

# Political Economy of COVID-19 and Women in the Informal Sector in Africa: Survey Data Evidence from Nigeria

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## ABSTRACT

*The novel COVID -19 pandemic is a global challenge, yet the effects of the virus are different in every sector of the economy. Economic activities in the informal sector (IFS) of developing countries are highly dynamic but contribute substantially to the general growth of the economy and personal or household income of women. About 90% of women in the IFS of the developing countries are some of the most vulnerable to COVID -19 pandemic. This is because they were forced to choose exposing themselves to the virus and putting food on the table through their daily toils. Due to limited access to essential social services, many of these women engage in small-scale trades in an unhygienic environment. This study examined the extent political economy of COVID-19 has affected women in the IFS the predictors of the level of effect and the possibility of locational difference of the effect. This research utilized Marxian political economy (dialectical materialism) built on a well-structured questionnaire enumeration of women from 357 households in Nsukka Local Government Area of Enugu State, Nigeria. The choice of Nsukka Local Government Area is hinged on the availability of the urban, semi urban and rural communities. The lockdown of the economy was used to capture the political economy of COVID-19. The real limit mean, binary logistic regression and One-Way ANOVA were used to address the objectives of the study. The analyses result showed that the political and economic dynamics of Covid-19 negatively affected these women to a high extent. The variables that determine the level of effect of political economy of Covid-19 on these women were their weekly income and the product they sold. However, the level of effect of the interplay of politics and economy of Covid-19 on women in the informal sector was not significantly different across the urban, semi-urban and rural locations. Based on the results, the study recommend amongst others for the re-jigging of the social provisioning nets by the government to avert the effects of unexpected disruption of economic activities in the future.*

**Keywords:** Political economy, COVID-19, Women, Informal Sector, Developing Country

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## Introduction

The COVID-19 pandemic is an unprecedented global crisis, affecting and effecting human health and economic welfare across businesses, organizations, cities, states and territories around the world. It is first and foremost a health crisis, with governments around the world taking measures to prevent the spread of the virus (International Trade Centre, 2020, n. p.). Yet the pandemic has also resulted in a world-wide economic slowdown, affecting trade, investment, growth, employment etc. As at the time of writing, the figures obtained from the Africa Centre for Disease Control and Prevention-Africa CDC, (2020, n. p.) show that as of 4<sup>th</sup> August 2020, the continent had recorded 968,582 confirmed cases, 629,800 recoveries and 20,623 fatalities. Although the pandemic has affected every corner of the world, the social and economic meltdown occasioned by the pandemic does not affect every sector in the same way. For example, in the agricultural sector a global crash in demand from hotels and restaurants has seen prices of agricultural commodities drop by 20% (Realtime News, 2020, n. p.). In the educational sector, the most significant impact is on the postgraduate research community with research into many non-COVID related topics being placed on hold in the United Kingdom (National Institute for Health Research, 2020, n. p.). Also, in the Pharmaceutical sector, opportunities for companies engaged in vaccine and drug development have simultaneously emerged, with US-based companies including Johnson & Johnson, Vir Biotechnology, Novavax and NanoViricides having announced collaborative plans to develop a viral vaccine (National Institute of Health, 2020, n. p.). This is a case of same virus, different consequences for people in different countries and sectors.

One of the most affected and effected sectors is the IFS. Conceptually, the informal, black, underground, irregular, shadow, subterranean economy according to Udeogu (2016: p.26)

embodies economic activities in all economic sectors that are operated outside the purview of government regulations. Similarly, it is a nomenclatural taxonomy for referring to all economic activities which take place outside the framework of corporate public and organized private sectors collectively called the formal sector. The IFS represent that part of the economy that is not taxed, nor monitored by any form of government. Unlike the formal economy, activities that are engaged in the IFS are not included in the Gross National Product (GNP) and Gross Domestic Product (GDP) of a country (Schneider, 2002, n.p.; De Soto, 1989, p.47; Portes and Sassen-Koob, 1987, p.39). The IFS is characterized by unreported employment, hidden from the state for tax, social security or labour law purposes, but is legal in all other aspects (Williams, 2005, p.23). The uniting factor is that these economic activities in the informal space are not recognized or valued and imperfectly reflected in official government statistics or accounting system. The resultant effect is that players in this sector have been excluded in various government interventionist support programmes over the years. The sector plays a vital role in job creation, poverty reduction, economic growth and exports in various sub regions in Africa.

