

Nigeria-WAY Rapid Assessment: Impacts of COVID-19 on Gender Equality and Business

CONTEXT

52
RESPONDENTS

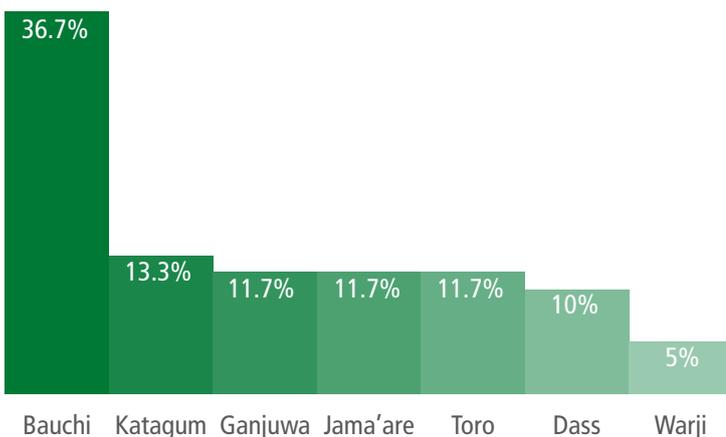
Nigeria has struggled to cope with the effects of COVID-19¹, the impacts of which have severely hindered women’s abilities to buffer the economic and financial shocks resulting from the pandemic.² To better understand how COVID-19 has impacted clients of the Nigeria-WAY (Women and Youth) project living in Bauchi State, the WAY team conducted telephone interviews with 52 randomly sampled clients to gather insight into their well-being, business functioning and financial situation, and the state of gender roles and relations within local communities.

The respondents that were sampled are engaged in a range of project activities including as agricultural processors and small-scale business (**SSB**) owners, Women Sales Agents (**WoSAs**),³ and Savings and Loan Group (**SLG**) members. Two different survey tools were used to ask questions regarding business operations and the state of gender equality, as well as SLG functioning. The small sample size presents a limitation to this study which may affect the generalizable inferences that can be made. Additionally, women may have been inhibited from responding openly to more sensitive questions such as those related to gender-based violence (**GBV**) over the telephone. To try to mitigate any potential risks, these questions were generalized to encourage respondents to reflect on general rather than personal observations of trends within their communities.

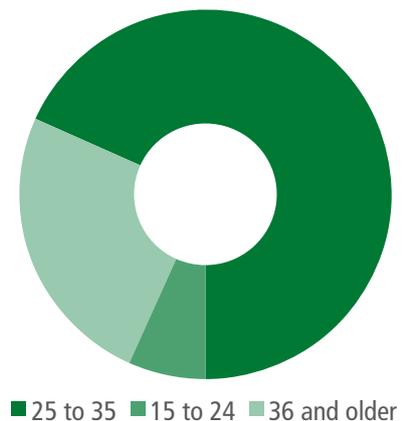
DEMOGRAPHICS & AWARENESS OF COVID-19

The majority of respondents were women, apart from two men respondents. The majority of respondents were in the 25 to 35 age range, and were sampled from the following seven Local Government Authorities (LGAs) in Bauchi State:

