

Balancing Survival and Business: Women's Struggles and Strategies in Fako Division's Informal Sector During Crisis

 Hilary Ewang Ngide¹

 Ngeh Laura Senke*²

 Ngala Bryan Sama³

How to cite this article:

Ngide, H. E., Senke, N. L., & Sama, N. B. (2025). Balancing survival and business: Women's struggles and strategies in Fako division's informal sector during crisis. *Journal of Excellence in Social Sciences*, 4(1), 01–11.

Received: 15 November 2024 /Accepted: 7 December 2024 /Published online: 3 January 2025

Abstract

This study investigates the impact of the COVID-19 pandemic and the Anglophone crisis on women working in the informal sector in the Fako Division, Southwest Region of Cameroon. Using a sample size of 351 women, the research employed a cross-sectional methodology, utilising surveys, interviews, and focus group discussions for data collection. The data was analysed using descriptive statistical methods and presented through tables and figures. Findings indicated that the ongoing humanitarian crises had a significant negative effect on women in the informal sector, with over 80% of participants reporting job losses, wage cuts, business shutdowns, loss of customers, and relocations. These challenges exacerbated issues related to food security, health, and mental well-being. In response, the women proposed that humanitarian support in the form of financial aid, material assistance, empowerment programs, and educational subsidies would be crucial for their recovery. Such programs could help them regain self-employment, earn income, and support their families during and after the crises.

Keywords: Humanitarian Crises, Women, Informal Sector, COVID-19, Anglophone Crisis, Fako Division.

1 Introduction

Women constitute the majority of the informal workforce in most developing countries (Horn, 2010; Rosaldo, 2021). Women's marginalization of economic activity continues to increase, as noted by the UN secretary general (S/2019/800 and A/73/890–S/2019/448). This marginalization has been a barrier to women's inclusion in post-conflict recovery, which has led to increased conflict transformation and the recovery process necessary for sustaining peace (Opiyo, 2023). The role played by women in the informal sector increases during conflict and post-conflict

¹Centre for Community Regeneration and Development (CCREAD) Cameroon.

²University of Buea, Cameroon.

Corresponding Author: nlaurasenke@gmail.com

³University of Buea, Cameroon.



periods. As stated by Sørensen (1998), female participation in the workforce tends to be sustained in the post-conflict setting. It can lead to empowerment for women (Bakken & Buhaug, 2021), which was particularly noted in some developing countries (Lewis et al., 2020). The battle for gender equality is gaining ground in both the developed and developing worlds; however, when countries are hit by crises, women and girls are worse affected than males (Whiting 2018).

Humanitarian crises around the world today have significantly increased more than ever before (Asi et al., 2022). According to Devi (2022), 274 million people were estimated to be in need of humanitarian assistance (Cheng et al., 2023). In addition to numerous challenges ranging from conflicts to climate change, the COVID-19 pandemic seems to have increased the need for humanitarian aid. These crises have different effects on men and women. Asi et al. (2022) concluded that women and girls suffer more from these crises as a result of their impact on health care, education, and greater gender-based violence.

The Anglophone crisis in Cameroon traces its roots to the colonial period when the country was divided between French and British rule (Menyoli, 2021). After independence in 1960, the French-speaking majority and English-speaking minority (comprising the Northwest and Southwest regions, known as the Anglophone regions) were merged into a federal republic, which later transitioned to a unitary state (Beseng et al., 2023). Tensions began to rise in the 1990s as Anglophones expressed grievances about marginalization, including the erosion of their cultural and political rights. The crisis escalated in 2016 when protests by teachers and lawyers in the Anglophone regions, demanding reforms in the legal and education systems, were violently suppressed by the government. This led to the rise of separatist movements advocating for the creation of an independent state called "Ambazonia (Jacob et al., 2024)." The conflict has since resulted in widespread violence, displacement, and human rights abuses, as both state forces and separatist groups have engaged in violent confrontations. Despite international calls for dialogue and peace, the conflict remains unresolved, severely impacting the social and political landscape of Cameroon.

According to estimates, the informal sector in Cameroon occupies a huge percentage of the economy, accounting for about 50% in 2005. In 2015, 89.1% of the working population was part of it, making about 9.2 million people (Azunre et al., 2022). Therefore, an effect on the informal sector directly affects the economy and the actors in the informal sector. The effect of COVID-19 on the world cannot be underestimated, especially on women, as Chingono (2021) has it that COVID-19 caused untold suffering to women in the informal sector. COVID-19, coupled with its numerous lockdowns, which were meant to curb the disease from spreading (Onyeaka et al., 2021), became a major damaging factor in Africa, both economically, politically, socially, and psychologically. In order to observe the lockdown restrictions, governments and businesses reduced their operations, and this was done by closing the borders and restricting public gatherings and movements (Piccoli et al., 2023). This ripple effect seems to have caused more damage than the virus itself. Some of the negative effects include an increase in the unemployment rate, increased poverty levels, an increased crime rate, gender-based violence, early marriages, teenage pregnancies, as well as other infectious diseases and premature deaths (Chingono, 2021). The humanitarian crises concerned in this study are the 2019 novel coronavirus (Covid-19) and the Anglophone crisis in Cameroon.