According to OECD/SWAC (2013, n.d.) the West African economies is dominated by the IFS especially in the development of market-oriented agriculture for food security. The IFS employs about 63% of the urban labour force in developing countries (ILO, 2000, p.97). Female representation in the urban IFS is higher in many countries across the globe especially in developing countries (Tinuke, 2012, p.37). The point made is that IFS is the main source of employment in Western Africa (92.4%) while the informal employment rate by sex (male) is 89.8% while female is 95.0%. If agriculture is excluded, informal employment continues to dominate employment with 87.0% in Western Africa (International Labour Organization, 2018, p.40). Thus, a

significant proportion of African workers are employed in the IFS of different cities in Africa, whose survival depends on daily earnings from outside the home, with these being factors that inevitably necessitate constant and regular movement and interactions (Duerksen, 2020, n. p.).

Prior to COVID-19 pandemic, the IFS is believed to have productively engaged a staggering percentage of the labour force and, thus consistently placed food on the tables of many youths, men and women aged between 18-65years. The activities in the IFS includes the small scale market businesses, battery charger, the tailor/fashion designer, the hairdresser, the retail shop owner, the leather work and footwear person, manufacturing (carpentry, furniture-making, metal work, block making/laying, printing, photograph and so on), services (auto repairs and maintenance, transporters, lately motorcycle 'Okada' riders, etc.) (Okoosi-Simbine, 2015, p.289). Under the COVID-19 pandemic and its associated health and economic implications; businesses have been forced to shut down without alternative plans. How will the majority of African households that are unable to survive without some form of daily trade survive under the COVID-19 lockdown? Ironically, these dominance of IFS in Africa means that economic disaster will deepen the misery of millions who depend on it for daily wages. Among Africa's significant IFS workers are women household traders; who have been particularly vulnerable to the repercussions and internal contradictions of Africa's political economy since independence. Women enterprises in the IFS are particularly at risk, most vulnerable to exploitation, violence, intimidation as they work to cater for their household. However, they make significant contribution to trade in most African countries through their involvement in the production of tradable household goods and services (United Nations Conference on Trade and Development, 2018, n.p.).

Furthermore, with the outbreak of COVID-19 pandemic, women have been limited from engaging in their daily trade and this have impacts on the IFS. The covid-19 crisis in Africa presents challenges for women, who make up 3 out of 4 workers in the IFS, excluding agricultural jobs (Dube and Katende, 2020, n. p.). Thus, the political economy of COVID-19 pandemic especially the lockdown, has considerable economic impact on women traders. For example, the movement restrictions are at a great cost to their families and source of livelihood. According to Akpan (2020, n. p.) movement restrictions that disrupts activities in the markets affect women in a peculiar way. For him, markets are an integral part of any city or urban area in Africa as they provide the space and facilities for trading of different forms of agro- and non-agro merchandise. Markets are usually dominated by women as part of the informal economy. Given the large number of persons who congregate in markets on daily basis to buy or sell merchandise, it became one of the first places to be shut down as government placed restrictions on movement. The shutting down of markets significantly affects the income and livelihood of women who depend on selling in these markets.

The interplay of the political and economic environment of IFS is well established in extant literature (Hatipoglu and Gulenay, 2008; Slavnic, 2010; Tanaka, 2010 and Milner and Rudra, 2015). Political economy provided both the framework and analyses of the dynamism of the emerging capitalist society, and equally explained the uneven distribution of wealth and power by reference to political, economic, and social factors and the complex interactions between them. Political economy basically focused on the linkage network between the economy and the political affairs (Novelli, Higgins, Ugur and Valiente, 2014, n.p.; Okolie, 2015, p.26). It investigates the production relation in their interaction with the productive forces which constitute the most

mobile revolutionary factor in production. The development of production begins with changes in the productive forces, starting with changes in the instruments of production which is subsequently followed by corresponding changes in the sphere of production relations. According to Marx (1859 cited in Adilieje, 2010, p.35) in the social production of their life, men enter into definite relations that are indispensable and independent of their will, relations of production which correspond to a definite stage of development of their material production forces. The sum total of these relations of production constitutes the economic structure of society, the real foundation, on which rises a legal and political superstructure and to which correspond definite forms of social consciousness. The mode of production of material life conditions the social, political and intellectual life process in general.