DISTRIBUTION BY CLIENTS



AGE RANGE OF CLIENTS



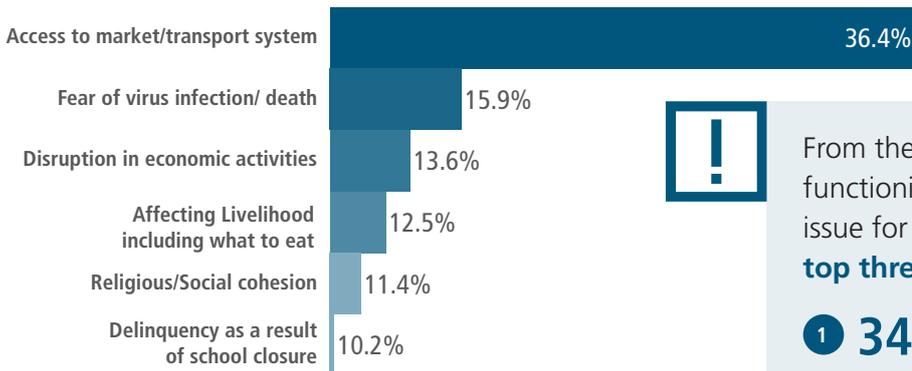
Respondents were asked where they had received their information on COVID-19. Most respondents noted that mass media was a key information source. Nevertheless, 3 in every 10 women interviewed felt they lacked adequate or accurate information about associated health risks, basic prevention, and control measures.

73%
RECEIVED COVID
INFO THROUGH
MASS MEDIA

IMPACT OF COVID-19 ON LIVELIHOODS AND BUSINESS FUNCTIONING

Overall, women respondents revealed that the pandemic and subsequent lockdown raised their levels of stress and anxiety as their business operations were curtailed and regular cash flow interrupted, resulting in decreased purchasing power and demand from customers. Local market access became restricted, and the price of goods and raw materials increased. Meanwhile, women’s mobility and access to social networks became more constrained as schools, churches and mosques closed. WAY clients shared their primary concerns for how COVID-19 has affected their general well-being and livelihoods:

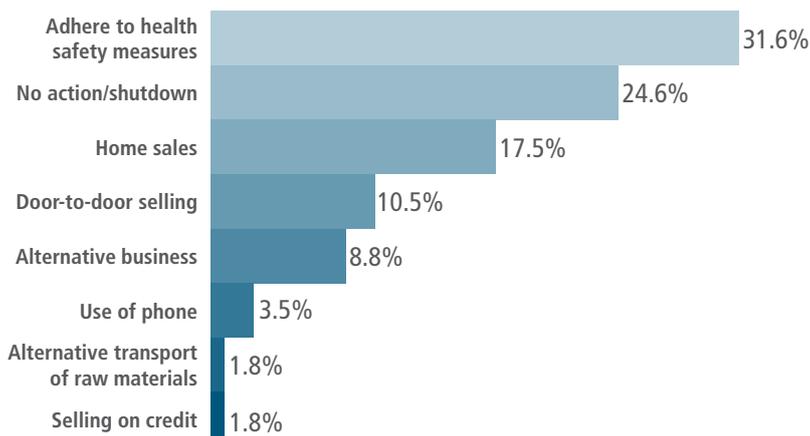
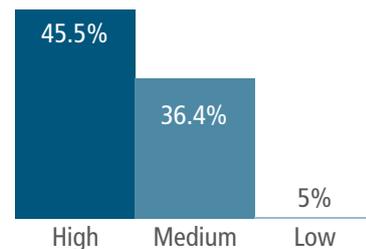
GREATEST CONCERN ABOUT THE CORONA VIRUS PANDEMIC



From the data, it is evident that business functioning and access to markets is a priority issue for many women SSBs, who ranked their **top three** concerns accordingly:

- 1 34.7%** Decline in sales and imminent failure of their business
- 2 30.6%** Supply of raw material which has led to increased production cost
- 3 21.4%** Market access

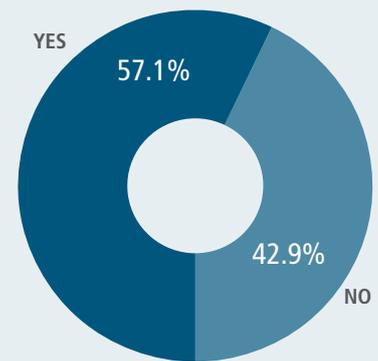
In total, **45.5%** of respondents noted that they anticipated COVID-19 to have a ‘**high**’ degree of impact on their business operations. However, many were also optimistic about the ability to ‘bounce back’ and reestablish their businesses after the pandemic.



