot be outsourced to individual women's resourcefulness. As Sultana (2023) compellingly argues, true recovery requires dismantling the "architecture of inequality" itself - from patriarchal inheritance laws to the gendered division of care work. Only then can Nigeria build an economy where women's livelihoods are not perpetually one crisis away from collapse. The testimonies of these 60 women offer not just a portrait of hardship, but a roadmap for transformation - if policymakers have the courage to follow it.

7.6 Conclusion

The empirical data gathered from 60 Nigerian women across South-West Nigeria reveals that the COVID-19 pandemic functioned less as a creator of new vulnerabilities and more as a magnifier of long-standing gendered inequalities. The coping strategies employed by these women; ranging from the use of social capital through family support, ROSCAs, and religious associations, to efforts at income diversification and entrepreneurial adaptation, underscore both their agency and the structural constraints that limit its sustainability. While informal social networks offered immediate relief, they were inherently unstable and insufficient in the face of systemic economic disruption. Many women pivoted to alternative livelihoods such as agricultural diversification or e-commerce, but access to digital platforms overwhelmingly favoured urban and more educated women. Rural and less literate respondents remained digitally excluded, not due to a lack of initiative, but due to poor infrastructure, affordability challenges, and limited digital literacy.

Moreover, caregiving responsibilities and the absence of accessible childcare infrastructure compounded the limitations women faced in adapting their economic activities. These burdens, often invisible in policy responses, significantly restricted women's time and mobility, effectively anchoring them within survivalist modes of coping. Even among those who ventured into new businesses like mask-making or online trading, gains were typically short-term and unsustainable, constrained by saturated markets, low purchasing power, and lack of startup capital.

Structural barriers; particularly the absence of collateral for loans, limited formal education, and the gendered division of labour, curtailed women's ability to convert short-term coping into long-term recovery. While women's responses demonstrated remarkable ingenuity and collective resilience, the strategies they employed ultimately pointed to a broader systemic failure. These were not strategies of choice, but of necessity, often borne out of desperation rather than opportunity.

In essence, the coping mechanisms revealed in the data were not transformative, they maintained survival but did not dismantle the gendered architecture of vulnerability. This underscores the urgent need for a paradigm shift: from valorising women's resilience in the face of adversity to questioning the structural conditions that demand such resilience in the first place. The pandemic, therefore, serves as both a mirror and a warning. It reflects how deeply entrenched gender inequalities remain in Nigeria's economic and social fabric and warns of the consequences of ignoring them in future policy and crisis response. True transformation lies not in women's ability to adapt to broken systems, but in the political will to repair those systems; with women's realities at the centre.

CHAPTER EIGHT

SUMMARY, RECOMMENDATION AND CONCLUSION

8.1 Introduction

This chapter synthesizes the key findings of the study on the post-COVID-19 livelihoods of women in Nigeria, particularly across the formal and informal sectors. It also revisits the study's objectives in light of the existing literature, highlights the central empirical themes that emerged from Chapters Five to Seven, and offers targeted recommendations to address the challenges uncovered. The chapter is divided into five parts: a review of relevant literature, summary of empirical findings, chapter conclusion, practical recommendations, and the overall conclusion of the study.

8.2 Summary of Findings from Literature

The global COVID-19 pandemic, as the literature confirms, had widespread and disproportionate socio-economic impacts on women, particularly in the Global South (Ozili, 2020; Kabeer et al., 2021; WHO, 2022). Feminist Political Ecology (FPE) and intersectionality theory contextualize the gendered dimensions of the crisis. Literature consistently shows that:

- a. Women in informal sectors were hardest hit due to limited access to formal protections and safety nets (ILO, 2020).
- b. The burden of unpaid care work significantly increased for women during lockdowns, exacerbating pre-existing gender inequalities (UN Women, 2022; Bryson, 2017).
- c. Digital and financial exclusion widened, marginalizing those with low education and poor connectivity (Hidrobo et al., 2022; Rohwerder, 2020).
- d. Social protection programs such as gender-targeted cash transfers showed promise, though their reach and impact were limited by structural and logistical barriers (Igbatayo, 2022; Elmhirst, 2011).

These works form a conceptual bedrock that frames the empirical analysis and highlights the need for gender-responsive policy frameworks.

8.3 Summary of Empirical Findings

Drawing from in-depth interviews with 60 women in South-West Nigeria, the study reveals multilayered challenges and coping mechanisms that shaped women's post-COVID-19 livelihoods. These are organized into five major themes and sub-themes:

Theme 1: Economic Disruptions and Financial Insecurity

Sub-theme 1.1: Income Collapse in the Informal Sector

Women engaged in petty trading, domestic work, and artisanal crafts experienced a sudden halt in economic activities due to lockdowns and the closure of marketplaces. These disruptions immediately terminated their income streams, as their livelihoods were dependent on face-to-face interactions and daily sales.

Sub-theme 1.2: Lack of Savings and Access to Credit

The absence of financial buffers like savings or access to credit made informal sector women extremely vulnerable. Microfinance institutions and traditional banking systems were largely inaccessible due to stringent collateral requirements or bureaucratic procedures, further deepening financial insecurity.

Sub-theme 1.3: Inflation and Household Budget Pressures

Widespread inflation in food and essential commodities exacerbated women's economic strain. As primary household managers, women struggled to maintain basic consumption needs in the face of rising prices and stagnant or lost incomes.

Theme 2: Sectoral Inequality and Structural Gaps

Sub-theme 2.1: Uneven Sectoral Impact

Women in formal employment were more protected due to existing labour laws, employer flexibility, and the ability to work remotely. In contrast, informal sector workers lacked such structural support, making them more exposed to prolonged economic hardship.

Sub-theme 2.2: Barriers to Public Relief Access

Although government interventions like cash transfers and survival funds were introduced, structural barriers such as lack of digital literacy, personal identification, and formal business registration hindered access for many, especially rural and informally employed women.

Theme 3: Gendered Care Burdens and Time Poverty

Sub-theme 3.1: Increase in Unpaid Domestic Labour

School closures and restrictions on child care facilities led to increased care responsibilities for women. The expectation to care for children, elderly, and sick family members while also maintaining economic activity became a double burden that drained time and energy.

Sub-theme 3.2: Deterioration in Mental and Physical Health

The compounding pressure of financial stress, job insecurity, and care responsibilities contributed to widespread emotional exhaustion among women. Many experienced heightened anxiety, fatigue, and health issues due to overwork and lack of social support.

Theme 4: Intersectionality and Compounded Vulnerabilities

Sub-theme 4.1: Effects of Age, Marital Status, and Family Composition

Middle-aged women, particularly widows and single mothers, faced heightened vulnerabilities. They bore full responsibility for household survival, with limited access to external support systems such as partners or extended family.

Sub-theme 4.2: Geographic and Digital Inequalities

Women in rural and semi-urban areas were disproportionately disadvantaged due to infrastructural deficiencies and limited access to digital tools. Their inability to leverage digital platforms for work or support severely constrained their adaptive capacity during the crisis.

Theme 5: Education as a Critical Buffer

Sub-theme 5.1: Adaptability through Education and Digital Literacy

Women with higher education levels demonstrated greater adaptability by utilizing digital tools to sustain or pivot their economic activities. These women were more likely to work in formal sectors or leverage technology for remote work, online marketing, or business diversification.

Sub-theme 5.2: Exclusion Due to Low Education

Women with limited formal education faced substantial obstacles in applying for government aid or transitioning to new work modalities. Their inability to understand digital tools or engage with bureaucratic systems entrenched their marginalization and reduced their resilience.

Global Theme: "Gendered Fragility and Uneven Recovery: Women's Post-COVID Livelihoods in a Divided Socioeconomic Landscape"

This global theme encapsulates the structural and intersecting inequalities that shaped women's post-pandemic experiences in Nigeria. While the pandemic affected all women, the severity and nature of the impact were conditioned by their sector of employment, level of education, geographic location, and family status. Informal sector women, especially those with low education and living in rural areas, faced cascading vulnerabilities—economic, social, and emotional. In contrast, educated women in formal employment demonstrated relative resilience but were still constrained by traditional gender roles. The findings underscore a deeply gendered recovery process that requires nuanced, intersectional policy responses.

8.3.1 How the Findings Addressed the Research Objectives

i. What are the post-COVID-19 women's livelihoods regarding income, socio-economic opportunities, and overall well-being in Nigeria?

Post-COVID-19, women's livelihoods in Nigeria have become more precarious, particularly for those in the informal economy. Many experienced abrupt losses of income due to lockdown measures that halted face-to-face business activities such as trading, food vending, and domestic services. Socio-economic opportunities became limited as women, especially in rural and semi-urban areas, lacked access to financial resources, digital platforms, and support networks. Well-being was compromised by food insecurity, heightened care responsibilities, emotional strain, and

deteriorating health outcomes. While some women in formal employment retained income security and job continuity, many still faced increased workloads and mental health challenges.

ii. How does the post-COVID-19 women's livelihoods differ in the informal and formal sectors of the Nigerian economy?

The formal sector offered relative protection during the pandemic through labour laws, remote work opportunities, and employer-based support systems. Women in this category; mainly educated and urban-based, managed to sustain their livelihoods, although they juggled remote work with increased domestic obligations. In contrast, informal sector women were far more vulnerable. Their work often relied on daily physical transactions, and they lacked job security, savings, and access to institutional support. Informal sector women were less likely to benefit from government aid, and their recovery has been slow and uneven due to structural exclusions from formal economic systems.

iii. What is the role of government policies in mitigating the effects of COVID-19 in women's livelihoods in Nigeria?

Government policies, such as the COVID-19 Cash Transfer Project and the Survival Fund, aimed to cushion the economic effects of the pandemic on vulnerable populations, including women. These interventions provided temporary relief to some women, especially those in urban areas with access to banking services and identity documentation. However, the impact was limited due to poor awareness, digital exclusion, bureaucratic hurdles, and insufficient geographic coverage. Many women in rural or informal employment sectors remained excluded. The design and implementation of these programs lacked gender-sensitive targeting and did not account for the intersectional disadvantages many women faced.

iv. What coping strategies have women adopted, and how effective have these strategies been in sustaining their livelihoods in post-COVID-19 era?

Women adopted various coping strategies to sustain livelihoods post-COVID-19. Educated and urban-based women leveraged digital tools to move their businesses online, engaged in remote work, or diversified income sources. These strategies proved relatively effective where digital access and skills existed. In contrast, less educated women, particularly in informal and rural settings, turned to community support systems, informal loans, and subsistence-level trading.

However, these strategies offered minimal sustainability and deepened economic vulnerability. Overall, coping mechanisms were more reactive than strategic and were constrained by systemic barriers such as limited credit access and gendered care burdens.

v. What challenges do women face in accessing financial and other resources to support their livelihoods in post-COVID-19 era?

Women faced multiple challenges in accessing financial and livelihood-supporting resources post-pandemic. Key issues included:

- Lack of collateral and formal registration, which restricted access to loans or grants.
- Digital exclusion due to low digital literacy and poor infrastructure in rural areas.
- Limited awareness of government programs and aid schemes.
- Discriminatory banking practices and socio-cultural biases that deprioritized women in financial systems.
- Increased care responsibilities that reduced time for income generation or skills training.

These constraints intersected to reinforce economic marginalization and limited the potential for recovery and empowerment.

vi. What recommendations can be suggested for policymakers, NGOs, and other stakeholders on supporting women's livelihoods in Nigeria in the post-COVID-19 era?

1. Expand gender-sensitive social protection through cash transfers and aid programs targeted specifically at women in informal sectors.
2. Formalize and register informal businesses to improve women's access to finance, labour protections, and training opportunities.
3. Improve digital access and literacy through community-based digital training and subsidized mobile technologies for women in rural and semi-urban areas.
4. Invest in child care infrastructure and promote shared domestic responsibilities through public awareness campaigns.

5. Simplify access to microcredit by reducing collateral requirements and using community cooperatives as intermediaries.
6. Ensure policy inclusivity by collecting disaggregated gender data and involving women in policy design and implementation.
7. Strengthen NGO capacity to reach excluded women with skills training, seed capital, and psychosocial support tailored to post-pandemic realities.

These recommendations aim to support sustainable recovery, foster resilience, and close the gender gaps that COVID-19 has exposed and widened.

8.4 Recommendations

Based on the findings and discussion presented in the prior chapters, the following recommendations are made to the government and other stakeholders to enhance women's livelihood in the country in the post-COVID-19 era.

The first recommendation is the urgent need for the Nigerian government to roll out targeted and differentiated interventions for female workers in formal and informal jobs. The results show that the two sets of women suffered differently from the impact of the pandemic on their livelihoods. Therefore, the government should take a two-pronged approach on how to address the problem. For females in formal employment, the government ought to consider increasing all the existing labour protections and social safety nets and reactivating the already existing mechanisms of support that could help these women navigate through the impacts of the economic crisis. To begin with, they should reconsider how to improve the unemployment benefits and furlough schemes. Government should also offer support for mental health to the women, given that the females were affected by mental health conditions due to the increased burden of unpaid labour from the family in the pandemic era. On the contrary, with how lockdown and business closure exacerbated the informal divide among women who were the hardest hit, the distribution of financial support and resources should be a real concern. This might entail, easing the application procedures for programs such as the already existing COVID-19 Cash Transfer Project or The Survival Fund; reducing the terms/conditions of collaterals and possibly broadening their scope to ensure it is a success amongst the majority adversely affected by COVID-19. That must also be coupled with

one that fosters financial literacy and inclusion to enhance the mobilization of more resources by women in the informal sector during crises.

The theme of diversified contexts and livelihood domains for women also implicitly guides the targeted recommendations, providing a foundation for feminist political ecology analysis. (Rocheleau, 2015) and Elias et al., (2021), to understand the heterogeneity of women's status and experience. However, contrasting the experiences within formal and unregulated employment to begin with this study delineated how women were differently positioned regarding these problems. Intersectionality shows that once groups are already marginalized, these differences are compounded by others they face (Adekola & Mothoagae, 2023; Glenn, 2015). This is important as the economy continues to recover, because informal women workers who are poor may bear a disproportionate burden of COVID-related economic challenges. Building an access to financial assistance can help the Government address these multiple barriers faced by low-income informally employed women.

Secondly, the Nigerian government should introduce and institutionalize community-based coping strategies at all levels (Federal, state, and local). The first set of findings underscored Nigerian women's incredible resilience and resourcefulness in drawing on their social capital and civil society networks to grapple with economic ramifications that came alongside COVID-19. These informal sources of support like borrowing from relatives or friends, being members of local saving and credit groups for women, access to religious organizations and bonding with certain ethnicities were said to be the key motivational reasons encouraging the involved researchers to endure that shock on their own. However, the efficacy and reach of ad hoc coping mechanisms were limited due to institutional infrastructural shortcomings as well as the absence of backstopping by institutions. A concerted effort must be made by the government and development actors to collaborate strategically with local women's groups, cooperatives and religious/ethnic organizations to successfully tap into these community-based coping strategies. Integrating these sorts of volunteer responses into broader social protection systems allows their sustainability, coverage and impact to scale up over time; thus, providing women with increased access to critical resources in the wake of disaster. This suggestion aligns with the basic tenets of feminist political ecology that underscore women's local knowledge, capacity for action and bottom-up movements (Harcourt & Nelson 2015; Buechler et al.2022). This study also revealed the important role of

informal support networks in linking Nigerian women across financial struggles during the pandemic. The state can leverage this accrued resilience of women in the way social protection programs are developed by instituting different dimensions of these grassroots practices to formal legislation thereby tapping into a potential that has been long overlooked.

Thirdly, the Nigerian government, especially the federal government, must take steps to remove structural barriers that have limited women in terms of economic empowerment. This study has illustrated many entrenched structural barriers that serve to underpin blockage along the pathways of women's economic empowerment: discriminatory social norms, property rights and gender-laden biases within financial access. At this point, the government has a responsibility to provide an enabling environment that will drive regulatory and legal reform promoting women's economic inclusion and shedding the root of systemic inequalities. This is achieved through securing property rights for women, eliminating gender-discriminatory practices of formal financial institutions and creating a conducive environment for potential female entrepreneurs. Alongside, equally important is a focus on programs that support and train women entrepreneurs in their journey to greater financial independence. Those programs rather should be in the form of finance education, business skills improvement and mentorship programs connecting women to networks and potential markets. In addition, the government can collaborate with the private sector to ensure that those women experience capital markets and better business development support. This recommendation complies with all three theoretical frameworks applied in this study. First, feminist political ecology sees the patriarchal biases in law (policy) and culture that may work against women's right of control over economic resources (Arora-Jonsson 2014; Meinzen-Dick 2011). Intersectionality, too, requires that oppressive institutions responsible for systemic multi-dimensional disadvantages be thrown down (Collins & Bilge 2016; Glenn 2015). This leads social role theory to explain why gender differences in economic opportunity are perpetuated over time from the long-term effect of cultural norms and routine patterns of anticipated behaviour based on sex-linked traits (Bonvillian, 2020; Bryson, 2017). As such, the government can leverage legal reform, capacity-building programs and public-private partnerships to work towards eliminating these systemic barriers that hinder women from overcoming many of these obstacles and achieving higher economic participation.

More broadly, the Nigerian government and local authorities must acknowledge and mitigate the disparate care burdens that were exacerbated by the pandemic. Empirical evidence indicates that the crisis disproportionately impacted individuals, particularly women, who were forced into unpaid caregiving roles due to the closure of educational institutions and the lack of formal childcare infrastructure. This resulted in a significant decline in both physical and mental well-being, as well as a hindrance to employment and economic opportunities. To address this issue, it is imperative that the state implements initiatives that provide affordable and accessible childcare, enact legislation that supports flexible work arrangements, and offers packages that recognize and compensate for unpaid care work. Possible strategies include subsidizing childcare facilities, implementing family-friendly policies in the workplace, and providing welfare aid, tax breaks, or other benefits to families with dependents. It is crucial that women's voices are heard, and their needs prioritized to ensure a more equitable and sustainable future.

Additionally, working with communities and instigating cultural changes that increase equitable childcare responsibilities is very necessary for the government. The awareness of campaigns, community projects, and other activities that are aimed at shifting traditional gender norms may execute and promote the idea of shared care responsibilities in households. This recommendation is grounded in the social role theory, which explains how conventional gender responsibilities can impede women's economic participation (Bryson, 2017; Anker, 1997). It is documented that most Nigerian women had to bear the brunt of increased housework and caregiving brought upon them by school closures and movement restrictions (Rania et al., 2014). The government needs to invest in infrastructure, support teleworking, and encourage cultural change to effectively attack the intensified care duties. This way, Nigeria will enable women to engage in the economy more fully and reduce the load imposing factors.