The COVID-19 pandemic affects the labor market and supply side (as well as demand side) of the African economy which has little or no room for effective fiscal/monetary stimulus. Women traders who cannot access their markets due to mobility restrictions could see their livelihoods collapse as they will be unable to secure the income required to meet their basic needs, particularly in urban and semi-urban areas (OECD, 2020, n.p.). The questions begging for answers are;

To what extent did the political economy of COVID-19 affect women in the IFS?

What are the predictors of the level of effect of the political economy of COVID-19 on women in the IFS?

Is there any location difference on the effect of the political economy of COVID-19 on women in the IFS?

## **Methodology and Data**

This study utilized the Marxist Political Economy theory in carrying out the investigation for the confirmation of the hypotheses posed. Marxist political economy is a theory developed by Karl Marx along with his friend, Friedrich Engels to explain the primacy of material condition and in understanding and appreciating the dynamic interplay between the basis (economy) and the superstructure (politics, religion, culture etc); otherwise between action and survival. Such scholars like Ake (1981, p.1); Nnoli (1981, p.7); Nikitin (1983, p.24), Ogban-Iyam (2005, p.6), among others, have contributed to the development of the theory. Ogban-Iyam's contribution on social production and reproduction of social value constitutes the core of the Marxist political economy. Ogban-Iyam (2005, p. 6) maintains that it is in the struggle for survival and security that human beings find and/or define allies and opponents. It is in the course of the struggle for personal interests that clashes or conflicts of interests occur in a social relationship.

Ake (1981, p.1) emphasized that while it is true that man does not live by bread alone, it is a more fundamental truth that man cannot live without bread. It is in the pursuit of such bread (means of livelihood) that struggle, conflict, violence, social relations of production etc. arise, and these reinforce Marx's conception that 'the history of hitherto existing society is the history of class struggle...' (Marx, 1848, p.5). It means therefore that there is inherent struggle in the society for both survival and security. In this analytic framework, the conflicting economic interests of classes, class fractions and social categories, their interactions as well as their political and ideological expressions; including the primacy of material condition are the central explanatory variables. Summarily, the theory sees man as the measure and creator of his material existence. For instance, man must strive to live, and if he must live, he must eat. And if he must eat, he must

engage himself in productive or economic activities from which he generates his materials of existence.

The justification for the Marxist political economy framework in the analysis of political economy of COVID-19 and women in the IFS finds expressions in man's quest for survival and secured existence amidst the vulnerabilities of global pandemic on health and economy. In the face of determined effort to survive, however, IFS in Africa becomes a goldmine for a greater majority of the unemployed masses especially the women who face formal discriminations, institutional and circumstantial constraints in terms of requisite education, technical skills, sex, capital, and other vagaries and nuances of social life on the basis of which persons are found unfit or incapacitated to be gainfully employed in the formal sector. In Nigeria, prior to Covid-19 pandemic, the leaders live for themselves and care little about the social and economic welfare of the citizenries in the IFS. There was inadequate provision of social amenities needed by the masses and this undermines economic activities in the IFS. Thus, the Nigerian government's Covid-19 induced confinement measures resulted in the loss of family livelihoods, particularly those women in the IFS. This aggravated food and nutrition insecurity, as people were forced to stay at home without provision of social security. The majority of women traders in IFS and their families were left outside the realm of government palliative policy measures given to the poor and vulnerable members of the society.

