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Gender Socio-Economic Perspective of the Covid-19 Pandemic in Nigeria

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Abstract:

The global outbreak of the Covid-19 pandemic which emanated from Hubei, China, has hit Nigeria very hard. The adverse impact on the Nation's economy has been exacerbated by the fall in crude oil prices. Women in Nigeria generally lived in poverty even before the advent of the pandemic. The lockdown and isolation enforced by the government since the entry of the Covid-19 pandemic in Nigeria have disengaged some Women and left many of them unemployed, thereby worsening their socio-economic conditions. Women are considered an important factor in socio-economic development in every nation. The objective of engaging them in the economic relief and recovery packages during the Covid-19 pandemic cannot be over-emphasized. Women are the main pillars that can lead to quick intervention in the fight against the pandemic. This paper analyzes how the absence of socio-economic activities has impacted the livelihood and opportunities for women during the pandemic, using secondary data such as journals, newspapers, books, and the internet. The paper underscores that the crisis has largely affected women, as many who are petty traders and entrepreneurs have lost their means of subsistence. Therefore, it concludes that it is imperative for the government to formulate socio-economic policies for women that can create opportunities in all areas of life, during and after the Covid-19 pandemic. This will revamp the economy and fast track recovery from the pandemic and give Nigeria a quick turn around.

Keywords: Covid-19 pandemic, gender, socio-economic, Nigeria

1. Introduction

On February 27, 2020, Nigeria recorded the first case of a strange virus that emanated from Wuhan, China. The disease named novel coronavirus 2019(Covid-19) is known as an infectious disease caused by severe acute respiratory syndrome coronavirus 2. The disease came with rapid disruptions and a sudden halt in human activities. The Covid-19 outbreak has spread across over 100 territories and countries in every continent of the world, snuffing lives out of mankind. Due to the fast spread, the World Health Organisation (WHO) declared it a pandemic to enable governments to take responsibility and respond quickly to the issues it presented. By March 9, 2020, the Presidential Task Force on Covid-19 was established by President Muhammadu Buhari, and headed by the Secretary to the Government of the Federation (SGF), to coordinate and oversee Nigeria's multi-sectoral inter-governmental efforts to contain the spread of the Virus (State House, 2020).

In March 2020, states in Nigeria specifically Abuja, Kaduna, Lagos, and Rivers, initiated partial or full lockdowns in a bid to slow down the spread of the virus. While there are consistent efforts to curb the spread of the virus that is entirely almost propelled by human-to-human contact, at the time of this research, on June 9, 2020, the Nigeria Center for Disease Control (NCDC) has recorded 12,801 confirmed cases, and about 361 deaths (NCDC, 2020). The global death toll of about 400,857 on June 8, 2020 (WHO, 2020), is very alarming but still unfolding, as many families across the world have lost loved ones and their means of subsistence including Nigeria.

Nigeria is a federal constitutional republic comprising 36 states and its Federal Capital Territory, Abuja (Latitude, 2020). Nigeria is in West Africa and shares land borders with the Republic of Benin in the west, Chad and Cameroon in the east, and Niger in the north (Latitude, 2020), and with the GPRS coordinates of 9.0820° N, 8.6753° E in the continent of Africa. As a country in the Gulf of Guinea, Nigeria is richly endowed with natural resources such as tin, iron, ore, coal, limestone, bitumen, lead, and zinc. Nigeria has many wildlife reserves and natural landmarks, with distinguished areas such as the Yankari National Park and the Cross River National Park. The dense rainforest, waterfalls, rare primate habitats, and savanna makes Nigeria a unique and beautiful tourist destination. One of the most recognizable sites is the 725m- tall Zuma Rock, which is captured on the nation's currency as a monolith outside the federal capital of Abuja.

Prior to the outbreak of the Covid-19 pandemic, Nigeria is a country that bustles with full socio-economic activities, within the day and the nights, especially in cities such as Abuja, Lagos, Kano, and Rivers. These socio-economic activities range from buying and selling, monthly traditional meetings, clubbing, wedding /birthday ceremonies, corporate annual general meetings, etc. Today, the scenario is not the same as the entire country has been on lockdown for four months and counting. Besides the tragic health and human effects of the COVID-19 pandemic in Nigeria, the uncontrollable

socio-economic disruptions, and uncertainty that have manifested come at a significant impact on women. Considering that, Nigeria is predominantly an informal sector, characterized by petty trading (buying and selling), and entrepreneurial services, the effect of the Covid-19 pandemic has further worsened the socio-economic conditions in the country. Comprising of a population of about 207 million people, 102 million are females which are 49.4 % of the entire country's population (Countrymeters,2020).