8.4 Conclusion

This study contributes to the growing body of knowledge on the gendered impacts of crises, offering specific insights from Nigeria's post-COVID-19 context. The findings affirm that women's livelihoods are shaped not only by macroeconomic policies but also by entrenched gender norms, sectoral inequalities, and intersectional disadvantages. The research underscores the need for multi-dimensional strategies to rebuild women's economic agency — strategies that must go beyond temporary relief to tackle structural inequality. To build back better, policy interventions

must prioritize inclusivity, resilience, and dignity for women, particularly in informal sectors that form the bedrock of Nigeria's real economy. Only then can the nation transition toward a more equitable and sustainable recovery.

Reference

- Abdillah, K. K., & Manaf, A. A. (2022). Land tenure security for low-income residents' urban livelihoods: A human development approach review of temporary occupation license. *Land Use Policy*, 119, 106223.
- Abdullahi, A. M. (2023). Gendered impacts of pandemics: A case study of COVID-19 on women traders in Kano State [Doctoral dissertation, Ahmadu Bello University]. <http://kubanni.abu.edu.ng>
- Abramson, A., (2020). The COVID-19 Pandemic and its overall effects in South Africa—Overview of Economic and Media Influence. *Teme*, 15(7), 2167-1113.s
- Abubakar, I., Dalglish, S. L., Ihekweazu, C. A., Bolu, O., & Aliyu, S. H. (2021). Lessons from co-production of evidence and policy in Nigeria's COVID-19 response. *BMJ global health*, 6(3), e004793.
- ActionAid Nigeria. (2021). Unprotected and unpaid: Women informal workers during COVID-19. <https://nigeria.actionaid.org>
- Adams-Prassl, A., Kilic, T., & Michler, J. D. (2020). Socio-economic impact of COVID-19 on rural livelihoods in Mbashe. Retrieved from <https://pmc.ncbi.nlm.nih.gov/articles/PMC9634653>
- Adebayo, O., Olagunju, K., Kabir, S. K., & Adeyemi, O. (2022). COVID-19 and livelihood shocks in Nigeria: Gendered impacts on food security. *World Development Perspectives*, 25, 100397. <https://doi.org/10.1016/j.wdp.2022.100397>
- Adebayo, O., Olaniyi, O., & Adeleke, I. (2023). Gender disparities in post-pandemic economic recovery: Evidence from Nigeria. *Journal of African Development Studies*, 15(2), 45-67.
- Adebayo, O., Oluwatobi, S., & Ogunrinola, I. (2023). Gender, informality, and post-COVID economic resilience in Nigeria. *Journal of African Development*.
- Adedokun, M. O., Kolawole, A. O., Adeyemo, C. W., Kayode, G. M., & Bolarinwa, O. M. (2020). COVID-19 and compliance with awareness programmes/preventive measures: a case study of Ibadan North Local Government, Oyo State, Nigeria. *J. Mgmt. & Sustainability*, 10, 70.
- Adekola, P. O., & Mothoagae, I. D. (2023). Intersectionality and COVID-19 in Africa: A conceptual framework. *African Journal of Gender and Religion*, 29(1), 1-20.

- Adepoju, P., (2022). ECOWAS' fight against COVID-19: assessing political leadership and regional mechanisms for prevention and response. *Journal of Contemporary African Studies*, pp.1-17.
- Aderinto, A. A., & Folorunso, O. (2022). Gender disparities in agricultural productivity. *Journal of Gender Studies*, 31(4), 512–528.
- Adeyanju, S., Ogunniyi, A., & Olowogbon, T. (2021). *Livelihood resilience among rural women in Nigeria: Lessons from COVID-19*. *African Journal of Agricultural Economics*, 12(3), 112-130.
- Adeyemo, O. (2021). Technology adoption in Nigerian hotels during COVID-19. *Journal of Hospitality Management*, 45(3), 210-225.
- Afolabi, M. M. (2021). Microfinance and women's economic empowerment. *African Journal of Economic and Management Studies*, 12(2), 189–204.
- African Economic Outlook (2020). *Developing Africa's workforce for the future*. Abidjan, Cote d'Ivoire: African Development Bank Group.
- African Feminist Post-COVID Policy Collective. (2023). A feminist blueprint for Nigeria's economic recovery. <https://africanfeministpostcovid.org>
- African Hospitality Investment Forum. (2021). *COVID-19 impact report: Hospitality industry in Africa*.
- African Sustainable Tourism Initiative. (2021). *Sustainable tourism models in post-pandemic Africa*.
- African Union Commission. (2022). *Africa's Development Dynamics 2022 Regional Value Chains for a Sustainable Recovery: Regional Value Chains for a Sustainable Recovery*. OECD Publishing.
- Africanews. (2021). Rise of drive-in cinemas in Africa amid COVID-19 pandemic. Retrieved from [Africanews website].
- Ahlborg, A., (2021). The transition to digital space and online entrepreneurship was especially striking. *Journal of Commerce Studies*, 23 (89), 2344-2546.
- Ajisehiri, W. S., Odusanya, O. O., & Joshi, R. (2020). COVID-19 outbreak situation in Nigeria and the need for effective engagement of community health workers for epidemic response. *Global Biosecurity*, 1(4), 1-10.
- Ajulo, O. (2022). Nigeria's inflation rate hits 17% in April 2022. *Bloomberg*.

- Ajuwon, O. S. (2019). Performance & financing of micro, small and medium enterprises (MSMES) in Nigeria: implication of transaction costs and collateral (Doctoral dissertation, Stellenbosch: Stellenbosch University).
- Àkànle, O., & Nkpe, D. O. (Eds.). (2021). Corruption and development in Nigeria. Routledge.
- Akanle, O., Adesina, J. O., & Nwaobiala, U. R. (2020). Turbulent but I must endure in silence: Female breadwinners and survival in southwestern Nigeria. *Journal of Asian and African Studies*, 55(8), 1148-1165.
- Àkànle, O., Kayode, D., Okewumi, E. O., Abolade, I., & Ola-Lawson, O. (2022). The coronavirus pandemic in Ìbàdàn, Nigeria: Existentialities, state responses, and outcomes. In *Indigenous Health and Well-Being in the COVID-19 Pandemic* (pp. 130-150). Routledge.
- Akegbe, H., Onyeaka, H., Mazi, I. M., Olowolafe, O. A., Omotosho, A. D., Oladunjoye, I. O., ... & Ofeh, A. S. (2023). The need for Africa to develop capacity for vaccinology as a means of curbing antimicrobial resistance. *Vaccine: X*, 100320.
- Alade, M. O., & Sanusi, B. O. (2022). Endangered voices: Nigerian journalists' safety amid the COVID-19 pandemic. *Health crises and media discourses in sub-Saharan Africa*, 109.
- Albert, M., Mylopoulos, M., & Laberge, S. (2019). Examining grounded theory through the lens of rationalist epistemology. *Advances in Health Sciences Education*, 24, 827-837.
- Albulescu, C. (2020). Coronavirus and oil price crash. arXiv preprint arXiv:2003.06184.
- Alon, T., Doepke, M., Olmstead-Rumsey, J., & Tertilt, M. (2020). *The impact of COVID-19 on gender equality* (NBER Working Paper No. 26947). National Bureau of Economic Research.
- Alon, T., Doepke, M., Olmstead-Rumsey, J., & Tertilt, M. (2020). *The impact of COVID-19 on gender equality*. NBER Working Paper.
- Aluko, O. A., & Opoku, E. E. O. (2021). The gendered effects of COVID-19 on financial inclusion in Nigeria. *Feminist Economics*, 27(1-2), 360-379. <https://doi.org/10.1080/13545701.2020.1855656>
- Amare, M., Abay, K. A., Tiberti, L., & Chamberlin, J. (2021). Impacts of COVID-19 on food security: Panel data evidence from Nigeria. *Food Policy*, 101, 102099. <https://doi.org/10.1016/j.foodpol.2021.102099>
- Ambos, T. C., & Birkinshaw, J. (2010). How do new ventures evolve? An inductive study of archetype changes in science-based ventures. *Organization Science*, 21(6), 1125-1140.

- Andam, K., Edeh, H., Oboh, V., Pauw, K., & Thurlow, J. (2020). Impacts of COVID-19 on food systems and poverty in Nigeria. *Advances in Food Security and Sustainability*, 5, 145-173.
- Anderson, C., Beresford, A., & Gomes, C. (2021). Palliative populism: The "End SARS" movement and illusory democratisation in Nigeria. *Democratization*, 28(5), 919-936.
- Anderson, C., McGee, R., Nampoothiri, N., Gaventa, J., Forquilha, S., Ibeh, Z., ... & Alex, S. (2021). Navigating civic space in a time of Covid: Synthesis report.
- Anjum, N., Asif, A., Kiran, M., Jabeen, F., Yang, Z., Huang, C., ... & Mohamed, E. M. (2021). Intelligent COVID-19 forecasting, diagnoses and monitoring systems: A survey.
- Anker, R. (1997). Theories of occupational segregation by sex: An overview. *International Labour Review*, 136(3), 315-339.
- Anyanwu, J. C., & Salami, A. O. (2021). The impact of COVID-19 on African economies: An introduction. *African Development Review*, 33(Suppl 1), S1.
- APRA (Agricultural Policy Research in Africa). (2020). COVID-19 and food systems in Nigeria: Impacts and policy responses. APRA Working Paper 42. <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/15572>
- Aragona, A., Olojede, O. E., King, C., Graham, H., Uchendu, O., Colbourn, T., (2020). The perception of COVID-19 in China: a qualitative exploratory study. *BMJ open*, 17(3), e0691985.
- Aregbeshola, B. S., & Folayan, M. O. (2022). Nigeria's financing of health care during the COVID-19 pandemic: Challenges and recommendations. *World Medical & Health Policy*, 14(1), 195-204.
- Arora-Jonsson, S. (2014). Forty years of gender research and environmental policy: Where do we stand? *Women's Studies International Forum*, 47, 295-308.
- Asimi, B. V. (2020). The impact of COVID-19 on the informal sector in Nigeria. *SSRN Electronic Journal*.
- Asimi, S. (2020). In Nigeria, COVID-19 brings home the need for effective criminal justice complaint channels. *Transparency International*.
- Atekoja, O. E., Oyewumi, Z. O., Jolayemi, K. I., & Akingbade, O. (2021). Assessment of knowledge, compliance, and public response to preventive strategies of COVID-19 pandemic in South West Region Nigeria. *International Public Health Journal*, 13(3).
- Awofeso, O., & Irabor, P. A. (2020). Assessment of government response to socioeconomic impact of COVID-19 pandemic in Nigeria. *Journal of Social and Political Sciences*, 3(3).

- Ayanlade, A., & Radeny, M. (2021). COVID-19 and food security in Africa: Gendered impacts and resilience strategies. *Sustainability*, *13*(6), 3132. <https://doi.org/10.3390/su13063132>
- Babatope, A., Ilyenkova, V., & Marais, B. J. (2023). COVID-19 vaccine hesitancy in Africa: A scoping review. *Vaccines*, 11(2), 466.
- Babbie, N., (2016). Index and Factors, affecting women Suicide rate among in India. *India Journal of Social Science and Contemporary Education Research*, 3(2), 1-10.
- Bakare, A. A., Olojede, O. E., King, C., Graham, H., Uchendu, O., Colbourn, T., ... & Alvesson, H. M. (2023). Care seeking for under-five children and vaccine perceptions during the first two waves of the COVID-19 pandemic in Lagos State, Nigeria: a qualitative exploratory study. *BMJ open*, 13(3), e069294.
- Bakibinga-Gaswaga, E., Bakibinga, S., Bakibinga, D. B. M., & Bakibinga, P. (2020). Digital technologies in the COVID-19 responses in sub-Saharan Africa: policies, problems and promises. *The Pan African Medical Journal*, 35(Suppl 2).
- Balmford, B., Annan, J. D., Hargreaves, J. C., Altoè, M., & Bateman, I. J. (2020). Cross-country comparisons of Covid-19: policy, politics and the price of life. *Environmental and Resource Economics*, 76, 525-551.
- Banda Chitsamatanga, B., & Malinga, W. (2021). ‘A tale of two paradoxes in response to COVID-19’: Public health system and socio-economic implications of the pandemic in South Africa and Zimbabwe. *Cogent Social Sciences*, 7(1), 1869368.
- Banga, K., Keane, J., Mendez-Parra, M., Pettinotti, L., & Sommer, L. (2020). Africa trade and COVID-19. The Supply Chain Dimension. Available online: https://cdn.odi.org/media/documents/Africa_trade_and_Covid19_the_supply_chain_dimension.pdf (accessed on 7 March 2022).
- Baral, P. (2021). Health systems and services during COVID-19: lessons and evidence from previous crises: a rapid scoping review to inform the United Nations research roadmap for the COVID-19 recovery. *International Journal of Health Services*, 51(4), 474-493.
- Bardhan, P., & Bruce, J. (2020). Digital cash transfers and women’s financial inclusion in rural India. *World Development*, 137, 105214.
- Barr, B., & Salehyan V., (2022). Relationship between Economic Impact and COVID-19 in Shara-Africa. *Journal of Geograph*, 7(9), 60-70.
- Barrett, C. B., & Carter, M. R. (2013). The economics of poverty traps and persistent poverty: Empirical and policy implications. *Journal of Development Studies*, 49(7), 976-990. <https://doi.org/10.1080/00220388.2013.785527>

- Barrett, S., Kajumba, T. C., & Norton, A. (2022). Mapping COVID-19's web of impact. *Policy*.
- Barrett, S., Kajumba, T., & Norton, A. (2022). Strengthening resilience in Africa and the Middle East: An integrated approach to tackling climate change and COVID-19. International Institute for Environment and Development.
- Beaunoyer, E., Dupéré, S., & Guitton, M. J. (2020). COVID-19 and digital inequalities: Reciprocal impacts and mitigation strategies. *Computers in Human Behavior*, 111, 106424.
- Becker, D. J., Albery, G. F., Sjodin, A. R., Poisot, T., Bergner, L. M., Chen, B., ... & Carlson, C. J. (2022). Optimising predictive models to prioritise viral discovery in zoonotic reservoirs. *The Lancet Microbe*, 3(8), e625-e637.
- Béné, C., Wood, R. G., Newsham, A., & Davies, M. (2012). Resilience: New utopia or new tyranny? *IDS Working Paper*, 405. <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/7722>
- Benedict, B. S. (2022). Incidences, Factors, and Nature of Suicide among Populations in FCT Abuja, Nigeria. *African Journal of Humanities and Contemporary Education Research*, 8(1), 1-18.
- Benedict, C. (2022). The impact of COVID-19 on mental health in Nigeria. *Journal of Health and Social Sciences*, 7(1), 15-24.
- Bettinger-Lopez, C., & Bro, A. (2020). A double pandemic: Domestic violence in the age of COVID-19. *Council on Foreign Relations*, 13, 1-7.
- Bhandari, S., Rankawat, G., Singh, A., Wadhvani, D., & Patel, B. (2020). Evaluation of interleukin-6 and its association with the severity of disease in COVID-19 patients. *Indian Journal of Medical Specialities*, 11(3), 132-136.
- Bhaskar, R. (2013). *A realist theory of science* (2nd ed.). Routledge.
- Bhaskar, S., Tan, J., Bogers, M. L., Minssen, T., Badaruddin, H., Israeli-Korn, S., & Chesbrough, H. (2020). At the epicentre of COVID-19—the tragic failure of the global supply chain for medical supplies. *Frontiers in Public Health*, 8, 562882.
- Bhuiyan, A. I., Sakib, N., Pakpour, A. H., Griffiths, M. D., & Mamun, M. A. (2021). COVID-19-related suicides in Bangladesh due to lockdown and economic factors: case study evidence from media reports. *International journal of mental health and addiction*, 19, 2110-2115.
- Bisht, P., & Ahlborg, H. (2021). Gendered energy transitions: Exploring the digital divide in two low-carbon municipalities in Sweden and India. *Energy Research & Social Science*, 74, 101975.

- Blundell, R., Costa Dias, M., Joyce, R., & Xu, X. (2021). *COVID-19 and inequalities*. Fiscal Studies, 41(2), 291-319.
- Blundell, R., Cribb, J., McNally, S., Warwick, R., & Xu, X. (2021). Inequalities in education, skills, and incomes in the UK: The implications of the COVID-19 pandemic. Institute for Fiscal Studies, 1-42.
- Bogoch, I. I., Watts, A., Thomas-Bachli, A., Huber, C., Kraemer, M. U., & Khan, K. (2020). Pneumonia of unknown aetiology in Wuhan, China: potential for international spread via commercial air travel. *Journal of travel medicine*, 27(2), taaa008.
- Bolaji, M., Adeoti, J. O., & Afolabi, J. A. (2021). The imperative of research and development in Nigeria: Lessons from the COVID-19 pandemic. *International Journal of Technological Learning, Innovation and Development*, 13(2), 168-189.
- Bolin, B., Klenow, D. J., & Schulte, A. (1998). Gender and disaster recovery: A case study of Hurricane Andrew. *International Journal of Mass Emergencies and Disasters*, *16*(1), 97–123.
- Bollyky, T. J., & Bown, C. P. (2020). The tragedy of vaccine nationalism: only cooperation can end the pandemic. *Foreign Aff.*, 99, 96.
- Bollyky, T. J., & Kickbusch, I. (2020). Preparing democracies for pandemics: Tackling inequalities is essential for justice, security, and preparedness.
- Bonvillain, N. (2020). *Women and men: Cultural constructs of gender*. Rowman & Littlefield.
- Borowicz, J., Zhang, Z., Day, G., & da Costa, M. P. (2022). Vaccine equity in COVID-19: a meta-narrative review. *BMJ Global Health*, 7(12), e009876.
- Bose, K., (2020). POST COVID-19 and financial literacy among Nigerian women: Lessons from Nigeria. *Enterprise Development and Microfinance*, 55(3), 183-196.
- Bouarar, A. C., Mouloudj, K., & Mouloudj, S. (2020). The impact of coronavirus on tourism sector-an analytical study.
- Bowleghip, T., (2023). Women working in the informal sector, naturally poor and living in rural areas or marginalized urban peripheries: A Quantitively research in *Sociology* 10(5), 65-89.
- Braidotti, R., Charkiewicz, E., Hausler, S., & Wieringa, S. (1994). *Women, the environment and sustainable development: Towards a theoretical synthesis*. Zed Books.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, 3(2), 77-101.
- Braun, V., & Clarke, V. (2012). *Thematic analysis*. American Psychological Association.