It logically follows that the outbreak of Covid-19 pandemic and the market closure it engendered manifested in impoverishment, alienation of traders in the IFS from the means of production and undermines per capita income with serious disruptions in family livelihoods. Particularly, the extent of systemic underdevelopment and pre-existing inequalities in Nigeria such as access to water, sanitation, health and hygiene etc. revealed the extent of neglect and support given to women in the IFS, who depend on daily

income to survive and lack access to health insurance, paid leave and functional clinics (Mills, 2015, n.p.; Allen, Parker and Stys, 2019, n.p.; Obiakor, 2020, n.p.). In Africa, nay Nigeria, most governments have not evolved social protection programmes to support informal workers who are most vulnerable to the effects of the pandemic. Rather they focus on providing relief package for the formal sector that employs lesser number of their populations (Dixit, Ogundeji and Onwujekwe, 2020, n.p.; Obiakor, 2020, n.p.). The failure of the Federal and State governments to provide social protection for the informal workers in the midst of Covid-19 pandemic justifies the neglect of the IFS despite their collective organizing by the government. Specifically, this worsened IFS women traders' vulnerability to Covid-19 virus and undermines the state response to the pandemic. It is a fact that African women have high percentage of informal traders even as they continue to lack access to credit, and markets. The theoretical persuasions of Marxist political economy justified women's quest to put food on the table for their households amidst the health consequences of Covid-19 pandemic.

The data for the study was generated through the help of a well-structured questionnaire which was distributed to market women in the 3 major markets in Nsukka local government area to capture the effect of political economy (lockdown) of Covid-19 on them. The selected markets were purposively selected based on ease of getting large number of female traders in the markets as well as the desire of the study to capture urban, semi-urban and rural markets. Precisely, the three selected markets were Ikpa market (daily semi urban market), Ogige market (daily urban markets) and Nkwo Ibagwa market (rural market that opens once every four days). Because of the location of the survey, the questionnaire used was simple and concise with only 20 questions. The study employed 6 research assistants who were tried in the art of data collection during pandemic and they were equipped with the appropriate

preventive materials for the survey. Ideally, 400 respondents were expected at the beginning of the survey, however, after the survey the study only used 357 respondents' validly filled information for analysis. The survey was conducted from 1<sup>st</sup> of July to 1<sup>st</sup> of August, 2020 (after the lockdown).

The elicited information was coded and analyzed using STATA software for data analyses. The method used for the analyses were frequencies and percentages, mean, binary logistic regression, cross-tabulation and One-Way ANOVA analysis. Specifically, the frequencies and percentages were used to analysis the personal information of the respondents. To ascertain the effect of the political economy of Covid-19 on women in the IFS, the study used real limit mean. The choice of the real limit mean was based on the Likert scaled nature of the questions as well as the objective which examined the extent of effect on women in the IFS. The study categorized very low extent (1), low extent (2), high extent (3) and very high extent (4). Therefore, the decision for the mean was 1 to 1.4 as very low extent, 1.5 to 2.4 as low extent, 2.5 to 3.4 as high extent and 3.5 upwards as very high extent.

On the other hand, the binary logistic regression, the study employed the factor analysis and used it to create an index from the questions that captured the effect of the Covid-19 lockdown on market women in the IFS. The created index was categorized as 1 (high effect) and 0 (low effect). This variable became the dependent variable that was used to ascertain the variables that determine the level of effect of the lockdown on these women. The final equation that was used to address the objective was stated below;

$$\text{Logit}(P) = \ln\left[\frac{P}{1-P}\right] = \alpha_0 + \text{location}\beta_1 + \text{age}\beta_2 + \text{mstatus}\beta_3 + \text{education}\beta_4 + \text{ncome}\beta_5 + \text{hhsz}\beta_6 + \text{experience}\beta_7 + \text{trade\_type}\beta_8 - \varepsilon$$

where; location = location of the market, age = age of the respondent, mstatus = marital status of respondent, education = highest completed education of the respondent, income = income of the respondent per week, hhsiz = household size of the respondent, experience = number of years in business and trade type = type of good traded by the respondents.

The cross-tabulation and the One-Way ANOVA analysis were used to ascertain whether differences and significant differences existed between the levels of effect of the Covid-19 lockdown on women in the IFS based on the location of their businesses.