The peculiarity with Nigeria is that over 70% of the workforces are mainly women, who are in the informal sector and rely majorly on daily earnings. This is a significant number to influence and realize socio-economic development in other climes. But the situation is farfetched in Nigeria as many in this range live in poorer conditions, therefore are unable to make any appreciable inputs in areas of socio-economic development. With the lockdown and interstate border closure, impeding easy access to goods and services from sellers to their buyers, who are usually women, and the challenges in logistics, the difficulty to transport or move the farm produce from point of production to point of sale and consumption, has revealed that the lockdown and border closure have greatly caused hardship for women, thereby bringing to a sudden stop the socio-economic activities in Nigeria. The poor women in urban areas, who work as hairdressers, tailors, street traders, food vendors and construction site laborers, amongst others in cities such as Abuja, Lagos, and Rivers, earn their wages daily and live from hand-to-mouth. With no means of earning a living 'remotely' or savings such as their counterparts who work in the formal sector, these women are at the high risk of facing penury as socio-economic activities grind to a halt in Nigeria. For many of them, statements such as lockdown, stock up, stay-at-home, and social distancing by the Presidential Task Force (PTF), are mere words of luxury, without the capacity to put food on the table, or rather like chasing the wind in the field.

In this paper, we shall examine critically the gender socio-economic perspective impact of COVID-19 pandemic in Nigeria and identify the various economic relief and recovery packages (palliatives) by the government to support women in order to alleviate and reduce the untold resultant hardships the pandemic has caused. Furthermore, the paper indicates the lack of urgency by the government to implement appropriate socio-economic stimuli for women to fasten relief and quicken economic recovery. In conclusion, Nigeria should collaborate with the private sector giants and Traditional/Religious leaders to garner resources to procure and distribute more commodity relief and socio-economic recovery packages. Nigeria should put in fiscal policy measures for women, that can support and provide quick socio-economic succour for the most vulnerable women and forestall future shocks in the system. This will boost socio-economic activities during and after the Covid-19 pandemic in Nigeria.

2. The History of the Nigerian Woman

Nigeria is an oil-producing giant with the largest economy in Africa. It has the highest gas reserve in the world and ranks as the 27th largest economy in the world. But the fact that most of her citizens languish in absolute poverty and her potentially productive youths of whom most are graduates have remained unemployed is a serious source of worry and concern to an average Nigeria. The process of transformation in Nigeria is often ridden with a crisis is also another challenge facing the nation. This ranges from years of cultural, social, economic, and political crisis. These have remained a major drawback for the nation's sustainable political-economic development. The role and status of women in Nigeria have increasing evolved to an extent from pre-colonial times to the early 21st century. However, the helpless, oppressed, and marginalized picture of this segment of the population has undermined their proper integration into the country's mainstream affairs, and little recognition has been accorded to the Nigerian women in the numerous integral functions they have performed throughout history.

The pre-colonial era had women play major roles in social and economic activities. There was division of labor along gender lines, and women controlled such occupations as pottery making, food processing, mat weaving, farming, and cooking. In addition, the land was owned communally, and women's access could be through their parents or husbands. Although in a patrilineal system, the man was the head of the household while the woman controlled the labor of younger family members. In trade, women were also central. Among the Tiv people from Benue State (North-Central Nigeria), they were the key figures in long-distance trade, with enormous opportunities for accumulating wealth and acquiring titles. The most successful among them rose to the prestigious chieftaincy title of Kuma ashe U Tiv, a position of great privilege and power.

In politics, women were not as powerless and docile as modern literature portrays them. The family was the basic unit of political organization, and in the common matrifocal setting, the woman was allowed considerable authority over her children, forming a major block with her offspring in the household. Senior women in the household could have a voice on many issues, as power and privileges were also based on gender and age. Due to the intertwined nature of the private and public arenas, the ability of a woman to control people and resources in a household was concurrently an exercise in public power. She could use the control of her children, production of food, the weaving of mats, pottery making to gain respect, power, and influence men. Beyond the level of the household, Women were given titles. The Torkwase u Tiv (Queen mother), a powerful title among the Tiv people, could be bestowed upon the king's mother or a free woman of considerable stature. She presided over meetings, in support of her subordinate titleholders who were also women. In Hausa and Yoruba arrangements, women were Kings or Heroines, as noted with legends such as the Queen Amina of Zaria and Moremi of Ile-Ife, as powerful legendary figures representing the Daura and the Ondo dynasties.