- Braun, V., & Clarke, V. (2013). *Successful qualitative research: A practical guide for beginners*. SAGE.
- Braun, V., & Clarke, V. (2019). Reflecting on reflexive thematic analysis. *Qualitative research in sport, exercise and health*, 11(4), 589-597.
- Braun, V., & Clarke, V. (2022). *Thematic analysis: A practical guide*. Sage.
- Briggs, L. (2002). *Reproducing empire: Race, sex, science, and U.S. imperialism in Puerto Rico*. University of California Press.
- Brinkley, E., Favieri, F., Tambelli, R., & Forte, G. (2020). The enemy who sealed the world: effects the COVID-19 on quality depression, anxiety, and psychological distress in the Italian population. *Sleep medicine*, 75, 22-30.
- Brinkmann, S., & Kvale, S. (2005). Confronting the ethics of qualitative research. *Journal of constructivist psychology*, 18(2), 157-181.
- Brinkmann, S., & Kvale, S. (2015). *InterViews: Learning the craft of qualitative research interviewing*. Sage.
- Brooks, S. K., Webster, R. K., Smith, L. E., Woodland, L., Wessely, S., Greenberg, N., & Rubin, G. J. (2020). The psychological impact of quarantine and how to reduce it: rapid review of the evidence. *The lancet*, 395(10227), 912-920.
- Brynjolfsson, E., Horton, J. J., Ozimek, A., Rock, D., Sharma, G., & TuYe, H. Y. (2020). COVID-19 and remote work: An early look at US data. *National Bureau of Economic Research Working Paper Series*, No. 27344.
- Bryson, J. (2017). *Feminist political ecology: Global issues and local experience*. Routledge.
- Budirahayu, T., Susanti, D., & Mas'udah, S. (2024). *The gendered impact of COVID-19 on informal workers in East Java, Indonesia*. *Gender & Society*, 38(1), 78-95.
- Buheji, M., da Costa Cunha, K., Beka, G., Mavric, B., De Souza, Y. L., da Costa Silva, S. S., ... & Yein, T. C. (2020). The extent of covid-19 pandemic socio-economic impact on global poverty. a global integrative multidisciplinary review. *American Journal of Economics*, 10(4), 213-224.
- Bukari, C., Aning-Agyei, M. A., Kyeremeh, C., Essilfie, G., Amuquandoh, K. F., Owusu, A. A., ... & Bukari, K. I. (2022). Effect of COVID-19 on household food insecurity and poverty: Evidence from Ghana. *Social indicators research*, 159(3), 991-1015.

- BusinessDay. (2024). Petty trader needs capital to start tailoring business. Retrieved from <https://businessday.ng/recession-diary/article/petty-trader-need-capital-start-tailoring-business/>
- Bwire, G. M., Majigo, M. V., Makani, J., & Kagaruki, G. B. (2022). Coronavirus disease-2019 pandemic: Potential implications for maternal and child health in sub-Saharan Africa. *Tropical Medicine and Health, 50*(1), 1-7.
- Bwire, G., Ario, A. R., Eyu, P., Ocom, F., Wamala, J. F., Kusi, K. A., ... & Talisuna, A. O. (2022). The COVID-19 pandemic in the African continent. *bmc Medicine, 20*(1), 1-23.
- Byambasuren, O., Cardona, M., Bell, K., Clark, J., McLaws, M. L., & Glasziou, P. (2020). Estimating the extent of asymptomatic COVID-19 and its potential for community transmission: systematic review and meta-analysis. *Official Journal of the Association of Medical Microbiology and Infectious Disease Canada, 5*(4), 223-234.
- Byrne, A., Canavan, J., & Millar, M. (2016). Participatory research and the voice-centred relational method of data analysis: Is it worth it? *International Journal of Social Research Methodology, 19*(1), 1-16.
- Cahn, N., & McClain, L. (2020). Gendered impacts of COVID-19: The American case*. *Georgetown Law Journal, 109*, 1-35.
- Cahn, N., & McClain, L. C. (2020). Gendered complications of Covid-19: Towards a feminist recovery plan. *Georgetown Journal of Gender and the Law, 22*, 1-57.
- Canlas, M. A., & Harper, P. T. N. (2022). Ensuring a gender-responsive recovery from COVID-19 in Southeast Asia. *Asian Development Blog*.
- Carastathis, A. (2016). *Intersectionality: Origins, contestations, horizons*. University of Nebraska Press.
- Carl, N. M., & Ravitch, S. M. (2021). Addressing inequity through youth participatory action research: Toward a critically hopeful approach to more equitable schools. *Action Research, 19*(2), 433-448.
- Carl, N., & Ravitch, S. M. (2021). *Qualitative research: Bridging the conceptual, theoretical, and methodological*. SAGE.
- Carter, M. R., Little, P. D., Mogue, T., & Negatu, W. (2007). Poverty traps and natural disasters in Ethiopia and Honduras. *World Development, 35*(5), 835–856.
- Casagrande, M., Favieri, F., Tambelli, R., & Forte, G. (2020). The enemy who sealed the world: effects quarantine due to the COVID-19 on sleep quality, anxiety, and psychological distress in the Italian population. *Sleep medicine, 75*, 12-20.

- Casula, M., Rangarajan, N., & Shields, P. (2021). The potential of working hypotheses for deductive exploratory research. *Quality & Quantity*, 55(5), 1703-1725.
- Cécora, J., & Müller, J. H. (2022). The role of "informal" activity in household economic behaviour (Vol. 22). Duncker & Humblot.
- Central Bank of Nigeria. (2021). COVID-19 targeted credit facility for tourism and hospitality sector. Official Report.
- Centre for Democracy and Development [CDD]. (2022). Intersectional vulnerabilities: Women with disabilities in Nigeria's pandemic response. <https://www.cddwestafrica.org>
- Chakma, C., (2020). AFRICA post-COVID-19 policies and issues after Africa as a whole. Policy Paper.
- Chambers, R., & Conway, G. (1992). Sustainable rural livelihoods: Practical concepts for the 21st century. IDS Discussion Paper 296. <https://www.ids.ac.uk/publications/sustainable-rural-livelihoods-practical-concepts-for-the-21st-century/>
- Chambers, R., & Conway, G. (1992). *Sustainable Rural Livelihoods: Practical Concepts for the 21st Century*. IDS Discussion Paper 296.
- Chander, A., David, D., & Paul, K., (2020). America declares COVID-19 a public pandemic. *Action bio medica: Atenei parmensis*, 61(3), 100.
- Chant, S. (2006). Re-thinking the "feminization of poverty" in relation to aggregate gender indices. *Journal of Human Development*, 7(2), 201-220.
- Chant, S., & Sweetman, C. (2022). Gender, COVID-19 and livelihoods in sub-Saharan Africa. Practical Action Publishing.
- Charmaz, K. (2014). *Constructing grounded theory* (2nd ed.). SAGE.
- Chen, M., Vanek, J., & Carr, M. (2005). Mainstreaming informal employment and gender in poverty reduction. Commonwealth Secretariat.
- Cheng, J., Skidmore, D., & Wessel, D. (2020). What's the Fed doing in response to the COVID-19 crisis? What more could it do? Brookings Institution.
- Chisom, O. B. (2021). Democracy and Right to Freedom of Expression: A Case Study on the Nigerian Youth Protest on Police Brutality. *Open Journal of Political Science*, 11(01), 34.
- Chison, E. (2021). #EndSARS: A brief history of police brutality in Nigeria. The Africa Report.
- Chong, T. T. L., & Li, X. (2021). The trade effects of the US-China phase one deal and the COVID-19 shock on China's trading partners. *Economic and Political Studies*, 9(2), 180-199.

- Cislaghi, U, Ochu, C. L., Elimian, K., Oladejo, J., Ilori, E., Umeokonkwo, C., ... & Ihekweazu, C. (2022). Research question and answer into research design of COVID-19: Choosing Sage publications.
- Clarke, V., & Braun, V. (2017). Thematic analysis. *The journal of positive psychology*, 12(3), 297-298.
- Clemente-Suárez, V. J., Navarro-Jiménez, E., Moreno-Luna, L., Saavedra-Serrano, M. C., Jimenez, M., Simón, J. A., & Tornero-Aguilera, J. F. (2021). The impact of the COVID-19 pandemic on social, health, and economy. *Sustainability*, 13(11), 6314.
- Cohen, J., & Kupferschmidt, K. (2020). Countries test tactics in ‘war’ against COVID-19. *Science*; 367(6484): 1287–1288
- Collins, P. H. (1994). Shifting the centre: Race, class, and feminist theorizing about motherhood. In E. N. Glenn, G. Chang, & L. R. Forcey (Eds.), *Mothering: Ideology, experience, and agency* (pp. 45–65). Routledge.
- Collins, P. H. (2015). Intersectionality's definitional dilemmas. *Annual Review of Sociology*, 41, 1-20.
- Confederation of African Football. (2021). Impact of COVID-19 on African football. Annual Report.
- Coppock, D. L., Desta, S., & Tezera, S. (2021). Gender and resilience in pastoralist communities: Evidence from Ethiopia. *World Development*, 147, 105634.
- Cornwall, A. (2002). Making spaces, changing places: Situating participation in development. IDS Working Paper 170.
- Cornwall, A., & Edwards, J. (2010). Negotiating empowerment. *IDS Bulletin*, 41(2), 1-9.
- Crenshaw, K. (1989). Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine, feminist theory and antiracist politics. *University of Chicago Legal Forum*, 1989(1), 139-167.
- Crenshaw, K. (1991). Mapping the margins: Intersectionality, identity politics, and violence against women of color. *Stanford Law Review*, 43(6), 1241-1299.
- Crenshaw, K. (2013). Intersectionality: The double bind of race and gender. *Perspectives Magazine*, 2, 2-6.
- Creswell, J. W. (2014). *A concise introduction to mixed methods research*. SAGE publications.
- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approach*. Sage publications.

- Creswell, J. W., & Miller, D. L. (2000). Determining validity in qualitative inquiry. *Theory into Practice*, 39(3), 124–130.
- Creswell, J. W., & Poth, C. N. (2016). *Qualitative inquiry and research design: Choosing among five approaches*. Sage publications.
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). SAGE.
- Crotty, M. J. (1998). The foundations of social research: Meaning and perspective in the research process. *The foundations of social research*, 1-256.
- Cucinotta, D., & Vanelli, M. (2020). WHO declares COVID-19 a pandemic. *Acta bio medica: Atenei parmensis*, 91(1), 157.
- Czymara, C. S., Langenkamp, A., & Cano, T. (2021). Cause for concerns: gender inequality in experiencing the COVID-19 lockdown in Germany. *European Societies*, 23(sup1), S68-S81.
- Dan, A., & Dewi, S. (2023). *Digital financial inclusion for women in Southeast Asia during COVID-19*. *Journal of Development Economics*, 158, 102945.
- Dan, S. S., & Dewi, E. F. (2023). *The Future of Digital Finance in Southeast Asia: A Legal Perspective*. Prenada Media.
- Dan, T. K., & Dewi, S. (2023). The impact of e-commerce adoption on women entrepreneurs' business performance during the COVID-19 pandemic: Evidence from Southeast Asia. *Journal of Small Business and Enterprise Development*, 30(2), 357-376.
- Dan-Nwafor, C., Ochu, C. L., Elimian, K., Oladejo, J., Ilori, E., Umeokonkwo, C., ... & Ihekweazu, C. (2020). Nigeria's public health response to the COVID-19 pandemic: January to May 2020. *Journal of global health*, 10(2).
- Day, T., Gandon, S., Lion, S., & Otto, S. P. (2020). On the evolutionary epidemiology of SARS-CoV-2. *Current Biology*, 30(15), R849-R857.
- DeJonckheere, M., & Vaughn, L. M. (2019). Semi structured interviewing in primary care research: a balance of relationship and rigour. *Family medicine and community health*, 7(2).
- Denton, F. (2002). Climate change vulnerability, impacts, and adaptation: Why does gender matter? *Gender & Development*, 10(2), 10-20.
- Denzin, N. K., & Lincoln, Y. S. (Eds.). (2018). *The SAGE handbook of qualitative research* (5th ed.). SAGE.
- Department for International Development (DFID). (1999). *Sustainable Livelihoods Guidance Sheets*.

- DFID (Department for International Development). (1999). Sustainable livelihoods guidance sheets.
<https://www.livelihoodscentre.org/documents/20720/100145/Sustainable+livelihoods+guidance+sheets>
- DFID. (1999). Sustainable Livelihoods Guidance Sheets. London: Department for International Development.
- Didier, R., Cottin, Y., Comptour, A., Belhadi, D., & Marchandin, H. (2022). Excess deaths: A key metric to assess the actual impact of COVID-19. *Frontiers in Public Health*, 10, 962321. <https://doi.org/10.3389/fpubh.2022.962321>. Accessed October, 2022.
- Dorcas, S. S. (2023). Covid-19 Pandemic and Sustainable Livelihood of Informal Workers in Nakawa Division, Uganda (Doctoral dissertation, Kampala International University).
- dRPC. (2022). Impact of COVID-19 on women-led businesses in Nigeria. Development Research and Projects Centre. <https://minils.gov.ng/partners/drpc/>
- Dubey, S., Biswas, P., Ghosh, R., Chatterjee, S., Dubey, M. J., Chatterjee, S., ... & Lavie, C. J. (2020). Psychosocial impact of COVID-19. *Diabetes & Metabolic Syndrome: clinical research & reviews*, 14(5), 779-788.
- Dzobo, M., Chitungo, I., & Dzinamarira, T. (2020). COVID-19: a perspective for lifting lockdown in Zimbabwe. *The Pan African Medical Journal*, 35(Suppl 2).
- Eagly, A. H., & Wood, W. (2013). The nature–nurture debates: 25 years of challenges in understanding the psychology of gender. *Perspectives on Psychological Science*, 8(3), 340-357.
- East African Wildlife Society. (2021). Conservation challenges during the COVID-19 pandemic. *Quarterly Bulletin*.
- Ebrahim, S. H., Ali, A., Koya, S. F., Abdulla, M., Binub, K., Haridasan, R. K., ... & Sadasivan, L. S. (2021). Focus on international and domestic travellers are equally important for successful SARS-COV-2 mitigation: ecological comparison of emigrant and migrant travel patterns and COVID-19 trends in Kerala State, India. *Journal of Travel Medicine*, 28(4), taab003
- Eccleston-Turner, M., & Upton, H. (2021). International collaboration to ensure equitable access to vaccines for COVID-19: the ACT-Accelerator and the COVAX facility. *The Milbank Quarterly*, 99(2), 426-449.
- ECOWAS Policy for Pharmaceutical Production, 2020. Promoting Local Production of Essential Medicines in the ECOWAS Region. West African Health Organization. <https://www.wahooas.org/web->

ooas/sites/default/files/publications/1085/ECOWAS_Regional_Pharmaceutical_Plan_English_PDF_3.pdf. Accessed February 13, 2023.

- EFinA. (2020). EFinA Access to Financial Services in Nigeria 2020 Survey. Retrieved from <https://efina.org.ng/wp-content/uploads/2022/02/State-of-Womens-Financial-Inclusion-2020.pdf>
- EFinA. (2022). Women's Economic Empowerment in Nigeria. Retrieved from <https://efina.org.ng/wp-content/uploads/2022/07/Womens-Economic-Empowerment-in-Nigeria-A-critical-look-at-Access.pdf>
- Egbuna, N. E., John-Sowe, M., Kargbo, S. M., Mohammed, D., Abubakari, H., Adams, K., & Sambolah, E. (2020). Assessing and mitigating the economic effects of the corona virus disease (COVID-19) pandemic in the West African Monetary Zone. *West African Journal of Monetary and Economic Integration*, 20(1b), 23-37.
- Egyptian Hotel Association. (2021). COVID-19 safety protocols for Egyptian hotels. Industry Guidelines.
- Elias. E., East, L., Islam, S., & Usher, K. (2021). The impacts of the COVID-19 pandemic on economic activities and livelihood assets of women. *The Routledge handbook of gender and development* (pp. 44-620). Routledge.
- Ellis, F. (2000). *Rural livelihoods and diversity in developing countries*. Oxford University Press.
- Elmhirst, R. (2011). Introducing new feminist political ecologies. *Geoforum*, 42(2), 129-132.
- Elmhirst, R. (2015). Feminist political ecology. In *The Routledge handbook of gender and development* (pp. 82-90). Routledge.
- Enarson, E., & Fordham, M. (2001). From women's needs to women's rights in disasters. *Environmental Hazards*, 3(3), 133-136. <https://doi.org/10.3763/ehaz.2001.0307>
- Enarson, E., & Pease, B. (2021). *Men, masculinities and disaster*. Routledge.
- Entertainment Reporters Guild of Nigeria. (2021). Nigerian entertainment industry during COVID-19. Industry Analysis.
- Esu, B. B. (2021). Impact of COVID-19 on domestic tourism in Nigeria. *Tourism Review International*, 25(1), 65-78.
- Etheridge, B., & Spantig, L. (2020). The gender gap in mental well-being during the Covid-19 outbreak: evidence from the UK (No. 2020-08). ISER Working paper series.
- Etheridge, B., Tang, L., & Wang, Y. (2021). Worker productivity during lockdown and working from home: Evidence from self-reports. *Labour Economics*, 72, 102054.

- Etheridge, B., Wang, L., & Tang, L. (2021). *Worker mobility during the COVID-19 pandemic*. IZA Discussion Paper No. 14256.
- European Commission. (2020). Recovery plan for Europe. European Commission.
- European Commission. (2021). 2021 Strategic Foresight Report. European Commission.
- Evenett, S. J. (2020). Chinese whispers: COVID-19, global supply chains in essential goods, and public policy. *Journal of International Business Policy*, 3(4), 408-429.
- Eze, T., & Uduji, J. I. (2022). Digital gender divide and post-COVID economic recovery in Nigeria (Working Paper No. 2022/45). African Economic Research Consortium.
- Falola, T., & Adebayo, A. (2023). Nigeria's pandemic experience: Gender, economy and society in the COVID-19 era. Carolina Academic Press.
- FAO. (2015). The impact of disasters on agriculture and food security. Food and Agriculture Organization of the United Nations.
- Fatema, S. R., East, L., Islam, S., & Usher, K. (2023). Gender-based vulnerabilities for women during natural disasters in Bangladesh. *Frontiers in Communication*, 8, 1180406.
- Federal Ministry of Women Affairs, Nigeria. (2023). National policy on women's economic empowerment.
- Federation of Tourism Associations of Nigeria. (2021). Domestic tourism development strategy post-COVID-19. Policy Paper.
- Federici, S. (2012). *Revolution at point zero: Housework, reproduction, and feminist struggle*. PM Press.
- Fernandes, N. (2020). Economic effects of coronavirus outbreak (COVID-19) on the world economy. IESE Business School, Working paper WP-1240-E, IESE Business School, University of Navarra.
- Financial Times (2020). Coronavirus declared a pandemic as fears of economic crisis mount. <https://www.ft.com/content/d72f1e54-6396-11ea-b3f3-fe4680ea68b5>. Accessed 09 June 2021.
- Finlay, L. (2002). "Outing" the researcher: The provenance, process, and practice of reflexivity. *Qualitative Health Research*, 12(4), 531-545.
- Flick, U. (2014). *An introduction to qualitative research (5th ed.)*. SAGE.