During the initial outbreak of the pandemic, while 24.5% of women SSBs were forced to halt their business operations during the lockdown, many were prompted to adapt their business models, including pivoting to approaches such as door-to-door selling which also unfortunately presented a greater risk of contracting the virus:

SINCE THIS COVID-19 CRISIS HAVE YOU GIVEN FINANCIAL SUPPORT/LOAN TO FAMILY AND FRIENDS?

Notably, financial insecurity is a key concern for many respondents with over **50%** reporting their main source of income as coming from their businesses, followed by loans from their respective SLG (**36.8%**). Nearly **1** in every **4** women interviewed expressed doubt in the ability of their businesses and savings to consistently supply much-needed income to their families. Furthermore, **57.1%** of women noted that they would still aid family and friends financially if asked, implying that women are consuming their capital which may impact the sustainability of their businesses in the long-term.

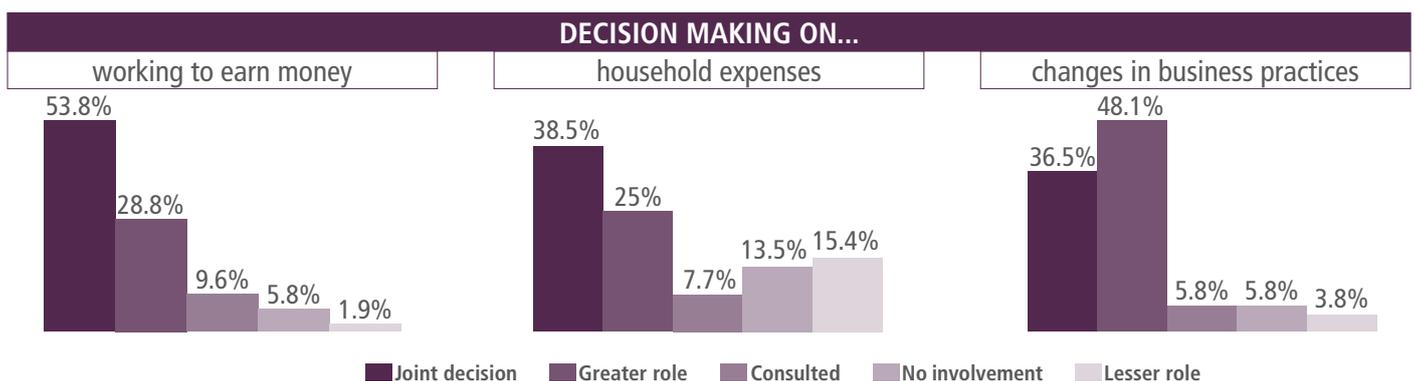


IMPACT OF COVID-19 ON GENDER ROLES AND RELATIONS



Regarding women's time-use and household care work, the closure of schools and daycare facilities in Bauchi disproportionately impacted women as it led to spikes in the need for childcare, limiting women's time for other activities. Women respondents confirmed that indeed, care work tasks had increased, including household chores such as the collection of water and firewood, cleaning, and cooking for their families with a greater number of family members at home.

Nevertheless, some women noted they felt more involved in household decision-making given their active support of their families through the crisis, with **28.8%** playing a greater role in making the decision to work and **25%** playing a greater role in financial decision-making. In both categories, however, women noted that often these decisions are made jointly with their spouses, with **53.5%** making joint decisions on work and **38.5%** making joint decisions on household spending. Women respondents also noted a greater role in decision-making about their own business at **48.1%**, which is not surprising given women's active involvement in buffering the financial impact of the crisis with their business earnings.