The dawn of the 20th century, however, posed the most serious threat to the privileges and influence of women, when the colonial masters used patriarchy to alter gender relations. As the British colonial administration collaborated with the male chiefs in collecting in governing and tax collection, the position of women chiefs and their importance began to decline. When the increased production of cash crops for exports shifted the economy, the European firms and Nigerian

men dominated the distribution of cocoa, rubber, palm oil, groundnuts (peanuts), and cotton. Thus, women were relegated to the background, forcing them to shift to subsistence crops production. Even the existing land-tenure system that had prevented the alienation of land gave way to the commercialization of land, in favor of those who gained access to money through the sale of cash crops. The advent of the western style of education was also in favor of boys over girls. This further excluded more women from the various new opportunities and occupations that colonialism introduced.

Today, the most potent and powerful agent of change for the modern Nigerian woman is Nigeria's formal education system. This has supported many women to emerge on the scene of events. They are educated, confident, intelligent, and have been trusted with many leading roles, responsibilities, and occupations, which they handled successfully. Examples of these women are Dr. Ngozi Okonjo-Iweala -an economist and international development expert. Dr. Obiageli Ezekwesili -a Chartered Accountant and former vice president of the World Bank. Dr. Amina Jane Mohammed- a diplomat and politician, who is currently the fifth Deputy Secretary-General of the United Nations, and Mrs. Margaret Icheen who in the year 2000, emerged as the first female speaker of the Benue State House of Assembly, Nigeria and first in entire Africa. These women and many others presently challenge the many aspects of patriarchy and responsibility to bestow on their male counterparts. Women are gradually organizing to ensure that the political arena expands sufficiently to accommodate them. As can be observed in 2019, with Dr. Obiageli Ezekwesili as she became a Presidential candidate for the Allied Congress Party of Nigeria.

3. The Role of Women during the Covid-19 Pandemic

Women in Nigeria have played vital roles in the fight against the Covid-19 pandemic. These roles have generally been recorded in different facets of life. They account for the largest percentage of caregivers in the health sector and homes. During the lockdown, women have been nursing and caring for their children with other ailments in their homes, since the hospitals are no longer safe due to the Covid-19 pandemic. From observation, a sizeable number of women go out of the way, some with their infants and little babies strapped on their backs to places where the palliatives or relief materials are been shared by charitable organizations and government. Their main objective is to first get food for their children. Some of the male partners remain at home but will eat out of the food the woman has queued all day for. Some poor women in urban centers sneak out of their homes in order to earn a living even against the instructions of government curfews and against their well-being during the pandemic.

Many women who are pregnant especially in the rural areas had to birth their children through the help of other women within the community who have little or no knowledge about maternal health care. They engage in midwifery (birth deliveries) activities on an almost daily basis, as the primary healthcare centers around them are ill-equipped and non-functional, and the lockdown has prevented the movement from the rural to urban areas where they can find better-equipped hospitals. The entrepreneurial skills of the informal sector Nigerian women have been harnessed and brought to the fore for the greater benefit of the country. At the time of this study, many women at their own cost, have engaged in the production of alcohol-based hand sanitizers and face masks in large quantities during the lockdown and the Covid-19 pandemic, thereby saving the government the huge cost of importing hand sanitizers and face masks from foreign countries. Some women have cooked food and sold to front liners in their communities. Others go out to sell water to enable other women and their households to maintain good sanitation and hygiene during the difficult period of the disease.

Similarly, as schools in Nigeria are all shut down as a result of the lockdown and pandemic, women are the ones tending to their children, spouses, and age parents at home. Even those who can afford online schooling and have enrolled their children or wards, women have become the 'Supervisors' for the e-learning processes in many homes. As soon as the government announced the relaxation of the restrictions and began gradual re-opening of markets, the Nigerian women storm the market places in order to open their shops to sell their commodities so they can keep their families and households safe from the Covid-19 pandemic. The women in the rural areas who are predominantly farmers are also not left out as they trooped out in their numbers to farm and feed their families and in general the entire country. This farm produce is transported to the urban areas to feed the huge population. This has gone a long way to cushion the effect of the pandemic and prevent Nigeria from suffering food insecurity. These actions and many more are indeed obvious depictions of the major roles the Nigerian women have played in the period of the pandemic.

4. The Socio-Economic Impact of Covid-19 on Women In Nigeria

The tumultuous nature of the COVID-19 pandemic has spread across the country cutting through every fabric of human existence. However, in Nigeria women are more impacted by the pandemic, combined with the fact that Nigeria operates a zero social welfare system. The peculiarity in Nigeria is such that, over 70 percent of women dominate the informal sector workforce. Some are hairdressers, nannies, janitors, street hawkers or vendors, tailors, who rely on daily earnings. With the lockdown, this has been cut-off for about four months and counting, thereby enhancing the vulnerability of the pandemic with no financial cushioning effect. The untold lockdown adversities have forced many women to go all out in search of ways to improve the discomfort caused by a lack of electricity. They buy about 400 liters of premium motor spirit (PMS), popularly known as petrol and 200 liters of diesel daily as the last resort to the generation of their own power to enable the smooth operations of their entrepreneurial businesses from home and also to keep their households from the dangers of the pandemic.