- Fofana, N. K., Latif, F., Sarfraz, S., Bashir, M. F., & Komal, B. (2020). Fear and agony of the pandemic leading to stress and mental illness: An emerging crisis in the novel coronavirus (COVID-19) outbreak. *Psychiatry Research*, 291, 113230.
- Folke, C. (2006). *Resilience: The Emergence of a Perspective for Social-Ecological Systems Analyses*. *Global Environmental Change*, 16(3), 253-267.
- Freedom House. (2020). Democracy under lockdown: The impact of COVID-19 on the global struggle for freedom. <https://freedomhouse.org/report/special-report/2020/democracy-under-lockdown>
- Freeman, D., Waite, F., Rosebrock, L., Petit, A., & Lambe, S. (2022). COVID-19 conspiracy beliefs and health-protective behaviors. *Psychological Medicine*, *52*(1), 177–190. <https://doi.org/10.1017/S0033291721001438>
- Freeman, D., Waite, F., Rosebrock, L., Petit, A., Causier, C., East, A., ... & Lambe, S. (2022). Coronavirus conspiracy beliefs, mistrust, and compliance with government guidelines in England. *Psychological medicine*, 52(2), 251-263.
- Frutos, R., Pliez, O., Gavotte, L., & Devaux, C. A. (2022). There is no “origin” to SARS-CoV-2. *Environmental research*, 207, 112173.
- Furbush, A., Abay, K., & Berhane, G. (2024). Livelihood diversification and household resilience: Evidence from COVID-19 shocks in Nigeria. *World Development*, 174, 106441. <https://doi.org/10.1016/j.worlddev.2023.106441>
- Gaddis, I., Lahoti, R. S., & Li, W. (2018). Gender gaps in property ownership in Sub-Saharan Africa. *World Bank Policy Research Working Paper*, (8573).
- Gagliardone, I., Diepeveen, S., Findlay, K., Olaniran, S., Pohjonen, M., & Tallam, E. (2021). Demystifying the COVID-19 infodemic: Conspiracies, context, and the agency of users. *Social media+ Society*, 7(3), 20563051211044233.
- Gandhi, M., & Rutherford, G. W. (2020). Facial masking for Covid-19—potential for “variola” as we await a vaccine. *New England Journal of Medicine*, 383(18), e101.
- Gatto, M. A., & Thome, D. (2020). Resilient aspirants: Women's candidacies and election in times of COVID-19. *Politics & Gender*, 16(4), 1001-1008.
- Gatto, M., & Thome, K. (2020). Gender and political participation during crises. *European Journal of Political Research*, *59*(3), 713–735. <https://doi.org/10.1111/1475-6765.12375>
- Gereffi, G. (2020). What does the COVID-19 pandemic teach us about global value chains? The case of medical supplies. *Journal of International Business Policy*, 3(3), 287-301.

- Ghana Tourism Authority. (2021). Annual tourism report: Impact of COVID-19.
- Giorgi, A. (2009). *The descriptive phenomenological method in psychology*. Duquesne University Press.
- Gössling, S., Scott, D., & Hall, C. M. (2020). Pandemics, tourism and global change: a rapid assessment of COVID-19. *Journal of sustainable tourism*, 29(1), 1-20.
- Gostin, L. O. (2021, June). 9 steps to end Covid-19 and prevent the next pandemic: essential outcomes from the World Health Assembly. In *JAMA Health Forum* (Vol. 2, No. 6, pp. e211852-e211852). American Medical Association.
- Gqola, P. D. (2018). A peculiar place for a feminist? The New South African woman, True Love magazine and Lebo (gang) Mashile. In *Contemporary African Mediations of Affect and Access* (pp. 13-30). Routledge.
- Guardian Nigeria. (2022). Don't forget about women who make up most of our informal economy. Retrieved from <https://guardian.ng/business-services/dont-forget-about-women-who-make-up-most-of-our-informal-economy/>
- Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. *Handbook of Qualitative Research*, 2, 163-194.
- Guest, G., Namey, E., & Chen, M. (2020). A simple method to assess and report thematic saturation in qualitative research. *PloS one*, 15(5), e0232076.
- Guterres, A. (2020). Tackling the inequality pandemic: A new social contract for a new era. Nelson Mandela Annual Lecture.
- Habibi, R., Burci, G. L., De Campos, T. C., Chirwa, D., Cinà, M., Dagrón, S., ... & Hoffman, S. J. (2020). Do not violate the International Health Regulations during the COVID-19 outbreak. *The Lancet*, 395(10225), 664-666.
- Haider, N., Osman, A. Y., Gadzekpo, A., Akipede, G. O., Asogun, D., Ansumana, R., ... & McCoy, D. (2020). Lockdown measures in response to COVID-19 in nine sub-Saharan African countries. *BMJ Global health*, 5(10), e003319.
- Halcomb, E. J., & Hickman, L. (2015). Mixed methods research: when to use them and how to judge them. *Human reproduction*, 34 (3), 500-502.
- Hammarberg, K., Kirkman, M., & de Lacey, S. (2016). Qualitative research methods: when to use them and how to judge them. *Human reproduction*, 31(3), 498-501.

- Hankivsky, O., & Kapilashrami, A. (2020). Beyond sex and gender analysis: an intersectional view of the COVID-19 pandemic outbreak and response. Global Policy Institute, Queen Mary University of London.
- Harcourt, W., & Nelson, I. L. (2015). Practicing feminist political ecologies: Moving beyond the 'green economy'. Zed Books Ltd.
- Hart, C. G., Dolan, K., Yahirun, J., & Askelson, K. (2022). The impact of COVID-19 on women's economic participation in Nigeria. *Gender & Society*, 36(4), 615-624.
- Hart, T., Wickenden, J. M., Thompson, S., Pienaar, G., Rubaba, T., & Bohler-Muller, N. (2022). Literature review to support a survey to understand the socio-economic, wellbeing and human rights related experiences of people with disabilities during covid-19 lockdown in South Africa
- Hassan, I., & Hitchen, J. (2020). Driving Division? Disinformation and the New Media Landscape in Nigeria. Centre for Democracy & Development.
- Hays, S. (1996). The cultural contradictions of motherhood. Yale University Press.
- Hazarika, B., (2020). Emphasis on the impacts of COVOD-19 pandemic on global supply chains: A simulation-based analysis on the coronavirus outbreak (COVID-19/SARS-CoV-2) case. *Transportation Research Part B: Economic and political Review*, 130, 102712.
- Helm, D. (2020). The environmental impacts of the coronavirus. *Environmental and Resource Economics*, 76(1), 21-38.
- Herbert, S., & Marquette, H. (2021). COVID-19, governance, and conflict: emerging impacts and future evidence needs. *International Journal of Social Political Science*, 15 (2), 90-100.
- Hesse-Biber, S. N. (2017). The practice of qualitative research (3rd ed.). SAGE.
- Hidrobo, M., Kumar, N., Palermo, T., Peterman, A., & Roy, S. (2022). Gender-sensitive social protection: A critical component of the COVID-19 response in low-and middle-income countries. *Intl Food Policy Res Inst*.
- Hoddinott, J. (2006). Shocks and their consequences across and within households in rural Zimbabwe. *Journal of Development Studies*, 42(2), 301–321.
- Hoddy, E. T. (2019). Critical realism in empirical research: employing techniques from grounded theory methodology. *International Journal of Social Research Methodology*, 22(1), 111-124.
- Hollander, J. A., & Howard, J. A. (2000). Social psychological theories on social inequalities. *Social Psychology Quarterly*, 63(4), 338-351.

- Hook, A., Court, V., Sovacool, B. K., & Sorrell, S. (2020). A systematic review of the energy and climate impacts of teleworking. *Environmental Research Letters*, 15(9), 093003.
- Hospitality and Tourism Management Association of Nigeria. (2021). Digital transformation in Nigerian hospitality industry. Industry Report.
- Howard, J., Huang, A., Li, Z., Tufekci, Z., Zdimal, V., van der Westhuizen, H. M., ... & Rimoin, A. W. (2020). Face masks against COVID-19: an evidence review.
- Huang, Y., & Zhao, N. (2020). Generalized anxiety disorder, depressive symptoms and sleep quality during COVID-19 outbreak in China: a web-based cross-sectional survey. *Psychiatry research*, 288, 112954.
- Iacobucci, G. (2020). Covid-19: UK lockdown is “crucial” to saving lives, say doctors and scientist. *Epidemiology & Infection*, 149, e263.
- Iboi, E. A., Ngonghala, C. N., & Gumel, A. B. (2020). Will an imperfect vaccine curtail the COVID-19 pandemic in the US? *Infectious Disease Modelling*, 5, 510-524.
- Iboi, E., Sharomi, O. O., Ngonghala, C., & Gumel, A. B. (2020). Mathematical modelling and analysis of COVID-19 pandemic in Nigeria. *MedRxiv*, 2020-05.
- Igbatayo, S. (2022). Income inequality in emerging market economies: A multi-country study of Brazil, India and South Africa. *Journal of Pharmaceutical Negative Results*, 183-204.
- ILO (International Labour Organization). (2018). Women and men in the informal economy: A statistical picture (3rd ed.). https://www.ilo.org/global/publications/books/WCMS_626831/lang--en/index.htm
- ILO. (2020). COVID-19 and the world of work: Gender and labour market impact of the COVID-19 pandemic.
- ILO. (2021). Building forward fairer: Women's rights to work and at work at the core of the COVID-19 recovery. https://www.ilo.org/global/topics/coronavirus/recovery/WCMS_814499/lang--en/index.htm
- ILO. (2022). Women in informal employment: Case studies from Nigeria.
- ILO. (2022). Women in informal employment: Global and regional trends.
- ILO. (2022). Women in informal employment: Nigeria case studies.
- Impouma, B., Mboussou, F., Farham, B., Wolfe, C. M., Johnson, K., Clary, C., ... & Moeti, M. (2021). The COVID-19 pandemic in the WHO African region: the first year (February 2020 to February 2021). *Epidemiology & Infection*, 149, e263.

- International Development Research Centre (IDRC). (2021). The impact of the COVID-19 pandemic on livelihoods in Africa. Retrieved from <https://idrc-crdi.ca/en/what-we-do/projects-we-support/project/impact-covid-19-pandemic-livelihoods-africa>
- International Labour Organization (ILO). (2020). COVID-19 and the world of work: Impact and policy responses. ILO Monitor 1st Edition.
- International Labour Organization (ILO). (2021). ILO Monitor: COVID-19 and the world of work. Seventh edition. https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_767028.pdf
- International Labour Organization (ILO). (2022). Women in informal employment: Case studies from Lagos and Kano.
- International Labour Organization. (2018). Women and men in the informal economy: A statistical picture (3rd ed.). International Labour Office. https://www.ilo.org/global/publications/books/WCMS_626831/lang--en/index.htm
- International Labour Organization. (2018). Women and men in the informal economy: A statistical picture (3rd ed.). Geneva: ILO. Retrieved from https://www.ilo.org/global/publications/books/WCMS_626831/lang--en/index.htm
- International Labour Organization. (2020). ILO: COVID-19 causes devastating losses in working hours and employment. MedXIV, 2020 -07.
- International Labour Organization. (2021). ILO Monitor: COVID-19 and the world of work. Seventh edition. ILO.
- International Labour Organization. (2022). Engendering informality: Statistics, gaps and opportunities. ILO. <https://www.ilo.org>
- International Labour Organization. (2022). Informal economy in Africa: Which way forward? Making policy responsive. Retrieved from <https://www.ilo.org/meetings-and-events/informal-economy-africa-which-way-forward-making-policy-responsive>
- Islam, A., Pakrashi, D., Vlassopoulos, M., & Wang, L. C. (2021). Stigma and misconceptions in the time of the COVID-19 pandemic: A field experiment in India. *Social Science & Medicine*, 278, 113966.
- Islam, S. D. U., Bodrud-Doza, M., Khan, R. M., Haque, M. A., & Mamun, M. A. (2020). Exploring COVID-19 stress and its factors in Bangladesh: a perception-based study. *Heliyon*, 6(7).

- Ivanov, D. (2020). Predicting the impacts of epidemic outbreaks on global supply chains: A simulation-based analysis on the coronavirus outbreak (COVID-19/SARS-CoV-2) case. *Transportation Research Part E: Logistics and Transportation Review*, 136, 101922.
- Ivanov, D., & Dolgui, A. (2020). Viability of intertwined supply networks: extending the supply chain resilience angles towards survivability. A position paper motivated by COVID-19 outbreak. *International Journal of Production Research*, 58(10), 2904-2915.
- Iyare, L., & Oseni, L., (2021). The use of COVID-19 apparatus in medical research. *Medical & Information Science Research*, 31(5), 65-72.
- Jacobs, A. J., & Okeke, S. C. (2022). COVID-19 crisis response in Nigeria: A review of policy measures and impacts. *African Journal of Science, Technology, Innovation and Development*, 14(3), 947-960.
- Jacobs, E. D., & Okeke, M. I. (2022). A critical evaluation of Nigeria's response to the first wave of COVID-19. *Bulletin of the National Research Centre*, 46(1), 44.
- Jain, S., Chadha, M., Owino, K., & Mutua, J. (2020). The Day After Tomorrow: Africa's Battle with COVID-19 and the Road Ahead. *Int'l J. Medicine Stud.*, 13, 17.
- Jaka, H., & Shava, E. (2018). Resilience strategies of rural women entrepreneurs in drought-prone regions of Zimbabwe. *Journal of Rural Studies*, *57*, 108–118. <https://doi.org/10.1016/j.jrurstud.2017.12.008>
- Jobberman Nigeria. (2022, June 21). The informal sector could fix the gender gap in Nigeria's labour market. *TechCabal*. <https://techcabal.com/2022/06/21/the-informal-sector-could-fix-the-gender-gap-in-nigerias-labour-market/>
- Johnson, R. B., & Christensen, L. (2019). *Educational research: Quantitative, qualitative, and mixed approaches*. Sage publications
- Josephson, A., Kilic, T., & Michler, J. D. (2020). Socioeconomic impacts of COVID-19 in four African countries. *World Bank*. Retrieved from <https://openknowledge.worldbank.org/entities/publication/654d1e12-87f0-5967-9677-07e63af1962e>
- Kabeer, N. (2008). *Mainstreaming gender in social protection for the informal economy*. Commonwealth Secretariat.
- Kabeer, N. (2015). Gender, poverty, and inequality: A brief history of feminist contributions in the field of international development. *Gender & Development*, *23*(2), 189–205. <https://doi.org/10.1080/13552074.2015.1062300>

- Kabeer, N. (2016). *Gender Equality, Economic Growth, and Women's Agency: The "Endless Variety" and "Monotonous Similarity" of Patriarchal Constraints*. *Feminist Economics*, 22(1), 295-321.
- Kabeer, N., Razavi, S., & van der Meulen Rodgers, Y. (2021). *Feminist economic perspectives on the COVID-19 pandemic*. *Feminist Economics*, 27(1-2), 1-29.
- Kabeer, N., Razavi, S., & van der Meulen Rodgers, Y. (2021). Feminist economic perspectives on the COVID-19 pandemic. *Feminist Economics*, 27(1-2), 1-29.
- Kaberia, C. K., & Muathe, S. (2021). Effect of COVID-19 pandemic on performance of women owned micro, small and medium enterprises in Kenya. *International Journal of Social Science Studies*, 9(1), 7-21.
- Kaberia, L., & Muathe, S. (2021). Digital financial inclusion for women in West Africa. *African Journal of Business and Economics*, 12(1), 45-62.
- Kaiser, K. (2009). Protecting respondent confidentiality in qualitative research. *Qualitative health research*, 19(11), 1632-1641.
- Kankam, P. K. (2019). The use of paradigms in information research. *Library & Information Science Research*, 41(2), 85-92.
- kànlè, S. O., & Nkpe, N. (2021). The impact of COVID-19 on cultural practices in Nigeria: A case study of burial rites. *Journal of African Studies and Sustainable Development*, 4(5), 108-121.
- Kariem, N. O., Al-Sharify, Z. T., & Al-Mashhadani, S. H. (2020). Investigating the spread of coronavirus (covid-19) at airports and methods of protection. *Journal of Engineering and Sustainable Development (JEASD)*, (Conference proceedings 2020).
- Karimzadi, S. (2022). *Permanent Economic Disorder*. Taylor & Francis.
- Karimzadi, S. (2022). The impact of COVID-19 on social cohesion in Nigeria. *Journal of Peacebuilding & Development*, 17(1), 98-103.
- Kassegn, A. (2021). COVID-19: The impacts of the global crises on African remittances and countries response to this an extreme crisis. *Cogent Economics & Finance*, 9(1), 1948665.
- Kassegn, A. (2021). Impact of COVID-19 pandemic on food security in Ethiopia: A review. *Cogent Food & Agriculture*, 7(1), 1918825.
- Kenya National Bureau of Statistics. (2021). *Tourism sector performance report 2020*.