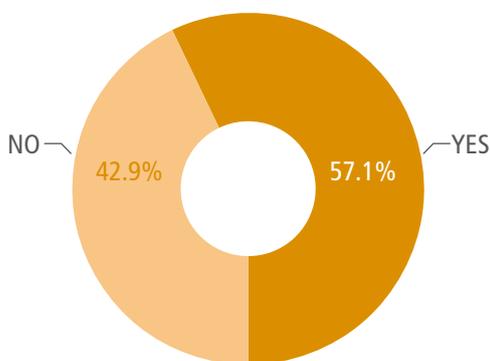
Quarantine and lockdown measures globally have forced families to stay home together. Research has shown that economic and other stresses in these situations have resulted in increased instances of GBV (known as the 'shadow pandemic').⁴ The findings of this study show that nearly **1** in **4** (**23.1%**) women respondents experienced increased domestic violence since the outset of the pandemic due to economic hardships associated with COVID-19 control measures. This may have long-term repercussions on WAY clients' well-being and their ability to engage in and/or lead the recovery of their societies and economy. Furthermore, although this study did not assess the impacts of COVID-19 on girls in Bauchi, it is important to note that the pandemic is presenting a plethora of challenges for girls and young women across Africa including a higher risk of sexual and GBV (SGBV).⁵ The project team is aware of these issues and is considering strategies as part of the *Recommendations* on the following page.

IMPACTS OF COVID-19 ON SLG FUNCTIONING AND MEMBERSHIP

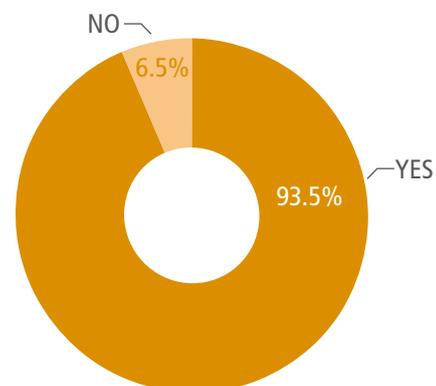


The development of and support to SLGs in the WAY project has been very well-received by women clients and their spouses who see these groups as an opportunity for women to not only gain access to finance, but also to build their social capital, and increase their access to market and other essential business information. Unfortunately, SLG functioning was impacted by the pandemic. **57.1%** of women members interviewed noted that COVID-19 had affected loan repayment as SSBs struggled to remain operational. **41.9%** of women members reported that they have continued with the savings and loan share purchase, but that there is a decline in the overall number of shares purchased. At the time of the study, **40%** of respondents noted that no share purchases had been given out, yet **13.3%** had to members in need.

OUTSTANDING REPAYMENT OF LOANS DURING THIS PERIOD

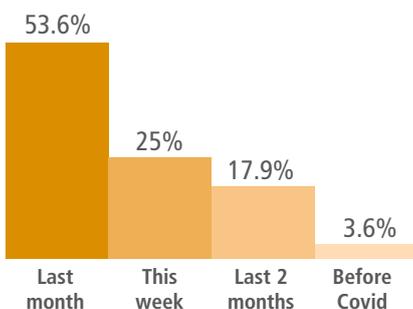


IS YOUR SLG STILL FUNCTIONING DURING THE COVID-19 CRISIS?

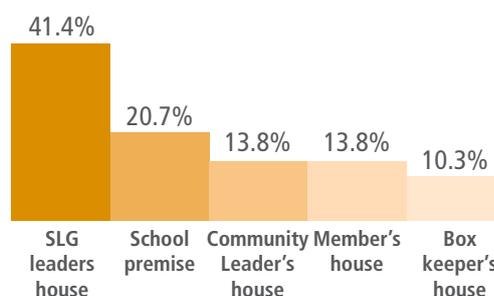


At the time of the study, **93.5%** of members noted that their SLG was still functioning and meetings were occurring, with **53.6%** reporting that a meeting had been held in the last month. Although social distancing measures were in place, many SLGs were still meeting in their respective leaders' homes (**41.4%**), among other locations. Additionally, **79.3%** of members interviewed were optimistic about the future growth of their SLG.