On the same note, women working in the formal sector (corporate world), are required to work online from home without the essential gadgets nor electricity to perform the assigned tasks. This has affected their delivery timelines to their organizations, leading to termination and unemployment. Another serious effect during the lockdown is the rapid

increase in Sexual and Gender-Based Violence (SGBV), as women, young girls, and children are trapped with their perpetrators. The Covid-19 pandemic has adversely affected prostitution, and sadly, some vulnerable women and children are being replaced for some heinous acts. The recorded cases of rape in the country have largely increased, as young women are brutally raped and killed in the process. Women have fallen victims to the security agencies, who arrest, harass, and mal-handle them for violating lockdown restrictions, whereas many of them have no homes/shelters to lockdown in. This is a clear abuse of their human rights, as the government is responsible for the socio-economic wellbeing of its citizens, therefore, ought to have provided these homes/shelters beforehand to avoid conflict with security operatives in Nigeria.

Women with disabilities are not left out during the Covid-19 pandemic. They are particularly vulnerable in times like this. According to Lois Auta-Udonkanta the Chairperson/CEO, of the Network of Disabled Women, the pandemic affects the disabled women in triple ways; first, as a woman, secondly as a woman with a disability and lastly the barriers that prevent them from being productive and independent (Guardian Newspaper, 2020). She stated these barriers include, the inability to access good facilities of healthcare, employment, information, education, infrastructure, transport, and many more. Studies reveal that women with disabilities constitute the poorest of the poor in Nigeria. They have remained the most excluded and discriminated, forcing them to depend on other women (caregivers) to feed and perform other duties and activities such as bathing, dressing up, and move from point A to point B. They stand a high chance of contracting the Covid-19 disease compared to others as the pandemic soars in Nigeria. In addition, the women in rural areas and at the grassroots are inadequately protected in the lockdown. Their voices cannot be heard, and they lack access to the palliative and support that is essential at the time of the pandemic.

The lack of communication and transportation network has impeded the free flow of information and the movement of their farm produce to the consumers in the urban cities. Although in the rural areas, women in the informal sector will fare better than those in the urban areas. They will equally feel the pinch of the lockdown, but those in the rural communities can still go to their farms, however on the extreme, they may not be able to buy or sell their farm produce, and trade by barter may set in unconsciously. The state of mental health, sanity, and life of the women is to be considered closely, the lockdown has ignited undue pressure on the women. That lack of accommodation or housing in Nigeria is a great disservice to many households. In some scenarios, a woman who has a family of ten children in lockdown in one room for months, hence enduring the violent relationships and situations encountered in the home. This must take a heavy toll on women, as they have been locked down with the abuser husband with limited choices.

High maternal mortality has been recorded during the Covid-19 pandemic. The inequality driven by limited or lack of access to good healthcare system required during birth complications and specialized care is a key factor. Nigeria has one of the worst ratios for maternal mortality in the world. Many women have died having children during the pandemic. The total disregard for women reproducing lives, especially in rural areas, simply because they cannot afford to pay for services is negligent on the part of the government. Another contentious issue is the 'Infectious Diseases Control Bill 2020', legislation by the National Assembly (NASS), which seeks the prohibition or restriction of meetings, gatherings, and public entertainments as well as control of occupation, trade or businesses (Business Day, 2020). This Bill has no consideration for the Nigerian women, as about 80% of women in Nigeria engage in petty trading (Buying and selling), they stand to be heavily impacted as their livelihood depends on the majority of the activities sought to be proscribed by the 'Infectious Diseases Control Bill 2020'. Indeed, the overall socio-economic wellbeing and security of the citizens is the responsibility of the government. The provision and inclusion for all its citizens, both strong and vulnerable cannot be over-emphasized.

5. The Nigerian Government Economic Relief/ Recovery Packages

The uncertainty of the Covid-19 pandemic around the world and the change in the way of life has awakened the governments including Nigeria to the responsibility to safeguard the wellbeing of their citizens. A lot of businesses, Micro, Small and Medium Enterprises (MSMEs) and start-ups, have experienced low patronage as the expenditures of customers have greatly dropped. With the large decline in socio-economic activities, and continuous rise in deaths and confirmed Covid-19 cases in Nigeria, the government has initiated measures to cushion the impact of the pandemic on the population and to also reduce the degree of spillover. Many organizations such as the World Customs Organisation and about 32 territories and countries have adopted immediate and stringent export restrictions on critical supplies and drugs for the medical sector meant to respond especially to the COVID-19 (CBN, 2020).