- Kerr et al., Khandia, R., Singhal, S., Alqahtani, T., Kamal, M. A., Nahed, A., Nainu, F., ... & Dhama, K. (2021). The declining economic session: Occupational change, social status, and the populist right. *Comparative Social and Political Studies*, 67(12-19), 1768-19885.
- Kesar, S., Abraham, R., Lahoti, R., Nath, P., & Basole, A. (2021). Pandemic, informality, and vulnerability: Impact of COVID-19 on livelihoods in India. *Canadian Journal of Development Studies*, 42(1-2), 145-164.
- Khandia, R., Singhal, S., Alqahtani, T., Kamal, M. A., Nahed, A., Nainu, F., ... & Dhama, K. (2022). Emergence of SARS-CoV-2 Omicron (B. 1.1. 529) variant, salient features, high global health concerns and strategies to counter it amid ongoing COVID-19 pandemic. *Environmental research*, 209, 112816.
- Khatri, K. K. (2020). Research paradigm: A philosophy of educational research. *International Journal of English Literature and Social Sciences (IJELS)*, 5(5).
- King, N., Brooks, J., & Tabari, S. (2018). Template analysis in business and management research. *Qualitative methodologies in organization studies: Volume II: Methods and possibilities*, 179-206.
- Kirsten, M., & Joubert, M. (2022). Visualising “the vulnerable”: Understanding vulnerability to COVID-19 in relation to the South African COVID-19 Vulnerability Index (SA CVI). *Communicare: Journal for Communication Sciences in Southern Africa*, 41(2), 103-117.
- Kola-Mustapha, A. T., Ubani-Ukoma, U., Ilomuanya, M. O., & Nnamani, P. O. (2021). The COVID-19 response in Nigeria: Adequate protection of a fragile healthcare delivery system. *The Nigerian Journal of Pharmacy*, 55(1), 13-19.
- Konokkara, E., (2020). The One Health approach—What is the important of social distancing? *Tropical medicine and infectious disease*, 10(5), 44s.
- Kopiński, D., & Taylor, I. (2022). Leaving Africa behind? COVID-19 and global public goods. *Third World Quarterly*, 43(7), 1666-1686.
- Koshy, E., & Sanchez, L. (2021). Supporting Women-led Businesses in Low-and Middle-Income Countries Through the COVID-19 Crisis and Beyond. *Innovations for Poverty Action*, Washington, DC. <https://www.poverty-action.org/sites/default/files/publications/Updated-Supporting-Women-Led-Businesses-during-COVID-19-September-2021-Final.pdf>.
- Koshy, N., & Sanchez, C. (2021). The impact of COVID-19 on women's economic empowerment in West Africa. *Georgetown Institute for Women, Peace and Security*.
- Koshy, S., & Sanchez, P. (2021). E-commerce adoption among women entrepreneurs in Africa. *World Development*, 145, 105531.

- Kotera, Y., Ozaki, A., Miyatake, H., Tsunetoshi, C., Nishikawa, Y., Kosaka, M., & Tanimoto, T. (2022). Qualitative investigation into the mental health of healthcare workers in Japan during the COVID-19 pandemic. *International Journal of Environmental Research and Public Health*, 19(1), 568.
- Kramer, A., & Kramer, K. Z. (2020). The potential impact of the Covid-19 pandemic on occupational status, work from home, and occupational mobility. *Journal of Vocational Behavior*, 119, 103442.
- Krishnan, L., Ogunwole, S. M., & Cooper, L. A. (2020). Historical insights on coronavirus disease 2019 (COVID-19), the 1918 influenza pandemic, and racial disparities: illuminating a path forward. *Annals of internal medicine*, 173(6), 474-481.
- Krueger, R. A., & Casey, M. A. (2015). Focus group interviewing. *Handbook of practical program evaluation*, 506-534. Discussion Paper.
- Kugler, M., Viollaz, M., Duque, D., Gaddis, I., Newhouse, D., Palacios-Lopez, A., & Weber, M. (2023). How did the COVID-19 crisis affect different types of workers in the developing world? *World Bank Research Observer*, 38(1), 75-120.
- Kurer, T. (2020). The declining middle: Occupational change, social status, and the populist right. *Comparative Political Studies*, 53(10-11), 1798-1835.
- Kurer, T. (2020). The welfare state and the crisis: Public support for austerity in Denmark. *European Journal of Political Research*, 59(3), 654-677.
- Laborde, D., Martin, W., & Vos, R. (2020). Poverty and food insecurity could grow dramatically as COVID-19 spreads. *International Food Policy Research Institute*.
- Lagos State Ministry of Tourism, Arts and Culture. (2021). *Impact of COVID-19 on Lagos tourism sector. Official Report*.
- Lal, A., Ashworth, H. C., Dada, S., Hoemeke, L., & Tambo, E. (2022). Optimizing pandemic preparedness and response through health information systems: lessons learned from Ebola to COVID-19. *Disaster medicine and public health preparedness*, 16(1), 333-340
- Lazzari, E., Reimondos, A., & Gray, E. (2023). *Fertility decline in Australia during COVID-19: A cohort analysis*. *Population Studies*, 77(1), 1-18.
- Lazzari, E., Reimondos, A., & Gray, E. (2023). Did the COVID-19 Pandemic Affect Fertility Desires in Australia? Understanding Why People Changed Their Attitudes towards Having a First or Additional Child. *Population and Development Review*.
- Lazzari, E., Reimondos, A., & Gray, E. (2023). Falling fertility during the COVID-19 pandemic: Early evidence from Australia. *Journal of Population Research*, 40(1), 31-50.

- Le Masson, V. (2018). Gender and disaster risk reduction in Bangladesh. *Disasters*, *42*(S1), S78–S94. <https://doi.org/10.1111/disa.12276>
- Leininger, J., Strupat, C., Adebayo, Y. A., Bhandari, A., Björkdahl, C., Collord, M., ... & Woldemichael, S. (2021). COVID-19 pandemic and democracy: Flattening the curve of democratic recession? *Z Friedens und Konfliktforsch*, 10(1), 1-25.
- Leininger, J., Strupat, C., Adeto, Y. A., Shimeles, A., Wasike, W., Aleksandrova, M., ... & Gitt, F. (2021). The COVID-19 pandemic and structural transformation in Africa: Evidence for action (No. 11/2021). Discussion Paper.
- Lewis, O. (2020). Supranational human rights bodies and protecting the rights of people with disabilities in the COVID-19 pandemic. *European Human Rights Law Review*, 4, 372-393.
- Liaga, E. A., Menang, O., & Namango, I. (2020). Sub-Saharan Governments' Response to COVID-19 and the Second Order Crises. *Horn Bull*, 3(3)
- Liaga, E., Menang, P., & Namango, W. (2020). COVID-19 and Nigeria: Governing a pandemic in a federal state. South African Institute of International Affairs.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. SAGE.
- Lincoln, Y. S., Lynham, S. A., & Guba, E. G. (2011). Paradigmatic controversies, contradictions, and emerging confluences, revisited. *The Sage handbook of qualitative research*, 4(2), 97-128.
- Lindberg, L. D., VandeVusse, A., Mueller, J., & Kirstein, M. (2020). Early impacts of the COVID-19 pandemic: findings from the 2020 Guttmacher survey of reproductive health experiences.
- Lindberg, L. D., VandeVusse, A., Mueller, J., & Kirstein, M. (2022). Early impacts of the COVID-19 pandemic on sexual and reproductive health in the U.S. Guttmacher Institute Report. <https://www.guttmacher.org/report/early-impacts-covid-19-pandemic-sexual-reproductive-health-us>
- Lindsey, P., Allan, J., Brehony, P., Dickman, A., Robson, A., Begg, C., ... & Tyrrell, P. (2020). Conserving Africa's wildlife and wildlands through the COVID-19 crisis and beyond. *Nature Ecology & Evolution*, 4(10), 1300-1310.
- Liru, E., & Heineken, L. (2021). Women farmers' resilience strategies in Kenya's Kakamega County. *Journal of Peasant Studies*, 48(5), 1021-1040.
- Liu, Y., Yang, Y., Zhang, C., Huang, F., Wang, F., Yuan, J., ... & Liu, L. (2020). Clinical and biochemical indexes from 2019-nCoV infected patients linked to viral loads and lung injury. *Science China Life Sciences*, 63, 364-374.

- Lodico, M. G., Spaulding, D. T., & Voegtle, K. H. (2010). *Methods in educational research: From theory to practice*. John Wiley & Sons.
- Lungu, M. (2022). The coding manual for qualitative researchers. *American Journal of Qualitative Research*, 6(1), 232-237.
- Mackenzie, C., McDowell, C., & Pittaway, E. (2007). Beyond 'do no harm': The challenge of constructing ethical relationships in refugee research. *Journal of Refugee studies*, 20(2), 299-319.
- Mackenzie, J. S., & Jeggo, M. (2019). The One Health approach—Why is it so important? *Tropical medicine and infectious disease*, 4(2), 88.
- Mahase, E. (2020). Coronavirus: covid-19 has killed more people than SARS and MERS combined, despite lower case fatality rate.
- Makate, M., & Makate, C. (2023). *Gender disparities in food insecurity during COVID-19: Evidence from Kenya and Ethiopia*. *Food Security*, 15(2), 345-362.
- Makenga, G., Bonoli, S., Montomoli, E., Carrier, T., & Auerbach, J. (2019). Vaccine production in Africa: a feasible business model for capacity building and sustainable new vaccine introduction. *Frontiers in public health*, 7, 56.
- Mallapaty, S. (2020). What the cruise-ship outbreaks reveal about COVID-19. *Nature*, 580(7801), 18.
- Marshall, C., & Rossman, G. B. (2014). *Designing qualitative research*. Sage publications.
- Mason, J. (2017). *Qualitative researching* (3rd ed.). SAGE.
- Maxwell, J. A. (2021). *Qualitative research design: An interactive approach*. Sage.
- Maxwell, J. A. (2021). Why qualitative methods are necessary for generalization. *Qualitative Psychology*, 8(1), 111
- Mazur, M., Dang, M., & Vega, M. (2021). COVID-19 and the march 2020 stock market crash. Evidence from S&P1500. *Finance Research Letters*, 38, 101690.
- McKinsey & Company. (2020). *The COVID-19 recovery will be digital: A plan for the first 90 days*. McKinsey Digital.
- Mediterranean Tourism Foundation. (2021). *COVID-19 impact on Mediterranean coastal tourism. Annual Report*.
- Mendenhall, E., Newfield, T., & Tsai, A. C. (2022). Syndemic theory, methods, and data. *Social Science & Medicine* (1982), 295, 114656.

- Merriam, S. B., & Tisdell, E. J. (2015). *Qualitative research: A guide to design and implementation*. John Wiley & Sons.
- Merriam, S. B., & Tisdell, E. J. (2016). *Qualitative research: A guide to design and implementation* (4th ed.). Jossey-Bass.
- Michelmore, R. B. (2022). *Illicit Financial Flows and Least Developed Countries: A Pro-Poor Approach Towards Tax Transparency* (Doctoral dissertation in South Africa)
- Milenković, V., & Milenković, D. (2021). The COVID-19 Pandemic and Football Competitions—Overview of Economic and Media Influence. *Teme*, 45(4), 1197-1214.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). SAGE.
- Ministry of Tourism and Wildlife, Kenya. (2021). *Kenya tourism recovery strategy 2021-2024*.
- Mohapatra, S. (2021). Gender differentiated economic responses to crises in developing countries: insights for COVID-19 recovery policies. *Review of Economics of the Household*, 19(2), 291-306.
- Möhring, K., Naumann, E., Reifenscheid, M., Wenz, A., Rettig, T., Krieger, U., ... & Blom, A. G. (2021). The COVID-19 pandemic and subjective well-being: longitudinal evidence on satisfaction with work and family. *European Societies*, 23(sup1), S601-S617
- Möhrings, K., Barboza, M., Kreyenfeld, M., Schneider, N. F., & Zinn, S. (2022). The impact of the COVID-19 pandemic on families and their finances in Germany. *Journal of Family Research*, 34(1), 279-309.
- Möhrings, K., Naumann, E., Reifenscheid, M., & Wenz, A. (2022). The COVID-19 pandemic and subjective well-being in Germany. *European Societies*, *24*(1), 1–22. <https://doi.org/10.1080/14616696.2021.2020094>
- Mondal, M., & Chakraborty, C. (2022). The analysis of unparalleled struggle for existence of urban women informal workers in West Bengal, India for survival and resilience to COVID- 19 pandemic risk. *GeoJournal*, 87(Suppl 4), 607-630.
- Moreno, J., & Shaw, D. (2018). *Women’s empowerment in post-disaster contexts: The case of the 2010 Chile earthquake*. *Disasters*, 42(3), 456-478.
- Morgan, D. L. (2020). Pragmatism as a basis for grounded theory. *The Qualitative Report*, 25(1), 64. *Journal of Sociology*, 22(2), 229-319.
- Morningstar. (2021). *Global Sustainable Fund Flows: Q4 2020 in Review*. Morningstar Research.

- Morse, J. M., Barrett, M., Mayan, M., Olson, K., & Spiers, J. (2002). Verification strategies for establishing reliability and validity in qualitative research. *International Journal of Qualitative Methods*, 1(2), 13–22.
- Moser, C. O. (1989). Gender planning in the Third World: Meeting practical and strategic gender needs. *World Development*, 17(11), 1799-1825.
- Moser, C. O. N. (1998). The asset vulnerability framework: Reassessing urban poverty reduction strategies. *World Development*, 26(1), 1-19. [https://doi.org/10.1016/S0305-750X\(97\)10015-8](https://doi.org/10.1016/S0305-750X(97)10015-8)
- Mukhtar, C., (2020). Coronavirus: COVID-19 has caused enormous damage in Africa than SARS and MERS combined, despite lower case fatality rate.
- Munro, A. P., & Faust, S. N. (2020). Children are not COVID-19 super spreaders: time to go back to school. *Archives of disease in childhood*, 105(7), 618-619.
- Muoghalu, C. O., & Eboiyehi, F. A. (2021). Coping with lockdown: Experience of older people during COVID-19 pandemic in semi-urban and rural communities in Southwest Nigeria. *Journal of Gerontological Social Work*, 64(3), 242-254.
- Muoghalu, C. O., & Eboiyehi, F. A. (2021). The effects of Covid-19 pandemic on mental health of the elderly Igbo in two selected local government areas in Anambra state of southeastern Nigeria. *Indian Journal of Gerontology*, 35(2), 213-242. Policy Paper.
- Muthuri, R. N., & Mwangi, F. (2021). Adoption of contactless technologies in Kenyan and South African hotels. *African Journal of Hospitality, Tourism and Leisure*, 10(2), 642-656.
- Nairametrics. (2024). NBS says 85.6% of working-class Nigerians are self-employed. Retrieved from <https://nairametrics.com/2024/11/26/nbs-says-85-6-of-working-class-nigerians-are-self-employed/>
- Nanda, Y., (2020). THE COVID-19 LIVELIHOOD OF WOMEN IN UNITED KINGDOM. *The Paradox of Planetary Human Entanglements: Challenges of Living Together*
- Nasrnia, F., & Ashktorab, N. (2021). Sustainable livelihood framework-based assessment of drought resilience patterns of rural households of Bakhtegan basin, Iran. *Ecological Indicators*, 128, 107817.
- Natarajan, N., Newsham, A., Rigg, J., & Suhardiman, D. (2022). A sustainable livelihoods framework for the 21st century. *World Development*, 155, 105898.
- National Bureau of Statistics (NBS) (2020). Labour Force Statistics: Unemployment and Underemployment Report (Q4 2020). National Bureau of Statistics Nigeria. <https://nigerianstat.gov.ng/elibrary/read/1241059>. Accessed April 19 2022.

- National Bureau of Statistics [NBS]. (2021). COVID-19 impact monitoring: Results from the Nigerian national longitudinal phone survey (Round 5). <https://nigerianstat.gov.ng/elibrary>
- National Bureau of Statistics. (2022). Nigeria multidimensional poverty index (MPI) report 2022. <https://www.nigerianstat.gov.ng/news/78>
- National Bureau of Statistics. (2024). Labour Force Statistics: Q1 2024. Abuja: NBS.
- National Bureau of Statistics. (2024, February). Labour force statistics: Informal sector report. Vanguard Nigeria. <https://www.vanguardngr.com/2024/02/92-of-nigerian-workers-are-in-informal-employment-nbs/>
- National Commission for Museums and Monuments. (2021). Virtual museum experiences in Nigeria during COVID-19. Project Report.
- National Film and Video Censors Board. (2021). Impact of COVID-19 on Nigerian film industry. Industry Analysis.
- National Population Commission [NPC] [Nigeria] & ICF. (2022). Nigeria Demographic and Health Survey 2021. <https://dhsprogram.com>
- Nelson, D., (2015). Post Coronavirus: covid-19 has render many more women Jobless than HIV/AIDS pandemic. Medical journal, 32 (6), 45-55.
- Neubauer, B. E., Witkop, C. T., & Varpio, L. (2019). How phenomenology can help us learn from the experiences of others. Perspectives on Medical Education, 8(2), 90–97.
- Neumayer, E., & Plümper, T. (2007). The gendered nature of natural disasters: The impact of catastrophic events on the gender gap in life expectancy, 1981–2002. Annals of the Association of American Geographers, *97*(3), 551–566. <https://doi.org/10.1111/j.1467-8306.2007.00563.x>
- Ng, E. (2021). *The gendered impact of COVID-19 on employment in Canada*. Canadian Public Policy, 47(S1), S89-S101.
- Ng, E. S. (2021). COVID-19 and the future of work in Canada: A looming crisis for immigrant workers. Canadian Diversity, 18(1), 18-22.
- Ng, E., Sultana, A., Wilson, K., Blanchette, S., & Wljesingha, R. (2021). Building inclusive workplaces. Public Policy Forum.
- Nguyen, N. P., & Mogaji, E. (2021). Financial inclusion for women in the informal economy: An SDG agenda post pandemic. Gendered perspectives on Covid-19 recovery in Africa: Towards sustainable development, 213-236.

- Nigerian Association of Tour Operators. (2021). Eco-tourism potential in Nigeria post-COVID-19. Industry Report.
- Nigerian Conservation Foundation. (2021). Eco-tourism development in Nigeria: Challenges and opportunities. Policy Brief.
- Nigerian E-sports Association. (2021). Growth of e-sports in Nigeria during COVID-19 lockdown. Annual Report.
- Nigerian Football Federation. (2021). COVID-19 impact on Nigerian football. Official Statement.
- Nigerian Hotel and Catering Institute. (2021). Adaptation strategies of Nigerian restaurants during COVID-19. Industry Survey.
- Nigerian Information Technology Development Agency. (2021). Digital transformation in Nigeria's tourism sector. Policy Paper.
- Nigerian Ministry of Women Affairs. (2022). Gender assessment of COVID-19 socioeconomic impacts and recovery programs in Nigeria. <https://womenaffairs.gov.ng>
- Nigerian Tourism Development Corporation. (2021). COVID-19 impact assessment on Nigeria's tourism sector. Official Report.
- Nightingale, A. (2006). The nature of gender: Work, gender, and environment. *Environment and Planning D: Society and Space*, 24(2), 165-185.
- Nollywood Producers Guild. (2021). Nollywood's shift to streaming platforms during COVID-19. Industry Analysis.
- NPFL. (2021). E-football tournament report. Nigeria Professional Football League.
- Nshimbi, C. C. (2022). THE COVID-19 MOMENT. The Paradox of Planetary Human Entanglements: Challenges of Living Together
- Nwosu, C. O., & Okezie, C. A. (2020). Barriers to female entrepreneurship. *Gender & Development*, 28(1), 75–92.
- Nwosu, C. O., & Oyenubi, A. (2021). Income-related health inequalities associated with the coronavirus pandemic in Nigeria: A decomposition analysis. *International Journal for Equity in Health*, 20(1), 187. <https://doi.org/10.1186/s12939-021-01525-z>
- OECD. (2021). *The impact of COVID-19 on gender equality in OECD countries*. OECD Publishing. <https://doi.org/10.1787/47abb0fa-en>
- OECD. (2021). COVID-19 and a new resilient infrastructure landscape. OECD Policy Responses to Coronavirus (COVID-19).