## **Results and Discussions**

### **Tables 1a and 1b Personal information of the respondents**

Tables 1a and 1b showcased the personal information of the respondents. As already explained, only the 357 valid respondents' information were used for the analysis in this study and the result on the tables showed that all the 357 respondents as expected were female. Also, 43.98% of the respondents were in the urban market while 22.13% were in the semi-urban market. The remaining respondents (33.89%) were from the rural market. On the age of the respondents, 10.92% and 28.29% of the respondents were aged 30 years or less and 31 to 40 years respectively. On the other hand, 41.74% and 19.05% of the respondents were aged 41 to 50 years and above 50 years respectively. This implies that most of the respondents were aged 41 years and above. To buttress this the mean age of 42.75 showed that the age is filled with more of people of 40 years and above.

For the marital status of the respondents, the study discovered that 12.04% and 82.35% were single and married respectively. More so, the study discovered that 0.84% and 4.76% of the respondents were divorced/separated and widowed respectively. This depicted

**Table 1a Personal information of the respondents**

Response Options	Frequencies	Percentages	Mean
<b>Location of market</b>			
Urban	157	43.98	
Semi-urban	79	22.13	
Rural	121	33.89	
<b>Sex of the respondents</b>			
Female	357	100.00	
<b>Age group of the respondents</b>			
30 years and below	39	10.92	42.75
31 to 40 years	101	28.29	
41 to 50 years	149	41.74	
Above 50 years	68	19.05	
<b>Marital status of the respondents</b>			
Single	43	12.04	
Married	294	82.35	
Divorced/separated	3	0.84	
Widowed	17	4.76	
<b>Highest completed education of the respondent</b>			
Primary education	24	6.72	
Secondary education	296	82.91	
Tertiary education	37	10.36	
<b>Income group of the respondents</b>			
₦5,000 and below per week	199	55.74	₦6,965.27
Above ₦5,000 but not more than ₦10,000	98	27.45	
Above ₦10,000	60	16.81	

**Source: Authors Field Survey, 2020**

**Table 1b Personal Information of the respondents**

Response Options	Frequencies	Percentages	Mean
<b>Household size group of the respondents</b>			
4 household members and below	148	41.46	5.07
5 to 8 household members	188	52.66	
Above 8 household members	21	5.88	
<b>Years of experience in business</b>			
10 years and below	224	62.75	9.75
11 to 20 years	97	27.17	
Above 20 years	36	10.08	
<b>Type of goods respondents trades</b>			
Food stuffs	68	19.05	
Fruits	69	19.33	
Meat	5	1.40	
Electronics	4	1.12	
Electrical appliances	9	2.52	
Plastics	15	4.20	
Provision store	34	9.52	
Books	13	3.64	
Cooking utensil	25	7.00	
Cosmetics	30	8.40	
Clothing and shoe lines	31	8.68	
Vegetables	54	15.13	

**Source: Authors Field Survey, 2020**

that most of the respondents were married. Furthermore, 6.72%, 82.91% and 10.36% of the respondents have completed their primary education, secondary education and tertiary education respectively. This signifies that most of the respondents have completed at least secondary education. On the weekly income of the respondents, the study discovered that 55.74% of the women earn N5,000 and below per week. Also, the result showed that 27.45% and 16.81% of the sampled women earn above N5,000 but not more than N10,000 and above N10,000 respectively. The result here showed that most of the respondents earn not more than N5,000. However, the mean weekly income of the respondents was N6,965.27 and it depicts that the gap in weekly income was much.

Then again, the result for the household size showed that 41.46% of the respondents have household size of 4 and below household members. Also, 52.66% of the sampled women indicated that they have household size 5 to 8 household members while the remaining 5.88% of the respondents have above 8 household members. The mean household size of 5.07 collaborates the result from the frequencies and percentages which opined that most of the respondents have household members of 5 and above. The result for the years of business experience of the women, the study discovered that 62.75%, 27.17% and 10.08% of the respondents have been in business for 10 years and below, 11 to 20 years and above 20 years respectively. The result here depicts that most of the respondents have not been in business for more than 10 years. The mean business experience results of 9.75 confirmed the result for the percentages which showed the dominance of those who have not been in business for more than 10 years.

Going further, the type of goods traded by the respondents' result showed that 19.05%, 19.33%, 1.40%, 1.12% and 2.52% of the respondents were into food stuff, fruits, meant, electronics and

electrical appliances trading. Conversely, the result showed that 4.20%, 9.52%, 3.64%, 7.00%, 8.40%, 8.68% and 15.13% were into plastics, provision store, books, cooking utensil, cosmetics, clothing and shoe lines and vegetables trading respectively.