5.1. Economic Support/ Relief by Central Bank of Nigeria

The COVID-19 pandemic comes with many uncertainties for start-ups and MSMEs in Nigeria. Many businesses are experiencing low patronage as customer spending has dropped off recently. As such the impact is more acute. The fund will serve as an incentive to support households and micro, small and medium enterprises (MSMEs) whose activities are affected by the coronavirus pandemic. The fund has a strong focus on businesses in the hospitality industry, Airline service providers, Health, Manufacturing/value addition, trading as well as other businesses with evidence of operations effected by the COVID-19 pandemic. Interested MSMEs and businesses are to submit their applications for the loan to NMFB with clear evidence of the impact of the pandemic on their business (Technext, 2020). For others looking to take the opportunity from the pandemic, they are to provide clear evidence of the opportunity too. The Federal government, through the Central Bank of Nigeria have set up funds to intervene and mitigate against the impact of the Covid-19 pandemic on businesses. The sum of N50 billion Targeted Credit Facility (TCF) will finance the Micro, Small and Medium Enterprises Development Fund and will be managed by NIRSAL Microfinance Bank (NMFB).

However, collaterals including moveable asset (s) duly registered on the National Collateral Registry (NCR), shall be presented with the application for eligibility to the funds. Other requirements are the simple deposit of title documents, in a perfect condition; Irrevocable of proceeds domiciliation; Personal Guarantee of the promoter of the business and two acceptable Guarantor; Life insurance of the Key Man, with NMFB, noted as the First Loss Payee; Comprehensive insurance over the asset. The review of the application by the NFMB after submission of documents will determine the approval of the loan, which will be passed to the CBN for final ratification. Once the loan is granted, the NFMB will disburse the loans to the businesses. The disbursement of these loans is based on the operations of the business, the flow of cash, and the size of the industry or segment of the beneficiary. But there is an N25 million maximum cap for SMEs. The loan attracts an interest rate of 5% per annum, payable up to February 28, 2021, after which there shall be an interest charge of 9% per annum.

This loan has no option of a rollover, but one-year payback, for those who want to latch on to the opportunities COVID-19 pandemic, has created, and three years payback with a moratorium of one year for those looking for long-term loans. At the time of this research, the NFMB had announced the receipts of over 80,000 applications from businesses interested in the CBN loan. The COVID- 19 pandemic economic recovery loan will be available until December 31, 2024. Furthermore, in order to reduce the economic hardships by the Covid-19 pandemic on the average citizen, the government has suspended its initial planned increase in electricity tariffs on April 1, 2020. The government has also reduced the price of Premium Motor Spirit (PMS), from N125.00 to N123.50 per liter to accommodate the trend and decline of global crude oil prices (KPMG, May 14, 2020).

5.2. Economic Support/Relief by the Private Sector

The Nigerian private sector championed the fight against the COVID-19 pandemic in the country. On March 27, 2020, through the leadership of the Central Bank of Nigeria, the Access Bank, The Aliko Dangote Foundation, the Private Sector Coalition Against COVID-19 (CACOVID), was created to aid the mobilization of the resources from the private sector to support the government's response to the pandemic. The CACOVID objective is also to coordinate leadership training, create public awareness for the prevention of COVID-19 disease, and provide direct support to strengthen the capacity of healthcare sectors to respond to the pandemic. Today, CACOVID have raised the sum of NGN 26 billion (USD 72 billion), of which about 22% of its NGN 120 billion targets, are from organizations such as the GTBank, BA, IHS, MTN Nigeria, the African Finance Corporation, Lafarge Africa, Access Bank, the Dangote Group and the Nigerian National Petroleum Corporation.

5.3. Economic Support/ Relief by International Organizations

According to the US Embassy in Nigeria, they are leading the world's humanitarian and health response to the COVID-19 pandemic even while they battle the virus at home. The Embassy has earmarked nearly \$18 million to assist in rapid public health information campaigns and communication, prevention of infection in health care facilities, water, and sanitation, coordination of internally displaced persons (IDPs) and refugees and their host communities. The U.S. Ambassador, Mary Beth Leonard, stated, 'Our assistance is rolling out gradually as we reconfigure priorities in response to the evolving situation' (US Embassy,2020). The U.S. Agency for International Development (USAID) has supported the Nigerian government with the pledged of \$6.7 million to provide critical information about how to prevent the contraction of the COVID-19 to more than a million of its citizens a daily.