- Ohuocha, C. (2023). Nigeria's economy grows 2.5% in 2022 on higher oil prices. Reuters.
- Ojide, M. G., Agu, C. O., Ohalete, P., & Chinanuife, E. (2022). Nigerian economic policy response to COVID-19: An evaluation of policy actors' views. *Poverty & Public Policy*, 14(1), 69-85.
- Ojo, A., Nwokolo, E., & Adepoju, A. (2023). Gender dimensions of informal sector resilience during COVID-19 lockdowns in Lagos. *Gender & Society*, 37(2), 234-260. <https://doi.org/10.1177/08912432221150521>
- Okeke, C., Uzochukwu, B., Onyedima, C., & Onwujekwe, O. (2022). An assessment of Nigeria's health systems response to COVID-19. *Ghana Medical Journal*, 56(3), 74-84.
- Okeke-Uzodike, U., & Ani, K. J. (2021). *COVID-19 and women's unpaid care burden in Nigeria* (CSSR Working Paper No. 465). Centre for Social Science Research.
- Okeke-Uzodike, U., & Anugwom, E. E. (2023). Climate change and agrarian livelihoods. *Sustainability*, 15(5), 2301.
- Okoh, A. S. (2020). Oil mortality in post-fossil fuel era Nigeria: Beyond the oil age. Springer Nature.
- Okoh, M. (2020). Economic impact of COVID-19 on Nigeria's oil and gas industry: A case of force majeure. Research Gate.
- Okoye, C. (2021). COVID-19 and digital literacy in Africa: Bridging the gap. *Digital Development Debates*.
- Okoye, C. (2021). Nanda, 2020Osili, U. O., & Onie, J. (2021). COVID-19 and financial inclusion: Lessons from Nigeria. *Enterprise Development and Microfinance*, 32(3), 163-176.
- Oladeinde, O. (2021). COVID-19 pandemic and social fractures in Nigeria: challenges to building gender inclusive social policy. *NG-Journal of Social Development*, 417(8480), 1-7.
- Olarinde, L. O., Abass, A. B., & Akinbamijo, O. O. (2024). Intersectional vulnerabilities: Persons with disabilities in Nigeria's COVID-19 response. *Disability & Society*, 39(2), 345-362. <https://doi.org/10.1080/09687599.2023.2176785>
- Olukoya, F. (2021). Virtual tourism experiences in Nigeria: A case study of Lagos. *Journal of Tourism Futures*, 7(3), 312-326.
- Olutuase, V. O., Iwu-Jaja, C. J., Akuoko, C. P., Adewuyi, E. O., & Khanal, V. (2022). Medicines and vaccines supply chains challenges in Nigeria: a scoping review. *BMC Public Health*, 22, 1-15.
- Oluwasusi, J. O., & Tijani, S. A. (2021). ICT adoption and women's livelihood diversification in Southwest Nigeria. *Journal of Developing Societies*, 37(2), 210-228.

- Omobowale, A. O., Oyelade, O. K., Omobowale, M. O., & Falase, O. S. (2020). Contextual reflections on COVID-19 and informal workers in Nigeria. *International Journal of Sociology and Social Policy*, 40(9/10), 1041-1057.
- Omobowale, A. O., Oyelade, O. O., Omobowale, M. O., & Falase, O. S. (2020). Contextualizing COVID-19 as a social problem in Nigeria. *Social Sciences & Humanities Open*, 2(1), 100078.
- Omolo, N., Mafongoya, P., & Ngesa, F. (2017). Gender and resilience in agro-pastoralist communities in Kenya. *World Development*, 99, 78-92.
- Onokpite, B. O. (2022). State-society relations and Nigeria's response to COVID-19. *African Affairs*, 121(484), 419-446.
- Onokpite, M. O. (2022). Exploration of Covid-19 and its impact on sustainability of small and medium scale business in Nigeria (Master's thesis, İstanbul Gelişim Üniversitesi Lisansüstü Eğitim Enstitüsü).
- Ononokpono, D. N., & Uzobo, E. (2024). COVID-19 and gender-based violence in Nigeria: A feminist perspective. *Journal of Interpersonal Violence*, 39(1-2), NP1410-NP1433.
- Ononokpono, D. N., & Uzobo, E. (2024). Gender symmetry: A systematic review of men's experiences of intimate partner violence during COVID-19 pandemic lockdown. *International Journal of Population Studies*, 10(1), 376-376.
- Ononokpono, D. N., & Uzobo, E. (2024). Intimate partner violence against women in Nigeria: A multilevel analysis. *Journal of Interpersonal Violence*, 39(5-6), NP2942-NP2966.
- Onuka, O. I. (2021). Microcredit and poverty alleviation in Nigeria in COVID-19 pandemic. *Asia-Pacific Journal of Rural Development*, 31(1), 7-36.
- Onuoha, F. C., & Mbaegbu, C. C. (2021). Africa, virus and vulnerability: COVID-19 pandemic in Africa. In *Global Security in Times of Covid-19: Brave New World?* (pp. 91-126). Cham: Springer International Publishing.
- Onuoha, F. C., & Mbaegbu, C. C. (2021). Crisis in the Sahel and West Africa: Implications for Africa and the rest of the world. *African Security Review*, 30(2), 227-240.
- Onyeaka, H. K., Anumudu, C. K., Al-Sharify, Z. T., Egele-Godswill, E., & Mbaegbu, P. (2021). COVID-19 pandemic: A review of the global lockdown and its far-reaching effects. *Science Progress*, 104(2), 00368504211019854.
- Oosthuizen, M., Cilliers, J., Poe, T. K., Alexander, K., & Moyer, J. D. (2020). Impact of COVID-19 in Africa: a scenario analysis to 2030. *ISS Africa Report*, 2020(24), 1-40.

- Organisation for Economic Co-operation and Development. (2021). COVID-19 and Women's Economic Empowerment. Meeting of the OECD Council at Ministerial Level Paris, 6-7 October 2021. <https://www.oecd.org/gender/COVID-19-and-women-economic-empowerment.pdf>
- Ornell, F., Schuch, J. B., Sordi, A. O., & Kessler, F. H. P. (2020). "Pandemic fear" and COVID-19: mental health burden and strategies. *Brazilian journal of psychiatry*, 42, 232-235.
- Oruonye, E. D., Idris, M., & Ahmed, Y. M. (2020). Impact of Covid-19 on informal sector and livelihood sustainability in Nigeria: A conceptual approach. *Jalingo Journal of Social and Management Sciences*, 2(4), 195-204.
- Osili, U. O., & Onie, J. (2021). COVID-19 and financial inclusion: Lessons from Nigeria. *Enterprise Development and Microfinance*, 32(3), 163-176.
- Otubanjo, O. A. (2022). Public Health, Tourism, and the Emergence of Pandemics. *Nigerian Journal of Parasitology*, 43(1).
- Otudor, C. (2020). Coping in Crisis: Women's Rotating Savings and Credit Associations Strategies in Nigeria within the Context of Covid-19.
- Ozili, C., (2020). Post COVID-19 and financial, social and marital status of women in Nigeria: Lessons from Nigeria. *Enterprise Development and Microfinance*, 21(7), 157-196.
- Ozili, P. (2020). COVID-19 in Africa: socio-economic impact, policy response and opportunities. *International Journal of Sociology and Social Policy*, 42(3/4), 177-200.
- Ozili, P. K. (2020). COVID-19 pandemic and economic crisis: The Nigerian experience and structural causes. *SSRN Electronic Journal*.
- Ozili, P. K., Adamu, A., Opusunju, M. I., Arun, T., & Goyal, K. (2021). Covid-19 and poverty reduction in Nigeria: The role of economic stimulus packages. *SSRN Electronic Journal*.
- Panhwar, A. H., Ansari, S., & Shah, A. A. (2017). Post-positivism: An effective paradigm for social and educational research. *International Research Journal of Arts and Humanities*, 45(45), 253-259.
- Parkes, J., Datzberger, S., Howell, C., Knight, L., Kasidi, J., Kiwanuka, T., ... & Devries, K. (2020). Young people, inequality and violence during the COVID-19 lockdown in Uganda.
- Pathirathna, M. L., Nandasena, H. M. R. K. G., Atapattu, A. M. M. P., & Weerasekara, I. (2022). Impact of the COVID-19 pandemic on suicidal attempts and death rates: a systematic review. *BMC psychiatry*, 22(1), 506.

- Patterson, A. S., & Balogun, E. (2021). African responses to COVID-19: the reckoning of agency? *African Studies Review*, 64(1), 144-167.
- Patton, M. Q. (2015). *Qualitative research & evaluation methods* (4th ed.). SAGE.
- Paul, S. K. (2013). Vulnerability concepts and its application in various fields: a review on geographical perspective. *Journal of Life and Earth Science*, 8, 63-81.
- Paules, C. I., Marston, H. D., & Fauci, A. S. (2020). Coronavirus infections—more than just the common cold. *Jama*, 323(8), 707-708.
- Peel, K. L. (2020). A beginner's guide to applied educational research using thematic analysis. *Practical Assessment, Research, and Evaluation*, 25(1), 2
- Pervin, N., & Mokhtar, M. (2022). The Interpretivist research paradigm: A subjective notion of a social context. *International Journal of Academic Research in Progressive Education and Development*, 11(2), 419-428.
- Peterman, A., & O'Donnell, M. (2020). COVID-19 and violence against women and children: What have we learned so far? Center for Global Development Working Paper, *528*. <https://www.cgdev.org/publication/covid-19-and-violence-against-women-and-children>
- Piazza, J., & Diaz, D. (2020). The decline in women's political participation during COVID-19. *Journal of Politics*, *82*(4), 1856–1862. <https://doi.org/10.1086/708736>
- Piazza, K. S., & Diaz, G. (2020). Light in the midst of chaos: COVID-19 and female political representation. *World Development*, 136, 105125.
- Pitre, C., & Kullu, S. (2021). Understanding the impact of COVID-19 on women farmers in India: Gendered vulnerabilities and coping mechanisms. *Gender, Technology and Development*, 25(3), 325-344.
- Pitre, N., & Kullu, S. (2021). Gendered effects of COVID-19 in Asia and the Pacific. *Asian Development Blog*.
- Poi, G., & Lebura, S. (2021). Challenges and Prospects for Small and Medium Scale Enterprises (SME) in the Post-Pandemic Nigerian Economy. *Technological, Pandemic Disruptions, and Management Sciences' Theory and Practice: Challenges, Responses, and Strategic Choices*, 1340.
- Pomeroy, J. W., Fang, X., Shook, K., & Whitfield, P. H. (2013). Predicting in ungauged basins using physical principles obtained using the deductive, inductive, and abductive reasoning approach. *Putting prediction in ungauged basins into practice*, 43-63.

- Ponterotto, J. G. (2005). Qualitative research in counseling psychology: A primer on research paradigms and philosophy of science. *Journal of counseling psychology*, 52(2), 126.
- Power, K. (2020). The COVID-19 pandemic has increased the care burden of women and families. *Sustainability: Science, Practice and Policy*, 16(1), 67-73.
- Power, K., Neumann, M. S., Amin, A., & Barbosa, C. (2020). COVID-19 and intersectionality: Implications for sexual and reproductive health in development and humanitarian contexts. *Sexual and Reproductive Health Matters*, 28(1), 1764748.
- Prasad, S., Shahid, A., Co, E. L. F., Khatri, G., Cheema, H. A., Rocha, I. C. N., ... & Hasan, M. M. (2022). Vaccine apartheid: the separation of the world's poorest and most vulnerable and the birth of Omicron. *Therapeutic Advances in Vaccines and Immunotherapy*, 10, 25151355221107975.
- Prayag, G. (2023). Post-positivism and mixed methods research in rural tourism. In *Handbook on Tourism and Rural Community Development* (pp. 62-75). Edward Elgar Publishing.
- Premium Times. (2022, March 8). How COVID-19 deepened gender inequality in Nigeria's informal sector. <https://www.premiumtimesng.com>
- Pūras, D., de Mesquita, J. B., Cabal, L., Maleche, A., & Meier, B. M. (2020). The right to health must guide responses to COVID-19. *The Lancet*, 395(10241), 1888-1890.
- Rai, S. M., Brown, B. D., & Ruwanpura, K. N. (2019). SDG 8: Decent work and economic growth – A gendered analysis. *World Development*, 113, 368-380.
- Rai, S. M., Brown, B. D., & Ruwanpura, K. N. (2022). Depletion: The cost of social reproduction in the COVID-19 era. *International Feminist Journal of Politics*, 24(1), 1-19.
- Rakodi, C. (2014). A livelihoods approach—conceptual issues and definitions. In *Urban livelihoods* (pp. 3-22). Routledge.
- Ram, D., (2020). Economic impacts and it related responses related to COVID-19 in underdeveloped nations. D6E Emerging Issues Report 30.
- Ram, K., & Rolland, R., (2020). COVID-19 pandemic and political and social crisis: The African experience and structural causes. *Journal of Political and Social Sciences*, 10(2), 301-318.
- Rania, N., Migliorini, L., Cardinali, P., & Rebori, S. (2014). Giving a face to immigration and integration processes: The use of photovoice with Italian young adults. *The Qualitative Report*, 19(1), 1-16.

- Rania, N., Siri, A., Bagnasco, A., Aleo, G., & Sasso, L. (2014). Academic climate, well-being and academic performance in a university degree course. *Journal of Nursing Management*, 22(6), 751-760.
- Rania, O., Iwu-Jaja, C. J., Akuoko, C. P., Adewuyi, E. O., & Khanal, V. (2014). adaptations showcased women's adaptability and creativity, they also illuminated underlying structural
- Ranucci, R., Doss, C., & Winters, P. (2025). Matrilineal land rights and women's resilience in Malawi. *Journal of Development Studies*, 61(3), 1-18.
- Raofi, A., Takian, A., Sari, A. A., Olyaeemanesh, A., Haghghi, H., & Aarabi, M. (2020). COVID-19 pandemic and comparative health policy learning in Iran. *Archives of Iranian medicine*, 23(4), 220-234.
- Ravitch, S. M., & Carl, N. M. (2019). *Qualitative research: Bridging the conceptual, theoretical, and methodological*. Sage Publications.
- Ravitch, S. M., & Carl, N. M. (2019). *Qualitative research: Bridging the conceptual, theoretical, and methodological*. Sage Publications.
- Reichelt, M., Makovi, K., & Sargsyan, A. (2021). The impact of COVID-19 on gender inequality in the labour market and gender-role attitudes. *European Societies*, 23(sup1), S228-S245.
- Robben Island Museum. (2021). Virtual tour initiative report.
- Roberts, D. (1997). *Killing the Black body: Race, reproduction, and the meaning of liberty*. Vintage.
- Rocheleau, D. (2008). Political ecology in the key of policy: From chains of explanation to webs of relation. *Geoforum*, 39(2), 716-727.
- Rocheleau, D., Thomas-Slayter, B., & Wangari, E. (1996). *Feminist political ecology: Global issues and local experience*. Routledge.
- Rodin, J., Rennert, K., & Solomon, S. K. (2013). Intrinsic motivation for control: Fact or fiction. In *Advances in environmental psychology* (pp. 131-148). Psychology Press
- Roesch, E., Amin, A., Gupta, J., & García-Moreno, C. (2022). Violence against women during COVID-19: Evidence from Ethiopia, Uganda, and Mozambique. *BMJ Global Health*, 7(3), e008305. <https://doi.org/10.1136/bmjgh-2021-008305>
- Rogers, W., & Lange, M. M. (2013). Rethinking the vulnerability of minority populations in research. *American journal of public health*, 103(12), 2141-2146.
- Rohwerder, B. (2020). Social impacts and responses related to COVID-19 in low-and middle-income countries. *Social science and History*, 345, 222457.

- Rolland, O., (2020). Effects of COVID-19 and commercial activities in South Asia: When should commercial activities commerce? *Prospects*, 1-5.
- Rolland, O., (2020). South Asia economic participation and its citizen involvement: At what stage will the market be opened? *Prospect* 11-21.
- Romer, D., & Jamieson, K. H. (2020). Conspiracy theories as barriers to controlling the spread of COVID-19 in the US. *Social science & medicine*, 263, 113356.
- Roosa, K., Lee, Y., Luo, R., Kirpich, A., Rothenberg, R., Hyman, J. M., ... & Chowell, G. (2020). Short-term forecasts of the COVID-19 epidemic in Guangdong and Zhejiang, China: February 13–23, 2020. *Journal of clinical medicine*, 9(2), 596.
- Rosenberg, J., Strauss, I., & Isaacs, G. (2021). COVID-19 impact on SADC labour markets: Evidence from high-frequency data and other sources. *African Development Review*, 33, S177-S193.
- Ross, L., & Solinger, R. (2017). *Reproductive justice: An introduction*. University of California Press.
- Rubin, G. J., Potts, H. W., & Michie, S. (2010). The impact of communications about swine flu (influenza A H1N1v) on public responses to the outbreak: results from 36 national telephone surveys in the UK. *Health Technology Assessment*, 14(34), 183-266.
- Rwanda Development Board. (2021). *Domestic tourism growth in Rwanda during COVID-19. Tourism Sector Report*.
- Sachs, J. D., Karim, S. A., Aknin, L., Allen, J., Brosbøl, K., Barron, G. C., ... & Bartels, J. G. (2020). Lancet COVID-19 Commission Statement on the occasion of the 75th session of the UN General Assembly. *The Lancet*, 396(10257), 1102-1124.
- Sahu, S., Ditiu, L., Sachdeva, K. S., & Zumla, A. (2021). Recovering from the impact of the Covid-19 pandemic and accelerating to achieving the United Nations General Assembly tuberculosis targets. *International Journal of Infectious Diseases*, 113, S100-S103.
- Saladino, V., Auriemma, V., & Campinoti, V. (2022). Healthcare professionals, post-traumatic stress disorder, and COVID-19: a review of the literature. *Frontiers in Psychiatry*, 12, 795221.
- Sankaran, K. (2022). Transition from the informal to the formal economy: The need for a multi-faceted approach. *The Indian Journal of Labour Economics*, 65(3), 625-642.
- Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research methods for business students*. Pearson.