Table 2 showed the effect of the political economy (lockdown policy) of Covid-19 on women (traders) in the IFS. The result showed that the lockdown to a low extent decreased their consumption of fresh food (mean = 2.02) and access to proper medication (mean = 2.29) to a low extent. This was because of their mean which fell in between 1.50 to 2.44 which according to the methodology used was classified as low extent. The implication of this is that the political economy of Covid-19 did not affect women traders in the IFS' consumption of fresh food and access to proper medication so much.

**Table 2 Mean, Standard Deviation (SD) and Decision for the Political Economy (Lockdown effect) of Covid-19 on Women in the IFS**

S/N	Questionnaire Items	Mean	SD	Decision
1	Decrease in fresh food consumption	2.02	0.76	Low Extent
2	Decreased income	3.51	0.74	Very High Extent
3	Low patronage from customers	2.75	0.79	High Effect
4	More money spent on transportation	2.92	0.54	High Effect
5	Increased waste record	2.55	0.83	High Effect
6	Creation of opportunity for extortion by law enforcement officers	3.20	0.90	High Effect
7	Unable to use the borrowed loan	2.54	1.15	High Effect
8	Spent more money to buy things	2.59	0.84	High Effect
9	Scarcity of some food stuff	2.57	0.90	High Effect
10	Inability to access proper medication	2.29	0.99	Low Extent
<b>Cluster summary</b>		<b>2.69</b>	<b>0.24</b>	<b>High Extent</b>

**Source: Authors Field Survey, 2020**

On the other hand, the result showed that the lockdown; decreased patronage from their customers (mean = 2.75), spent customer more money on transportation (mean = 2.92), increased recorded waste (mean = 2.55) and spent more to buy things (mean = 2.54) to a high extent. Similarly, the respondents indicated with means of 2.59 and 2.57 that the lockdown made it difficult for them to utilize borrowed loan and they face food stuff scarcity to a high extent respectively. For the creation of opportunity for extortion by law enforcement officers, they indicated with mean of 3.2 that it affected them to a high extent. These were so because the means fell in between 2.5 and 3.44. It therefore signifies that the lockdown affected in a big way their customers' patronage, amount of money spent on transportation, loss as a result of waste, vulnerability to extortion by law enforcement officers, usage of borrowed loan, purchase of goods because of hiked prices and scarcity of food stuff to buy. The result here especially the hike in transportation and scarcity of food collaborates the findings of (Wegerif, 2020, p.2) who submitted that the lockdown worsened the plight of people through increased cost of transportation and increased cost of purchasing food stuffs. In the same way, the result for the increase in price of food stuff was also posited by (Anagah, 2020, p.58) who identified that price of essential food stuffs doubled during the lockdown.

Further, the lockdown to a high extent affected the income of women in the IFS who engage in trading to a very high extent. This is because the mean for the effect the lockdown has on their income of 3.51 fell in between 3.5 to 4 which according to the methodology was categorized as very high extent. The result here implies that the lockdown of the economy affected the income of women in the IFS that engage in buying and selling in a very big way. This result agreed with the findings of (Wegerif, 2020, p.2) that the lockdown drained the income of informal traders.

The result for the cluster mean showed that the mean was 2.69. This indicates that the political economy of Covid-19 (lockdown) affected women in the IFS that engage in buying and selling in a big way (high extent). It therefore informs the choice of high extent in the last row of the table 2.

The result on table 3 highlighted the socioeconomic variables that could determine the probability of the political economy of Covid-19 affecting women in the IFS that engage in buying and selling to a high extent or not. From the result, it could be deduced that the probability  $> \text{Chi}^2$  was 0.00. It depicted that the null hypothesis should be rejected as there was no statistical probability that the null hypothesis occurred. By implication, the result showed that the model is statistically significant.