The USAID has supported Nigeria's Center for Disease Control(NCDC) to send out 1million SMS messages daily to Nigerians, through a teamed up with communications giant Airtel to deploy both Interactive Voice Response (IVR), and a door-to-door campaign to distribute posters, handbills, and stickers to households and in the community beyond family visits in the North East region to prevent outbreaks in the country's most vulnerable areas along with a host of other activities in urgent development. This includes monitoring in partnership with the state Ministry of Health. The assistance joins more than \$8.1 billion in total assistance for Nigeria over the past 20 years, including more than \$5.2 billion in U.S. health assistance alone (USAID,2020). The historic intervention has come at the best possible time, 'Awareness creation is the only effective tool to fight the spread of COVID-19.' Under a pair of grants from USAID's Office of Transition Initiatives (OTI) through the Nigeria Lake Chad Basin program, the training provides participants the fundamentals of international best practices to prevent the spread of COVID-19 such as social distancing protocols (USAID,2020).

5.4. Economic Recovery Support/ Relief by the International Monetary Fund (IMF)

The International Monetary Fund (IMF), in support of the Nigerian government to tackle the Covid-19 disease, has approved the Rapid Financing Instrument (RFI) of about US\$3.4 billion. This is equivalent to 100 percent of Nigeria's quota, as an emergency COVID-19 economic relief (IMF, 2020). The economic relief finance package is to assist to limit the fall in foreign reserves and support the healthcare sector and protect businesses and jobs from the sudden shock of the COVID-19 pandemic. Payable in five (%) years, the RFI is a loan that will commence in the third year, with an interest rate of 1 percent per annum, which is about one-tenth of the current risk premium on Nigeria's sovereign bond (IMF, 2020). The emergency loan has no ex-post conditionality, but it is compared with other IMF's standard financial package, as a member requesting the assistance of the RFI is required to cooperate with the IMF to solve its balance of payments difficulties, and to describe the general economic policies that it proposes to follow (IMF, 2020). Although meant to alleviate the sufferings of Nigerians in an emergency scenario, the conditions stipulated by the IMF to access and repay these funds is too stringent for a country that is trying to absorb and recover from the twin shocks of the global fall in crude oil prices and the Covid-19 pandemic.

5.5. Economic Recovery Support/ Relief by Africa Development Bank (AFDB)

The African Development Bank through its Board of Directors has approved a sum of \$288.5 million loans to help Nigeria tackle the COVID-19 pandemic and mitigate its impact on people and businesses. The loan is to bolster the government's plans to improve surveillance and response to COVID-19 emergencies, by easing the impact on workers and businesses and to strengthen the social protection system (AFDB,2020). Nigeria, Africa's most populous nation and the continent's largest oil producer are facing twin crises – a health epidemic caused by COVID-19, and an economic crunch largely occasioned by a global oil price plunge. As of June 5, 2020, the country reported 11,516 coronavirus cases, 3,535 recoveries, and 323 deaths (AFDB,2020). As 40.1% of Nigerians live below the poverty line of \$1.90 per day, there the concern that the fall in income of households during the Covid-19 pandemic will result in the deterioration of wealth for both the workers in the formal and informal sectors. Hence, the AFDB loan is the initial response to help mitigate the slump in oil prices and its impact on the Nigerian economy.

Prior to the COVID-19 outbreak, Nigeria's economy was projected to grow by 2.9% of GDP in 2020 and further expand by 3.3% in 2021 (pmnewsnigeria).

But with the advent of the pandemic and the slump in crude prices, the economy is expected to shrink by between 4.4% under a conservative baseline scenario, and 7.2% should the pandemic persist to end-2020 (thenationonline, 2020). Therefore, the loan is to ensure that the fiscal position and the economy are sufficiently supported to weather the COVID-19 shocks, by limiting its potential adverse impact on livelihoods and the economy more generally (Faal,2020). The AFDB's intervention facility is to align with its COVID-19 Response Facility (CRF); which is a Ten-Year Strategy (2013-2022); and High 5 priorities, specially designated to improve the standard of life for Africans. It is also consistent with the second strategic pillar of the recently approved Bank's Country Strategy Paper 2020-2024 for Nigeria (AFDB, 2020).

Beyond Nigeria's immediate economic recovery needs, the AFDB and other development partners, have engaged the government on its proposals for medium-term structural reforms to enable diversification and enhance domestic revenues away from the oil sector. To monitor the facility for transparency and accountability, the AFDB has instituted strong fiduciary measures on the use of COVID-19 funds and will sustain dialogue, with the Office of the Auditor-General and other related offices in Nigeria, to ensure adherence to the guiding rules and regulations. Various loans and facilities abound, it is debated that the AFDB has the best economic incentive, and claimed to be the highest in the world, for the Covid-19 pandemic recovery for Nigeria. Nevertheless, many women have argued and raised puzzling questions regarding the conditions required for the grant of loans and economic support and relief packages (palliatives) especially from the Central Bank of Nigeria.