- Savenye, W. C., & Robinson, R. S. (2005). Using qualitative research methods in higher education. *Journal of computing in Higher education*, 16, 65-95.
- Schwarz, K. C. (2021). "Gazing" and "performing": Travel photography and online self-presentation. *Tourist Studies*, 21(2), 260-277.
- Scoones, I. (1998). Sustainable rural livelihoods: A framework for analysis. IDS Working Paper 72.
- Scoones, I. (2009). *Livelihoods Perspectives and Rural Development*. *Journal of Peasant Studies*, 36(1), 171-196.
- Scotland, J. (2012). Exploring the philosophical underpinnings of research: Relating ontology and epistemology to the methodology and methods of the scientific, interpretive, and critical research paradigms. *English language teaching*, 5(9), 9-16.
- Sekhejane, P., & Mjimba, V. (2022). South Africa's Vaccine Production Potential: Towards an Intra-BRICS Vaccine Production Framework. In *The Political Economy of Intra-BRICS Cooperation: Challenges and Prospects* (pp. 231-249). Cham: Springer International Publishing.
- Sen, A. (1999). *Development as freedom*. Oxford University Press.
- Serafini, G., Parmigiani, B., Amerio, A., Aguglia, A., Sher, L., & Amore, M. (2020). The psychological impact of COVID-19 on the mental health in the general population.
- Shah, K. U., Dulal, H. B., Johnson, C., & Baptiste, A. (2013). Understanding livelihood vulnerability to climate change: Applying the livelihood vulnerability index in Trinidad and Tobago. *Geoforum*, 47, 125-137.
- Simonovic, E., (2020). COVID-19 Analysis in France. *The SAGE handbook of qualitative research in medicine*, 5, 12-17.
- Singh, S., (2020a, 2020b, 2020c). Financial impact of COVID-19 in America Annual Report.
- Sinha, A., & Chattopadhyay, R. (2024). *Self-help groups and women's resilience during COVID-19 in India*. *World Development*, 173, 106421.
- Slavchevska, V., Doss, C. R., de la O Campos, A. P., & Brunelli, C. (2021). Beyond ownership: women's and men's land rights in Sub-Saharan Africa. *Oxford Development Studies*, 49(1), 2-22.
- Smith, J. A., Flowers, P., & Larkin, M. (2009). *Interpretative phenomenological analysis: Theory, method, and research*. Sage.

- Sobotka, T., Beaujouan, É., & Brzozowska, Z. (2022). The COVID-19 pandemic and fertility responses in Australia. *Population and Development Review*, *48*(S1), 81–99. <https://doi.org/10.1111/padr.12469>
- Sobotka, T., Jasilioniene, A., Galarza, A. A., Zeman, K., Nemeth, L., & Jdanov, D. (2022). Baby bust in the wake of the COVID-19 pandemic? First results from the new STFF data series. SocArXiv.
- Sobotka, T., Jasilioniene, A., Zeman, K., Winkler-Dworak, M., Brzozowska, Z., Galarza, A. A., ... & Jdanov, D. (2022). From bust to boom? Birth and fertility responses to the COVID-19 pandemic.
- South African Football Association. (2021). Financial impact of COVID-19 on South African football. Annual Report.
- Soveri, A., Karlsson, L. C., Antfolk, J., Lindfelt, M., & Lewandowsky, S. (2021). Unwillingness to engage in behaviors that protect against COVID-19: The role of conspiracy beliefs, trust, and gender. *Psychological Medicine*, *51*(6), 1056–1064. <https://doi.org/10.1017/S0033291721000892>
- Soveri, A., Karlsson, L. C., Antfolk, J., Lindfelt, M., & Lewandowsky, S. (2021). Unwillingness to engage in behaviors that protect against COVID-19: The role of conspiracy beliefs, trust, and endorsement of complementary and alternative medicine. *BMC Public Health*, 21(1), 684.
- Spaull, N. (2020). COVID-19 and schooling in South Africa: Who should go back to school first? *Prospects*, 1-10.
- Spaull, N., & Van der Berg, S. (2020). Counting the cost: COVID-19 school closures in South Africa and its impact on children. *South African Journal of Childhood Education*, 10(1), 1-13.
- Sports Writers Association of Nigeria. (2021). Future of Nigerian sports post-COVID-19. *Industry Analysis*.
- Squarcina, M. (2023). Three essays on the Covid-19 crisis on household food security. Evidence from Ethiopia, Uganda, and Mozambique.
- Statistics South Africa. (2021). Tourism and migration, 2020. Statistical Release P0351.
- Stebbins, R. A. (2001). *Exploratory research in the social sciences*. SAGE.
- Stiglitz, J. E. (2020). Recovering from the pandemic: An appraisal of lessons learned. *FEPS COVID Response Papers*, 10.

- Sueyoshi, T., Ryu, Y., & Yun, J. Y. (2021). COVID-19 response and prospects of clean/sustainable energy transition in industrial nations: New environmental assessment. *Energies*, 14(4), 1174.
- Sultana, F. (2021). Climate change, COVID-19, and the co-production of injustices: A feminist reading of overlapping crises. *Social & Cultural Geography*, 22(4), 447-460.
- Sultana, F. (2021). Political ecology 1: From margins to centre. *Progress in Human Geography*, 45(1), 156-165.
- Sultana, F. (2023). Political ecology III: From margins to centres in feminist political ecology. *Progress in Human Geography*.
- Sultana, F. (2023). Political ecology III: Praxis-doing, undoing, and being in radical political ecology research. *Progress in Human Geography*, 47(5), 728-737.
- Sultana, F. (2023). *The right to water: Gender justice in neoliberal times*. Cambridge University Press.
- Tabaac, A. R. (2016). *Gender and sexual health: Applying gender role theory to men and women's intention to engage in sexual health information seeking behaviours*. Unpublish Thesis, submitted in partial fulfillment of the requirement of the degree of Master of Science at Virginia Commonwealth University.
- Tang, J. W., Caniza, M. A., Dinn, M., Dwyer, D. E., Heraud, J. M., Jennings, L. C., ... & Zaidi, S. K. (2022). An exploration of the political, social, economic and cultural factors affecting how different global regions initially reacted to the COVID-19 pandemic. *Interface Focus*, 12(2), 20210079.
- Tanner, T., Bahadur, A., & Moench, M. (2015). *Challenges for resilience policy and practice*. Overseas Development Institute.
- Tatsi, K. (2022). *An African theological assessment of the pastoral response of the Roman Catholic Church to the socio-economic impact of the emerging Covid-19 pandemic in South Africa* (Doctoral dissertation).
- Terry, G., Hayfield, N., Clarke, V., & Braun, V. (2017). Thematic analysis. *The SAGE handbook of qualitative research in psychology*, 2, 17-37.
- The Nation. (2023). *Odd job women in Lagos: Queens at home, hustlers outside*. Retrieved from <https://thenationonlineng.net/odd-job-women-in-lagos-queens-at-home/>
- Timmermans, S., & Tavory, I. (2012). Theory construction in qualitative research: From grounded theory to abductive analysis. *Sociological theory*, 30(3), 167-186.

- Torales, J., O'Higgins, M., Castaldelli-Maia, J. M., & Ventriglio, A. (2020). The outbreak of COVID-19 coronavirus and its impact on global mental health. *International journal of social psychiatry*, 66(4), 317-320.
- Towns, A. E., Jeziarska, K., Kreft, A. K., & Niklasson, B. (2020). COVID-19 and gender: A necessary connection in diplomatic studies. *The Hague Journal of Diplomacy*, 15(4), 636-647
- Towns, A. E., Rumelili, B., & Yazgan, P. (2020). COVID-19 and the future of global gender equality. *Australian Journal of International Affairs*, 74(5), 512-519.
- Tracy, S. J. (2019). *Qualitative research methods: Collecting evidence, crafting analysis, communicating impact*. John Wiley & Sons.
- Truelove, Y. (2011). (Re-)Conceptualizing water inequality in Delhi, India through a feminist political ecology framework. *Geoforum*, 42(2), 143-152.
- Turner, B. L., Kasperson, R. E., Matson, P. A., et al. (2003). A framework for vulnerability analysis in sustainability science. *PNAS*, 100(14), 8074–8079.
- Umar, H. S. (2022). Traditional Administration and its Impact on Democratic Governance in Africa' The Nigerian Experience'. *Journal of Social and Political Sciences*, 5(1).
- UN Women. (2020). The shadow pandemic: Violence against women during COVID-19. <https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19>
- UN Women. (2022). *The gendered impacts of COVID-19: Evidence from high-income countries* [Policy brief]. UN Women. <https://www.unwomen.org/en/digital-library/publications/2022/03/policy-brief-the-gendered-impacts-of-covid-19>
- UN Women. (2022). COVID-19 and its economic toll on women: The story behind the numbers. UN Women.
- UN Women. (2022). The impact of COVID-19 on women's livelihoods and gender equality.
- UN Women. (n.d.). Women in informal economy. <https://www.unwomen.org/en/news/in-focus/csw61/women-in-informal-economy>
- UNDP Nigeria. (2021). *Beyond recovery: Towards 2030 - Nigeria COVID-19 socio-economic assessment*. <https://www.ng.undp.org>
- UNDP. (2023). Nigeria gender and livelihood report: Pathways to economic resilience.
- UNECA. (2020). COVID-19 in Africa: Protecting lives and economies. United Nations Economic Commission for Africa.

- UNESCO. (2020). Education: From disruption to recovery. <https://en.unesco.org/covid19/educationresponse>
- UNESCO. (2021). Education: From disruption to recovery. UNESCO.
- UNESCO. (2021). When schools shut: Gendered impacts of COVID-19 school closures. UNESCO. <https://unesdoc.unesco.org/ark:/48223/pf0000379270>. Accessed 20, August 2022.
- UN-Habitat. (2020). Impact of COVID-19 on livelihoods, food security & nutrition in East Africa. Retrieved from <https://unhabitat.org/impact-of-covid-19-on-livelihoods-food-security-nutrition-in-east-africa-urban-focus>
- United Nations Conference on Trade and Development. (2021). COVID-19 and e-commerce: A global review. UNCTAD.
- United Nations Development Programme (UNDP). (2023). Nigeria gender and livelihood report: Pathways to economic resilience.
- United Nations Economic Commission for Africa, (2020). COVID-19 in Africa: protecting lives and economies. United Nations Economic Commission for Africa. <https://repository.uneca.org/bitstream/handle/10855/44121/b12867468.pdf?sequence=3&isAllowed=y#:~:text=COVID%2D19%20in%20Africa%3A%20Protecting%20Lives%20and%20Economies%201%20Contents,5%205.%20Flattening%20the%20COVID>. Accessed 15, March 2021.
- United Nations International Children's Emergency Fund, 2021. <https://repository.uneca.org/bitstream/handle/10855/44121/b12867468.pdf?sequence=3&isAllowed=y#:~:text=COVID%2D19%20in%20Africa%3A%20Protecting%20Lives%20and%20Economies%201%20Contents,5%205.%20Flattening%20the%20COVID>
- United Nations, 2021. UN COVID-19 Response and impacts and Recovery Fund Annual Report 2021. UN COVID-19 Response and Recovery Fund. <https://unsdg.un.org/sites/default/files/2022-08/UN-COVID-19-RRF-2021-Annual-Report.pdf>. Accessed April, 10, 2021.
- United Nations, 2022. UN COVID-19 Response and Recovery Fund Annual Report 2021. UN COVID-19 Response and Recovery Fund. <https://unsdg.un.org/sites/default/files/2022-08/UN-COVID-19-RRF-2021-Annual-Report.pdf>. Accessed September 10, 2022.
- UNSDG, A. (2020). UN framework for the immediate socio-economic response to COVID-19. United Nations. <https://unsdg.un.org/sites/default/files/2020-04/UN-comprehensive-response-to-COVID-19.pdf>

- Van Manen, M. (2016). *Researching lived experience: Human science for an action sensitive pedagogy*. Routledge.
- Van Nieuwkerk, A. (2020). COVID-19 and Regional Integration in Southern Africa: South Africa's Moment of Truth.
- Wada, O. Z., Olawade, D. B., Amusa, A. O., Moses, J. O., & Eteng, G. J. (2022). Gender-based violence during COVID-19 lockdown: case study of a community in Lagos, Nigeria. *African health sciences*, 22(2), 79-87.
- Wadvalla, B. A. (2020). How Africa has tackled covid-19. *Bmj*, 370.
- Wagner, C., Kawulich, B., & Garner, M. (2019). A mixed research synthesis of literature on teaching qualitative research methods. *Sage Open*, 9(3), 2158244019861488.
- Wahyuni, D. (2012). The research design maze: Understanding paradigms, cases, methods and methodologies. *Journal of applied management accounting research*, 10(1), 69-80.
- Wallinga, J., Teunis, P., & Kretzschmar, M. (2006). Using data on social contacts to estimate age-specific transmission parameters for respiratory-spread infectious agents. *American journal of epidemiology*, 164(10), 936-944.
- Wamboye, E. F. (2024). The paradox of women ownership of land and gender equality in sub-Saharan Africa: channels and obstacles. *Journal of African Development*, 25(1), 22-45.
- Wang, C., Pan, R., Wan, X., Tan, Y., Xu, L., Ho, C. S., & Ho, R. C. (2020). Immediate psychological responses and associated factors during the initial stage of the 2019 coronavirus disease (COVID-19) epidemic among the general population in China. *International journal of environmental research and public health*, 17(5), 1729.
- Wenham, C., Smith, J., & Morgan, R. (2020). COVID-19: The gendered impacts of the outbreak. *The Lancet*, *395*(10227), 846–848. [https://doi.org/10.1016/S0140-6736\(20\)30526-2](https://doi.org/10.1016/S0140-6736(20)30526-2)
- West African Marine Ecology Watch. (2021). Environmental impacts of reduced tourism on West African coasts. Research Report.
- WIEGO (Women in Informal Employment: Globalizing and Organizing). (2019). Expanding the economic potential of women informal workers. <https://www.wiego.org/sites/default/files/publications/files/WIEGO-expanding-economic-potential-informal-workers.pdf>
- Willig, C. (2016). Constructivism and ‘the real world’: Can they co-exist? *QMIP Bulletin*, (21).
- Wilson, M. (2023). *Constructing measures: An item response modelling approach*. Taylor & Francis.

- Wired. (2020). Informal transit is crucial for some. Can it weather COVID-19? Retrieved from <https://www.wired.com/story/informal-transit-crucial-can-weather-covid-19>
- Wisner, B., Blaikie, P., Cannon, T., & Davis, I. (2004). *At Risk: Natural Hazards, People's Vulnerability, and Disasters* (2nd ed.). Routledge.
- Women in Informal Employment: Globalizing and Organizing. (2019). Expanding the economic potential of women informal workers. <https://www.wiego.org/sites/default/files/publications/files/WIEGO-expanding-economic-potential-informal-workers.pdf>
- Women, U. N. (2022). Government responses to COVID-19: Lessons on gender equality for a world in turmoil.
- Wondimu, H., Delelegn, W., & Dejene, K. (2022). What do female-headed households' livelihood strategies in Jimma city, South west Ethiopia look like from the perspective of the sustainable livelihood approach? *Cogent Social Sciences*, 8(1), 2075133.
- Wood, W., & Eagly, A. H. (2015). Two traditions of research on gender identity. *Sex Roles*, 73(11), 461-473.
- World Bank. (2020). Nigeria in times of COVID-19: Laying foundations for a strong recovery. Nigeria Development Update.
- World Bank. (2021). Nigeria COVID-19 National Longitudinal Phone Survey 2020-2021. <https://microdata.worldbank.org/index.php/catalog/3824>
- World Bank. (2021). Tourism in Africa: Harnessing tourism for growth and improved livelihoods. Africa Development Forum.
- World Bank. (2022). Gender and development: Closing the economic gaps. <https://www.worldbank.org/en/topic/gender>
- World Bank. (2022). Nigeria development update: The continuing urgency of business unusual. <https://www.worldbank.org/en/country/nigeria>
- World Bank. (2022). Women, business, and the law: Nigeria profile.
- World Bank. (2022). Women's Land Rights in Sub-Saharan Africa. Retrieved from <https://documents1.worldbank.org/curated/en/099432211092367495/pdf/IDU0afeba6800588804d2a0ad290368a53e64004.pdf>
- World Bank. (2023). Nigeria population data. <https://data.worldbank.org/>
- World Bank. (2023). Nigeria: Gender data profile. <https://genderdata.worldbank.org/en/economies/nigeria>

- World Health Organization (WHO). (2020). Coronavirus disease (COVID-19) pandemic. <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- World Health Organization Regional Office for Africa, (2020). COVID-19 Strategic Preparedness and Response Programme. WHO Regional Office for Africa. <https://apps.who.int/iris/rest/bitstreams/1272420/retrieve>
- World Health Organization, (2020a). Coronavirus disease (COVID-19): Masks. 29 May 2020. World Health Organization. <https://www.who.int/news-room/q-a-detail/coronavirus-disease-covid-19-masks>
- World Health Organization. (2020). Addressing human rights as key to the COVID-19: response, 21 April 2020 (No. WHO/2019-nCoV/SRH/Rights/2020.1). World Health Organization.
- World Health Organization. (2020). COVID-19: operationalization of the global response strategy in the WHO European Region: September 2020 (No. WHO/EURO: 2020-1073-40819-55167). World Health Organization. Regional Office for Europe.
- World Health Organization. (2020b). Advice on the use of masks in the context of COVID-19: interim guidance, 5 June 2020 (No. WHO/2019-nCoV/IPC_Masks/2020.4). World Health Organization
- World Trade Organization. (2021). World Trade Statistical Review 2021. WTO.
- World Travel and Tourism Council. (2021). Safe travels: Global protocols for the new normal. Industry Guidelines.
- Yaguma, P., Sseviiri, H., Parikh, P., & Mulugetta, Y. (2023). Asset ownership and electricity access in the urban informal settlements of Kampala, Uganda. *Energy for Sustainable Development*, 76, 101294.
- Yamey, G., Schäferhoff, M., Hatchett, R., Pate, M., Zhao, F., & McDade, K. K. (2020). Ensuring global access to COVID-19 vaccines. *The Lancet*, 395(10234), 1405-1406.
- Yaya, S., Otu, A., & Labonté, R. (2021). Globalisation in the time of COVID-19: repositioning Africa to meet the immediate and remote challenges. *Globalization and Health*, 17(1), 1-7.
- Yilmaz, K. (2013). Comparison of quantitative and qualitative research traditions: Epistemological, theoretical, and methodological differences. *European journal of education*, 48(2), 311-325.
- Yin, R. K. (2018). *Case study research and applications: Design and methods* (6th ed.). SAGE.