For the influence of the explanatory variables in predicting whether the effect was high or low, the result showed that trading in urban market compared to either trading in semi-urban or rural markets insignificantly (0.41) reduces the probability of Covid-19 lockdown having high effect on women traders by 0.70. This showed that trading in urban market reduces the chances of the lockdown affecting female traders than trading in semi-urban or rural markets. Also, an increase in age insignificantly (0.73) decreases the probability of the lockdown having high effect or not by 0.98. This showed that as women in the IFS grow older, the lower the chances of the lockdown affecting them. The result here was expected since age implies more experience and probably more finances to avert the effect of the lockdown. On the other hand, this result could be because of having family members who takes care of most of the household expenditures implying that no matter the effect they will not feel it. This means that so many of them especially the elderly ones, utilized the opportunity of the lockdown to rest and spend more time with their families.

Also, being single compared to those that were either married, divorced/separated or widowed insignificantly (0.68) decreases the probability of the lockdown having high effect on women traders in the IFS by 0.78. This means that single people compared to those that were married, divorced/separated or widowed have lower chances of being affected by the lockdown. The result here was expected considering that most single traders cater for themselves only and even when they live in their parents' house and probably have large household, the expenditure is often borne by the household head and the spouse (if both are still alive). On the other hand, Nigeria and most developing nations social structure which informally provided that the male members of the family provided for the family may have played a role in this result.

On the other hand, the higher these women go in their completed education surprisingly increases the probability of the lockdown having high effect on them by 1.40. This result (though not significant since the probability value of 0.71 was higher than the maximum significant value for significance of 0.05) was not expected considering that education was supposed to expose these traders to the proper ways to adopt to adapt with the challenges of the lockdown. However, being aware that thriving in business requires more than education the result should be possible.

Then again, the result for household size showed that having large household size insignificantly (0.74) decreases the probability of the lockdown affecting women in the IFS greatly by 0.95. This showed that having larger household sizes decreases the chances of women traders in the IFS being affected by the lockdown. The result here was not expected as having larger household size creates more room for the lockdown to affect these people since

more money would be required to feed and provide other needs of the family but the result showed otherwise. However, this result could be because they have family members working and as earlier argued, the social structure in many developing countries were the man is expected to provide for the family. This scenario makes whatever effect shocks such as the lockdown could have on these women insignificant.

More so, the more years women put in business insignificantly (0.44) surprisingly increases the probability of the lockdown having high effect on them by (1.04). This implies that the more years women spend in business, the greater the chances of being affected by the lockdown effect. The result here was not expected and the result for age of the respondents which showed that the higher women go in age the lower the probability of being affected highly contends with it. However, the result could be the effect of having more women who have been in business for long time as household heads or as breadwinners of their families. Also, the result could be as a result of having lower household members that were engaged in other occupations especially the civil servants that were receiving their salaries despite not going to work.

Conversely, the result for income showed that the higher the income of these women the lower the effect of the lockdown on them. Precisely, higher income significantly (0.00) decreases the probability of the lockdown affecting these women by 0.99. This result here was expected as higher income provides more backup and savings which could be useful to them when shocks like the lockdown is introduced as it will cushion the effect of the lockdown on their families.

In the same way, the product the women sell (selling foodstuff compared to selling other commodities) significantly (0.04) reduces the chances of being affected by the lockdown by 0.85.

This implies that women who sell foodstuffs compared to those selling other commodities like clothes, plastics, cosmetics among others significantly reduces the probability of the lockdown having high effect on women. The result here was expected considering that the only people permitted to somewhat sell their goods in an arranged environment were those who sell foodstuffs only.

From the discussions, it could be deduced that only two variables were found to significantly predicting whether the lockdown would have high effect on women in the IFS or not. This implies that only two variables were the determinants of whether the political economy of COVID-19 will have high effect or low effect on women traders in the IFS. Therefore, the study submits that the socioeconomic variables that predict whether the political economy of COVID-19 would have high or low effects on women traders in the IFS were their income and type of product they sell.