The requirements are too rigid for vulnerable women who are predominantly petty traders (buying and selling) and farmers. There is hunger in the land, how can a woman who roast plantain and corn on the street have assets to present for an economic relief loan. Others are of the view that economic relief packages or palliatives must not always be monetary form, that businesses pay to house and market shop rent, as such, the government can waive these to accommodate and enable women get back on board their businesses and safeguard their families from eviction from the Landlords or house owners. The Federal Executive Council (FEC), has approved a Covid-19 pandemic job creation, but it not certain how many of these jobs specifically accrue to the women in Nigeria. Studies show that democracies might be among the worst performers in the COVID-19 pandemic, but they are certainly also among the best, especially when they are led not by populist leaders, but by those who can draw on a high level of public trust. For instance, Finland, Germany, New Zealand, Norway, South Korea, and Taiwan are best cases on the leadership against the Covid-19 pandemic- of which five of the above-mentioned countries are led by women, whose style of leadership tends to be inclusive rather than top-down approach such as Nigeria.

6. Involving Women in the Fight against Covid-19 Pandemic

Women are the socio-economic life wire of any society. They bear children and nurture them into forming what is called a society or country. It is very unlikely to achieve the desired results if the general responsibility of the wellbeing of women is deliberated upon by men. Involving women in the processes and the distribution of palliatives' during the Covid-19 pandemic will add value to the entire procedure, as Nigeria continues to battle the rapid spread of the Covid-19 disease. But, the absence of the Minister of Women Affairs as a representative, and the constitution of 50% of women in the Presidential Task Force (PTF) on the Covid-19 pandemic, and more women to work in the Nigeria Center for Disease Control, have shown the absence of women and their voices in the whole process. This current situation is a manifestation of the extremely low and poor representation of women in socio-economic and governance affairs in Nigeria. The pandemic has exposed the need to involve women in these processes. Sadly, it has reiterated one of the many consequences of unequal power relations and patriarchy, which leads to increased violence against women who are trapped in households during the lockdown.

Information and communication during the Covid-19 pandemic are significant. The government should engage women in the rural communities who congregate often for village meetings to help disseminate information or messages in various languages about the Covid-19 disease across the 774 local government areas. This will enable people at the grassroots to easily understand the seriousness of the Covid-19 disease and work together to prevent a continuous spread. As Nigeria do not operate a workable and standard social welfare system, the disbursements of the palliatives should be done by women leaders at various levels of the society. For instance, at the churches, village meetings, markets meetings, etc. leaders of these segment of the society can ensure effective, maximum and equal distribution to benefit the most vulnerable, instead of allocating scarce and limited resources to be shared between the expenditures on medical supplies,

provisions, and the protection frontline workers. These palliatives end up diverted to other areas, making the most vulnerable casualties of both the Covid-19 disease and hunger.

Furthermore, the Federal government cannot be the one doing the identification and distribution of palliatives materials. This should be left to local governments which are closest to the people. They should have names by households and clans and can also use political wards, polling units to reach the people, including the most vulnerable and hard to reach persons and hard to reach places. In fact, effective collaboration and cooperation with traditional and religious leaders can assist in getting down to the minutest details of persons and families in need or at risks of contracting and dying from the virus (Ezeilo, 2020). Abiding by the guidelines and restrictions by the Presidential task force and the various agencies is not easy. The participation of more women can bring about a mix of both genders' expertise for and inclusive better outcomes. The Involvement of women to fight against the Covid-19 pandemic in Nigeria will give it an ultimately effective and efficient workforce and a gender-responsive perspective.

At the national level, women's involvement will add value to the distribution of palliatives because women connect at different levels of the community as members of various associations, religions, and age groups. This is where both federal Ministries of Humanitarian and Women affairs must work together (Okewale-Sonaiya, 2020). The Federal Ministry of Women Affairs has the data of various women groups in Nigeria, which will come in handy for palliative disbursements. Also, women account for the largest percentage of caregivers in the country in the health sector, their involvement on other fronts such as the national and state planning level will ensure a holistic, prudent, and gender-sensitive approach to how resources are managed (Okewale-Sonaiya, 2020). Most women work in the informal sectors and earn daily wages, the government should target them deliberately in the distribution of palliatives. Most of the women rarely own bank accounts, the government requirements to own an account before access and benefit from these economic recovery or relief/ palliatives is a challenging task as some of them are indisposed due to health conditions such as pregnancy, childbirth, nursing and childcare during the lockdown.