- Zalsman, G., Stanley, B., Szanto, K., Clarke, D. E., Carli, V., & Mehlum, L. (2020). Suicide in the Time of COVID-19: Review and Recommendations. *Archives of Suicide Research*, 24(4), 477-482.
- Zanke, A. A., Thenge, R. R., & Adhao, V. S. (2020). COVID-19: A pandemic declares by world health organization. *IP International Journal of Comprehensive and Advanced Pharmacology*, 5(2), 49-57
- Zhang, Q., Zheng, R., Fu, Y., Mu, Q., & Li, J. (2021). Mental health consequences during alerting situations and recovering to a new normal of coronavirus epidemic in 2019: a cross-sectional study based on the affected population. *BMC public Health*, 21(1), 1-9.
- Zhou, P., Yang, X.-L., Wang, X.-G., et al. (2020). A pneumonia outbreak associated with a new coronavirus of probable bat origin. *Nature*, 579(7798), 270–273. <https://doi.org/10.1038/s41586-020-2012-7>

APPENDICES

APPENDIX I: INTERVIEW GUIDE

Gender Implication: women and livelihoods in Post COVID-19

Research Project interview Guide

As part of my thesis project and academic requirement for PhD, this is research that aims at investigating gender implication; women and livelihood in post COVID-19. Your contribution is important as it will help the researcher to understand the know-how of women and livelihood. The survey is nameless, so participants can be assured that all information obtained from them will be used for statistical purposes only and their identity will not be known to anyone.

Demographic Variables

*** 1. Age:**

*** 2. What is Your Highest Academic Qualification?**

- Primary school leaving certificate
- Secondary school leaving certificate
- University degree
- Others (please specify)

*** 3. What is Your Area of Residence?**

- Rural settlement
- Semi-Urban settlement
- Urban settlement
- Others (please specify)

*** 4. What is Your Religion?**

- Christianity
- Islam
- Others (please specify)

*** 5. What is Your Marital Status?**

- Single
- Married
- Divorce
- Widowed
- Other (please specify)

*** 6. How many Children do You have?**

- 1
- 2
- 3
- 4
- 5
- Others (please specify)

*** 7. What is Your Occupational Status?**

- Employed
- Unemployed
- Others (please specify)

*** 8. What are Your Forms of employment?**

- White collar job
- Blue collar job
- Artisan
- Others (please specify)

*** 9. What is Your Monthly Income?**

- 20-50 thousand
- 50-100 thousand
- 100-150 thousand
- 150-200 thousand
- Others (please specify)

***10. What is Your Health Status?**

- Disabled
- No forms of disability
- Other (please specify)

***11. Which State are You from:**

Oyo

Osun

Ekiti

Ondo

Lagos

SECTION B: LIVELIHOOD IMPACT IN POST COVID-19

1. Could you please tell us about the current state of women's livelihoods in Nigeria in terms of income, economic opportunities, and overall well-being post-COVID-19?
2. How do the post-COVID-19 women's livelihoods differ in the formal and informal sectors of the Nigerian economy?
3. What role do you think government policies play in mitigating the negative effects of COVID-19 on women's livelihoods in Nigeria?
4. Could you please share some examples of coping strategies adopted by women to sustain their livelihoods post-COVID-19? How effective have these strategies been?
5. What challenges do women face in accessing financial and other resources to support their livelihoods post-COVID-19?
6. In your opinion, what recommendations can be developed for policymakers, NGOs, and other stakeholders on how to support women's livelihoods in Nigeria in the post-COVID-19 era?
7. What initiatives or programs have been implemented by the government or other stakeholders to support women's livelihoods post-COVID-19? How successful have they been?
8. Do you think that women have been disproportionately affected by the pandemic in terms of their livelihoods? If yes, could you please elaborate on this?
9. How can women be encouraged to participate more in the formal sector of the Nigerian economy post-COVID-19?
10. In your opinion, what are the key factors that will determine the success of initiatives aimed at supporting women's livelihoods post-COVID-19?

Turnitin Originality Report

Processed on: 10-Oct-2024 9:42 AM CAT

ID: 2480969724

Word Count: 81981

Submitted: 1

Similarity Index	Similarity by Source	
12%	Internet Sources:	10%
	Publications:	9%
	Student Papers:	6%

1% match (Internet from 31-Aug-2022)

[https://www.europarl.europa.eu/RegData/etudes/STUD/2020/658227/IPOL_STU\(2020\)658227_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/STUD/2020/658227/IPOL_STU(2020)658227_EN.pdf)

1% match (student papers from 28-Jun-2022)

Class: PhD Submissions 2022

Assignment: PhD Submissions 2022

Paper ID: [1864220580](#)

1% match (Internet from 24-Sep-2022)

https://researchspace.ukzn.ac.za/bitstream/handle/10413/19793/Umoh_Samuel_Uwen_2019.pdf?isAllowed=y&sequence=1

1% match (Internet from 16-Oct-2020)

<https://think-asia.org/bitstream/handle/11540/11907/Covid19-impact-on-women-8-May-2020.pdf?sequence=1>

1% match ()

[Agarwal, Bina. "Livelihoods in Covid Times: Gendered perils and new pathways in India", 2021](#)

1% match (Internet from 09-Nov-2022)

https://www.nature.com/articles/s41599-021-00915-6?code=9ffa87bd-1a73-4f1f-b8d3-4eb95d717103&error=cookies_not_supported

< 1% match (Seema Kulkarni, Sneha Bhat, Pallavi Harshe, Swati Satpute. "Locked out of livelihoods: impact of COVID-19 on single women farmers in Maharashtra, India", *Economia Politica*, 2021)

[Seema Kulkarni, Sneha Bhat, Pallavi Harshe, Swati Satpute. "Locked out of livelihoods: impact of COVID-19 on single women farmers in Maharashtra, India", *Economia Politica*, 2021](#)

< 1% match (Internet from 21-Feb-2022)

<https://www.un.org/en/home/epub/Policy%20Brief%20The%20Impact%20of%20COVID-19%20on%20Women,%209%20April%202020.epub>

< 1% match (student papers from 10-Jun-2024)

[Submitted to auf on 2024-06-10](#)

< 1% match (Internet from 20-Dec-2022)

<https://www.deepdyve.com/lp/sage/covid-19-pandemic-a-review-of-the-global-lockdown-and-its-far-reaching-WL3l8KtC3J>

< 1% match (Sonia Mukhtar. "COVID-19 feminist framework and biopsychosocial-spiritual perspective for social workers and mental health practitioners to manage violence, abuse, and trauma against children, women, BIPOC, and LGBTQIA+ during and post-COVID-19", *International Social Work*, 2021)

[Sonia Mukhtar. "COVID-19 feminist framework and biopsychosocial-spiritual perspective for social workers and mental health practitioners to manage violence, abuse, and trauma against children, women, BIPOC, and LGBTQIA+ during and post-COVID-19", *International Social Work*, 2021](#)

< 1% match (Internet from 12-Sep-2022)

<https://www.econstor.eu/bitstream/10419/222416/1/GLO-DP-0607.pdf>

< 1% match (Internet from 28-Sep-2021)

<http://v3r.esp.org/recommended/literature/covid-19/inc.files/bt-flat.txt>

< 1% match (Internet from 23-Feb-2023)

https://www.researchgate.net/publication/353669792_Gender-Based_Violence_and_COVID-19_in_Fragile_Settings_A_Syndemic_Model

< 1% match (Internet from 28-Sep-2021)

<https://www.tandfonline.com/doi/full/10.1080/15487733.2020.1776561>

< 1% match (Internet from 02-Mar-2022)

<https://ebin.pub/routledge-handbook-of-gender-and-environment-9780415707749.html>

< 1% match (Internet from 03-Sep-2024)

<https://ebin.pub/primary-and-secondary-education-during-covid-19-disruptions-to-educational-opportunity-during-a-pandemic-3030814998-9783030814991.html>

< 1% match (Wen-Han Chang. "Understanding the COVID-19 pandemic from a gender perspective", *Taiwanese Journal of Obstetrics and Gynecology*, 2020)

[Wen-Han Chang. "Understanding the COVID-19 pandemic from a gender perspective", *Taiwanese Journal of Obstetrics and Gynecology*, 2020](#)

< 1% match (Internet from 28-Jul-2021)

https://reliefweb.int/sites/reliefweb.int/files/resources/73989_rapidgenderassessmentreportturkey.pdf

< 1% match (student papers from 28-Nov-2022)

[Submitted to University of Stellenbosch, South Africa on 2022-11-28](#)

< 1% match ("Gendered Perspectives on Covid-19 Recovery in Africa", Springer Science and Business Media LLC, 2021)
["Gendered Perspectives on Covid-19 Recovery in Africa", Springer Science and Business Media LLC, 2021](#)

< 1% match (Internet from 27-Aug-2023)
https://binaagarwal.com/downloads/apapers/Livelihoods_in_Covid_Times_2021.pdf

< 1% match (Internet from 05-Sep-2022)
<https://conflictandhealth.biomedcentral.com/articles/10.1186/s13031-021-00358-5>

< 1% match (Internet from 09-Oct-2023)
https://www.redsudamericana.org/sites/default/files/talleres/EFFECTS%20OF%20GENDER%20-%20INEQUALITY%20DURING%20GLOBAL%20HEALTH%20EMERGENCIES_%20EVIDENCE%20FROM%20NIGERIA_Wp8%20.docx.pdf

< 1% match (Internet from 29-Nov-2020)
https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/15408/830_COVID-19_girls_and_women_SSA.pdf?isAllowed=y&sequence=1

< 1% match (Internet from 15-Oct-2022)
https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/16995/1038_covid_impact_on_women_girls.pdf?isAllowed=y&sequence=1

< 1% match (publications)
[Aziza Ahmed. "The Routledge Companion to Gender and COVID-19", Routledge, 2024](#)

< 1% match ()
[Johnson A, Budoo-Scholtz A. "COVID-19 and women\u27s Intersectionalities in Africa", 'Pretoria University Law Press'](#)

< 1% match (Internet from 16-Aug-2022)
<https://md-datasets-public-files-prod.s3.eu-west-1.amazonaws.com/dd0a5ce2-5525-40d3-859f-6a5ce6ff0dda>

< 1% match (Priyanshi Chauhan. "Gendering COVID-19: Impact of the Pandemic on Women's Burden of Unpaid Work in India", Gender Issues, 2020)
[Priyanshi Chauhan. "Gendering COVID-19: Impact of the Pandemic on Women's Burden of Unpaid Work in India", Gender Issues, 2020](#)

< 1% match (Mohammad Imran Hossain. "COVID-19 Impacts on Employment and Livelihood of Marginal People in Bangladesh: Lessons Learned and Way Forward", South Asian Survey, 2021)
[Mohammad Imran Hossain. "COVID-19 Impacts on Employment and Livelihood of Marginal People in Bangladesh: Lessons Learned and Way Forward", South Asian Survey, 2021](#)

< 1% match (Internet from 28-Jan-2024)
<https://austriaca.at/0xc1aa5576%20x003ec79e.pdf>

< 1% match (Internet from 24-Jan-2024)
<https://journals.ug.edu.gh/index.php/ajas/issue/download/181/African%20Journal%20of%20Ageing%20Studies>

< 1% match ()
[Morgul, Evren. "The impact of the COVID-19 lockdown on the mental health and lifestyle changes of primary school children and families", 2024](#)

< 1% match (student papers from 18-Jun-2022)
[Submitted to Ambedkar University Delhi on 2022-06-18](#)

< 1% match (Internet from 06-Apr-2023)
<https://bristoluniversitypressdigital.com/display/book/9781529218855/int001.xml>

< 1% match (Internet from 06-Oct-2022)
<https://www.unison.org.uk/content/uploads/2022/01/NATIONAL-WOMENS-CONFERENCE-2022-GUIDE.pdf>

< 1% match ("Modeling, Control and Drug Development for COVID-19 Outbreak Prevention", Springer Science and Business Media LLC, 2022)
["Modeling, Control and Drug Development for COVID-19 Outbreak Prevention", Springer Science and Business Media LLC, 2022](#)

< 1% match (Internet from 20-Jan-2022)
https://phdernegi.org/wp-content/uploads/2021/08/PRSB2021_KONGREKI%CC%87TABI.pdf

< 1% match (publications)
[Erman Akilli, Burak Güneş, Ahmet Gökbek. "Diplomacy, Society and the COVID-19 Challenge", Routledge, 2023](#)

< 1% match (Internet from 14-Jun-2022)
<https://repository.nwu.ac.za/bitstream/handle/10394/39210/29417937%20Settumba%20JP.pdf?isAllowed=y&sequence=1>

< 1% match (student papers from 09-Mar-2024)
[Submitted to Alamo Community College District on 2024-03-09](#)

< 1% match ()
[Spencer, Erin. "MOTHERING IN THE COVID-19 PANDEMIC: A FEMINIST RELATIONAL DISCOURSE ANALYSIS", DigitalCommons@Lesley, 2024](#)

< 1% match (student papers from 06-Feb-2021)
[Submitted to University of Colorado, Denver on 2021-02-06](#)

< 1% match (Internet from 21-Jul-2022)
<https://commerce.nwu.ac.za/sites/commerce.nwu.ac.za/files/files/SSIRC/SSIRC-2021-Proceedings-27-Oct-2021.pdf>

< 1% match (Jean Paul Sinumvayo, Pierre Celestin Munezero, Adegboyega Taofeek Tope, Rasheed Omotayo Adeyemo et al. "Advancing Vaccinology Capacity: Education and Efforts in Vaccine Development and Manufacturing across Africa", Vaccines, 2024)
[Jean Paul Sinumvayo, Pierre Celestin Munezero, Adegboyega Taofeek Tope, Rasheed Omotayo Adeyemo et al. "Advancing Vaccinology Capacity: Education and Efforts in Vaccine Development and Manufacturing across Africa", Vaccines, 2024](#)

< 1% match (Internet from 08-Jul-2024)
<https://univendspace.univen.ac.za/bitstream/handle/11602/2536/Thesis%20-%20Maemu%2c%20e.-.pdf?isAllowed=n&sequence=1>

< 1% match (Internet from 05-Dec-2022)
https://orwh.od.nih.gov/sites/orwh/files/docs/COVID_Digest_508C.pdf

< 1% match (Internet from 22-Jun-2024)
<https://africarxiv.ubuntunet.net/server/api/core/bitstreams/7acb156c-abd6-44cc-903f-1d1234705f3a/content>

< 1% match (Helen Onyeaka, Christian K Anumudu, Zainab T Al-Sharify, Esther Egele-Godswill, Paul Mbaegbu. "COVID-19 pandemic: A review of the global lockdown and its far-reaching effects", Science Progress, 2021)
[Helen Onyeaka, Christian K Anumudu, Zainab T Al-Sharify, Esther Egele-Godswill, Paul Mbaegbu. "COVID-19 pandemic: A review of the global lockdown and its far-reaching effects", Science Progress, 2021](#)

< 1% match (Internet from 05-Apr-2023)
<https://www.springerprofessional.de/en/sketching-out-the-contours/23954816>

< 1% match (student papers from 13-Feb-2023)
[Submitted to University of Technology, Mauritius on 2023-02-13](#)

< 1% match (Vincenzo Salvucci, Finn Tarp. "Assessing the Impact of Covid-19 in Mozambique in 2020", The European Journal of Development Research, 2023)
[Vincenzo Salvucci, Finn Tarp. "Assessing the Impact of Covid-19 in Mozambique in 2020", The European Journal of Development Research, 2023](#)

< 1% match (Ebrahim Endris Mekonnen, Andualem Kassegn Amede. "Food insecurity and unemployment crisis under COVID-19: Evidence from sub-Saharan Africa", Cogent Social Sciences, 2022)
[Ebrahim Endris Mekonnen, Andualem Kassegn Amede. "Food insecurity and unemployment crisis under COVID-19: Evidence from sub-Saharan Africa", Cogent Social Sciences, 2022](#)

< 1% match (publications)
[Evans Osabuohien, Gbadebo Odularu, Daniel Ufua, Romanus Osabohien. "Socioeconomic Shocks and Africa's Development Agenda - Lessons and Policy Directions in a Post-COVID-19 Era", Routledge, 2022](#)

< 1% match (student papers from 14-Aug-2023)
[Submitted to University of Hertfordshire on 2023-08-14](#)

< 1% match (publications)
[Vicki S. Helgeson. "Psychology of Gender - Fifth Edition", Routledge, 2019](#)

< 1% match (Internet from 26-Sep-2022)

< 1% match ("Gender Equality", Springer Science and Business Media LLC, 2021)
["Gender Equality", Springer Science and Business Media LLC, 2021](#)

< 1% match (student papers from 27-Sep-2023)
[Submitted to University of Hull on 2023-09-27](#)

< 1% match (Internet from 25-Sep-2022)
https://www.heros-project.eu/wp-content/uploads/HERoS_D3.4.pdf



20 November 2023

Olamipo Kehinde Oyediran (222027969)
School Of Social Sciences
Howard College Campus

Dear OK Oyediran,

Protocol reference number: HSSREC/00006317/2023

Project title: Gender implication: women and livelihood in post coronavirus-19 in Nigeria.

Degree: PhD

Approval Notification – Expedited Application

This letter serves to notify you that your application received on 27 September 2023 in connection with the above, was reviewed by the Humanities and Social Sciences Research Ethics Committee (HSSREC) and the protocol has been granted **FULL APPROVAL**.

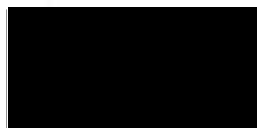
Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

This approval is valid until 20 November 2024.

To ensure uninterrupted approval of this study beyond the approval expiry date, a progress report must be submitted to the Research Office on the appropriate form 2 - 3 months before the expiry date. A close-out report to be submitted when study is finished.

HSSREC is registered with the South African National Health Research Ethics Council (REC-040414-040).

Yours sincerely,



Professor Dipane Hlalele (Chair)

/dd

Humanities and Social Sciences Research Ethics Committee

Postal Address: Private Bag X54001, Durban, 4000, South Africa

Telephone: +27 (0)31 260 8350/4557/3587 **Email:** hssrec@ukzn.ac.za **Website:** <http://research.ukzn.ac.za/Research-Ethics>



EKITI STATE UNIVERSITY, ADO-EKITI
FACULTY OF ARTS
DEPARTMENT OF ENGLISH & LITERARY STUDIES

P.M.B. 5363, Ado-Ekiti,
Ekiti-State, Nigeria.
+234 9124218274

Our Ref: _____

Your Ref: _____

Date: _____

03/09/20

CERTIFICATE OF EDITING

This is to certify that I, Professor Victor Ogbeide, have edited the Thesis titled " Gender Implication : Women and Livelihoods in Post-Covid -19 in Nigeria" by Oyadiran, Kehinde Olamipo. The author has been advised to carefully effect the suggested editorial correction

Thank you

Professor V.O. Ogbeide

victor.ogbeide@eksu.edu.ng