The cross-tabulation and ANOVA result presented as tables 4a and 4b respectively showed that the lockdown had low effect on 14.01% of women in the urban market while it had high effect on 85.99% of them. Similarly, result showed that the lockdown has low effect on 11.39% women in semi-urban market while it had high effect on 88.61% of them. In the same way, it had low effect on 16.53% of the women in rural market while it had high effect on 83.47% of them. These results showed that not much difference existed in the effect the lockdown has on these women based on the location of their markets. To confirm this, the ANOVA result showed that the between group (difference between urban, semi-urban and rural markets) of 0.23 was by far lower than the difference within each group of 274.14. This depicts that the difference was not significant. Also, the probability value for difference of 0.59 was higher than the maximum probability value for significance of 0.05. This confirms that the difference that exist between the markets on the effect of the lockdown on women

traders in the IFS was not significant.

## Conclusion and Recommendations

The study was able to examine the dynamics of the material conditions of women in IFS and the socio-economic consequences of COVID-19 for their lives and livelihoods. The study reveals that the twin pandemic - health and economic crises affected women traders in Nsukka Local Government Area in particular; and Nigeria's economy and population in general, given its financial and structural weaknesses, fragility, dependent economy and inadequate social security network. The vulnerable victims in the IFS are women and they lack social security in Nigeria. The consequences of COVID-19 widened Nigeria's inequality gap between men and women. These challenges of COVID-19 transcend from the formal sector to the IFS and women traders in Nsukka urban, semi urban and rural communities were affected beyond measures. The women traders were neglected in the provision of palliatives and left to suffer as a result of the COVID-19 pandemic in Nsukka Local Government Area, Enugu State Nigeria.

**Table 4a Frequencies (percentages) for the cross-tabulation of level of effect and location**

Location	Low effect	High effect	Total
Urban market	22 (14.01)	135 (85.99)	157 (100.00)
Semi-urban market	9 (11.39)	70 (88.61)	79 (100.00)
Rural market	20 (16.53)	101 (83.47)	121 (100.00)
Total	51 (14.29)	306 (85.71)	357 (100.00)

Source: AuthorsField Survey, 2020

**Table 4b ANOVA result for the significance of the level of effect based on location**

Groups	Sum of Squares	Df	Mean Square	F	P Value
Between Groups	0.23	1	0.23	0.29	0.59
Within Groups	274.14	355	0.77		
Total	274.37	356			

Source: AuthorsField Survey, 2020

COVID-19 pandemic worsened the inadequate hygienic environment in the IFS especially in some market areas of Nsukka Local Government Area. These are related to poor infrastructure, such as lack of water, sanitation, and shelter. The lack of investment in such facilities is another outcome of the undervaluing of these areas and the women who work and shop in them for their livelihoods. The study submits that Covid-19 pandemic affected women in the IFS to a high extent and the predictors of the level of effect it has on them were their income and the type of product they sell.

In the light of the above, the study made the following recommendations for further comparative research with other areas within Nigeria in particular, and west Africa in general:

1. The result from the analysis showed that women traders in the IFS were deeply affected by the political economy of COVID-19 (lockdown). This calls for a need for re-jigging of the social provisioning nets by the government for women traders in the IFS who must go out daily to make ends meet. The use of selective method in distributing COVID-19 palliatives and other social protections should stop and if at all must continue should prioritize the most vulnerable women who are found in the IFS.
2. Result showed that the predictors of the level of effect of the political economy of COVID-19 were their income and the products they sell. The government should consider the products these people sell especially those that sell perishable goods and provide alternative markets for them at no extra cost to sell their product as the result also showed that these women recorded high degree of product waste. These markets should be in the open and the usual safety protocols must be observed to avoid the

spread of the pandemic.

3. There is need to factor in the IFS in political and economic policies formulation to avert the effects of unexpected disruptions experienced by women in the IFS since they must go out daily to put food on the table for their families. Though there was need for such lockdown law but the expected effect it will have on the vulnerable need to be considered and any such law introduced in the future should consider the potential effect it could have on the poor masses.
4. There is also the need to properly monitor the law enforcement agents who enforce the laws such as the lockdown because of the high rate of corruption which were exhibited by them as the result showed that these women to a high extent were exploited by the law enforcement agents because of their insistence.
5. The government should urgently look into the plight of women that borrowed money for their businesses but could not use it because of the lockdown law but are expected to pay for the loan they borrowed with interest as the result showed. The government need to send circulars to all banks through the central banks requesting they factor in the lockdown months in payment for the loan borrowed by their clients.

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