If the women in Nigeria are well equipped with the knowledge about the Covid-19 pandemic and understand the necessary precautions to indulge in, they will operate from an informed stand and in turn educate their families and the small communities they live in. Responsibilities such as ensuring the children and some adults (the aged), use of the facemask, wash their hands with soap or alcohol-based detergents, and hand sanitizers in public will limit the risk of the disease spread. Thus, having more women at the core of planning and implementation will bring a gender approach which is called good governance.

7. Findings

The Nigerian government have recorded its first case of the Covid-19 disease that emerged from Wuhan, China. The disease named novel coronavirus 2019(Covid-19) is as an infectious disease caused by severe acute respiratory syndrome coronavirus 2. The Covid-19 pandemic has presented Nigeria with a lifetime opportunity to reverse the damage caused by society, such as the slowdown of activities and motions that led to socio-economic system decay. The Covid-19 pandemic has made many countries to think more nationalistic in approach. Nigeria should diversify its economy to become a self-sufficient economy. The stringent requirements to access the government economic relief and recovery are unachievable by the vulnerable women in Nigeria. The lockdown has witnessed an increase in sexual and gender-based violence (SGBV).

The involvement of more women at the core of planning and implementation will give a gender approach and inclusiveness, which is called good governance. Trusted and committed leadership is important in the fight against the pandemic as can be observed with countries such as Germany, Taiwan, Finland, Norway, New Zealand, and South Korea. The Cold war was different from the Covid-19 pandemic because in the former, countries were not connected, but in the latter they are, so they have to collaborate on issues of vaccines and health care supplies to effectively tackle the challenges of global diseases that are ravaging citizens lives across the continents.

8. Conclusion

On February 27, 2020, Nigeria announced the first case of a strange virus that emanated from Wuhan, China. The disease named novel coronavirus 2019(Covid-19) is known as an infectious disease caused by severe acute respiratory syndrome coronavirus 2. This disease has caused global disruptions leading to isolation, lockdown, and shutdown of socio-economic activities in Nigeria. The Presidential Task Force (PTF-COVID-19) on the Covid-19 and the Nigeria Center for Disease Control (NCDC), under the supervision of the Federal Ministry of Health, have been set to plan and implement guidelines on ways to curtail the virus from spreading. The Nigeria government, the private sector coalition (CACOVID), the international organizations have supported the Nigerian government to cushion the impact the pandemic has on the economy, through huge economic relief and recovery packages to boost socio-economic activities and revamp the system.

But, the outcry from the Nigerian women, for non-inclusion in the processes of the Covid-19 pandemic, economic relief, and recovery packages has gained momentum, giving it domestic and international attention. What is more devastating is the fact that the socio-economic pains that accompanied the Covid-19 pandemic might not pass away soon as envisaged. It is argued that the consequences of the Covid-19 pandemic, may last beyond the end of the year 2020. The United Nations Trade and Development Agency (UNCTAD) put the cost of the outbreak at about US\$2 trillion in 2020. The Nigerian government and the private sector giants and economic experts have taken refuge in the forecast that the impact may be huge but short-lived and socio-economic activities would return to normal if the pandemic is well handled. However, the Nigerian government and policymakers must do the needful, to provide the necessary policies, incentives, and infrastructures such as finance, electricity to support petty traders, unemployed women to revive their businesses,

standard healthcare facilities across the country for equal healthcare services to both women in urban and rural areas. Adequate shelters or housing facilities were provided to each woman and their families to quarantine and lockdown while nursing those contracted with the Covid-19 disease and other ailments, and to prevent women from sexual gender-based violence and human rights violation from security agencies in the country.

Likewise, a post Covid-19 'Brain Trust' comprising of 80% women should be constituted, exclusive of the governors and legislators who already have jobs, but Nigerian women, including those in the diaspora, who are committed to accountability, transparency, and good governance to pilot the socio-economic affairs of women in Nigeria. The consequences of the COVID-19 pandemic have further offered the Nigerian government and its policymakers and economic managers that, monolithic over-reliance on crude oil is failing. The Nigerian government must essentially lead the priorities to drive for economic diversification to alternative sectors such as solid minerals, agriculture, manufacturing, and services sectors. It is the most practicable way to saddle through the present socio-economic instabilities and uncertainties. Finally, there is no doubt that women are great leaders. If included in the policy and the affairs of governance, the socio-economic development of Nigeria will improve at a 90% growth rate within 10 years, as compared to the inclusive women leadership (Presidents) approach of Germany, Finland, Norway, New Zealand, and Taiwan. For these reasons, it is imperative for the government to create gender equality policies that include more women in socio-economic opportunities, responsibilities, and rights in all areas of life, during and after the Covid-19 pandemic. This will boost socio-economic activities and fast track recovery from the pandemic and a quick turn around for Nigeria.

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