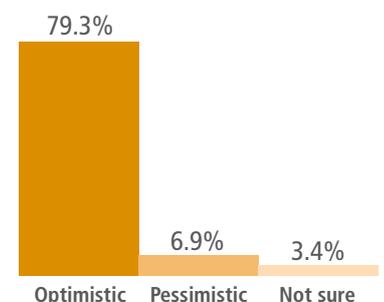
THE LAST TIME SLG MEETING WAS HELD



WHERE ARE SLG MEETINGS HELD DURING PANDEMIC?



PERCEPTION ABOUT THE FUTURE OF SLG



WAY MITIGATING ACTIONS

1 Improve access to resources to address the curtailment of women and girls' rights:



WAY will continue to work through community-based partners such as FOMWAN⁶ to continually assess the impacts of COVID-19 experienced by girls and women, such as increased instances of SGBV and early marriage, and barriers to attending school or accessing sexual and reproductive health services, among other issues. Although this study did not assess all of these areas explicitly, the project team is aware that these challenges could present real risks to WAY clients according to relevant research on the curtailment of women's and girls' rights in the region during the pandemic. WAY will work to equip partners to offer support through project activities such as the Life Skills Program for Girls.

2 Provide resilience-focused training and supports to women small-scale businesses:



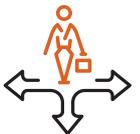
WAY will integrate a resilience focus into future business training provided to women SSBs to enhance their ability to withstand and bounce back from future market shocks. This may include: How to safeguard capital, developing business risk mitigation strategies, awareness of alternative business models, and business literacy and bookkeeping skills. Additionally, the project will consider COVID-19 radio programming targeted to women to provide them with improved access to reliable information.

3 Strengthen market linkages and networks to support women entrepreneurs in crises:



WAY will continue to scale up the WoSA model in the coming year of the project, as WoSAs play a crucial role in linking other women SSBs to the market. This is particularly important during crises where market access becomes more limited and the cost and/or ability to access raw materials and inputs becomes prohibitive for most women SSBs. A strong network of WoSAs also helps to diversify market access for local women providing new avenues and linkages to scale and strengthen their businesses to weather emergency situations.

4 Support women in leadership and decision-making, and generate greater gender awareness:



Through targeted gender activities, such as the employment of the Gender Action Learning System methodology among SLG members and their spouses, as well as community social dialogues on gender issues, the WAY project will continue to generate greater awareness on women and girls' empowerment and gender equality issues. In the coming year, these activities will engage men and traditional leaders more intentionally to garner greater community support to address gender gaps and support women and girls. Dialogue will also mobilize family support for women and women's business activities (e.g. balancing the care workload and decision-making, etc.)



WAY will support the upcoming share-out of SLG funds to their members and will link partnered microfinance institutions (MFIs) to the SLGs to build group resilience to future shocks, and to help with current issues including access to emergency cash grants through the government or other sources, or support regarding loan default. Additionally, SLG members noted an interest in deliberating flexibility in meeting schedules and locations in the future to ensure greater sustainability of their groups. Some members who were interviewed also noted that if a future emergency were to occur, they would consider meeting remotely to decrease risk and improve continuity (e.g. via WhatsApp group meetings).

Endnotes

- 1 <https://www.brookings.edu/blog/future-development/2020/07/02/how-well-has-nigeria-responded-to-covid-19/>
- 2 <https://www.findevgateway.org/blog/2020/07/covid-19-gendered-impacts-livelihoods-africa-new-sex-disaggregated-data-set-ssa.>
- 3 *The Women Sales Agent model is a MEDA intervention whereby local women who are experienced and active within local markets in a given projects are trained and mobilized as sales agents to provide a link between market actors and women agro-producer/processors.*
- 4 <https://www.unwomen.org/en/news/stories/2020/4/statement-ed-phumzile-violence-against-women-during-pandemic.>
- 5 <https://plan-international.org/publications/african-girls-covid-19-pandemic.>
- 6 *The Federation of Muslim Women's Associations in Nigeria*