1.1 Humanitarian Crises and the Informal Sector

In April 2020, the International Labour Organization projected that, of the world's 2.2 billion informal workers, 1.6 billion would be among the most severely affected by job losses and reduced working hours resulting from the COVID-19 pandemic and government restrictions (International Labour Organization [ILO], 2023). The situation of home-based workers is particularly alarming. This group was the most severely affected in 2020, as supply chains collapsed and work orders dried up, leaving home-based workers (who are predominantly women) with very little work (Reed

et al., [2021](#)).

According to interviews conducted by WEIGO (Women in Informal Employment Globalizing and Organizing) with more than 200 people who work informally in 12 cities around the world, more than two-thirds of their respondents received no sort of income during the peak of the lockdown in April 2020. They received less than half of their pre-COVID earnings when the lockdown eased two months later. In like manner, a study by CARE reports that 55 per cent of women surveyed across 40 countries cited income loss as the greatest impact of COVID-19 on their lives, compared to 34 per cent of men surveyed (Roever & Rogan, [2020](#)). In addition, 72 per cent of the world's domestic workers, 80 per cent of whom are women, lost their jobs because of COVID-19. In many sub-Saharan African countries, travel restrictions constrained many women in the informal sector who depended on their daily earnings from plying their trade.

Lawal and Oduwole ([2024](#)), in their chapter Critical Appraisal of Women Entrepreneurship and Economic Inclusion in Cameroon, provide a comprehensive analysis of the challenges and opportunities faced by women entrepreneurs in the country. Based on a sample size of 200 women entrepreneurs from both urban and rural sectors, the study examines the crucial role women play in the informal economy and their contribution to economic inclusion (Ukwueze, [2022](#)). The authors identify key barriers such as limited access to finance, insufficient educational opportunities, and inadequate legal protections, which hinder the growth of women-led businesses (Suubi, [2022](#)). Despite these obstacles, the study highlights strategies employed by women, including the formation of support networks, income diversification, and the use of community-based resources. The discussion emphasises the need for improved policies to enhance access to finance, education, and legal frameworks, which would foster greater economic participation for women (Christopherson et al., [2022](#)). The findings underscore that empowering women entrepreneurs in Cameroon is essential for promoting sustainable development and economic resilience across Africa.

Cyril et al. ([2023](#)) examine the significant toll the ongoing Anglophone conflict has had on gender equity in Cameroon. They focus on the disproportionate impact of the crisis on women and girls in the affected regions, particularly in relation to gender-based violence (GBV) (Raftery et al., [2022](#)). The study highlights the absence of women's voices in the broader discourse about the conflict, despite their being among the hardest hit. Using a qualitative, intersectional approach, the authors offer a deeper understanding of how the conflict has exacerbated forms of violence and undermined efforts toward achieving gender equality (United Nation, [2020](#)). By giving space to women's lived experiences, the article underscores the need for their inclusion in peacebuilding and post-conflict recovery, ultimately contributing valuable insights to the growing literature on the gendered impacts of conflict.

Reed et al. ([2021](#)) carried out a study on the COVID-19 crisis and the informal economy to examine the effect of COVID-19 on the informal workers in eleven cities from nine countries in mid-2021. Using basic descriptive statistics, the study found that most people at the time of the study had not recovered the ability to work, as the average number of days worked was only 4 days per week, which was 5.5% lower as compared to the pre-COVID-19 period. They also found that earnings for informal worker respondents were still far below the pre-pandemic period, as those who were said to be typical workers were only earning 64% of their pre-COVID earnings; home-based workers were found to be the hardest hit sector, which reflected the depth of devastation in the predominantly female sector; and many others. In conclusion, Reed et al. ([2021](#)) concluded that the crisis is far from over for informal workers. They suggested that there is a need for an inclusive recovery for the majority of the world's workforce.

In 2020, COVID-19 was declared a health pandemic, which affected 216 regions of the world and caused the deaths of over 4 million people (Singh & Kaur, [2021](#)). In low-income countries, the virus translated into a humanitarian crisis with unprecedented job losses as well as rising hunger

and food insecurity, which are dominated by women. Singh and Kaur (2021) used a feminist intersectional lens to conduct participatory field-based research on the lived experiences of women in the informal sector in India during the COVID-19 crisis. Their study offered a contextualized framework for understanding the gendered impacts of the crisis, which also highlighted the urgency of taking account of gender-specific constraints during the health crisis so as to institute robust, effective, and equitable policy interventions (Sili, 2021).

Humanitarian crises such as armed conflict often characterize basic governance failure as well as the destruction of local economies, for which, in the aftermath of such conflicts, many always turn to the informal sector for survival. Through this struggle for survival and support, livelihoods are being reconstructed to rebuild urban services.

2 Materials and Methods

This study was carried out under the canopy of humanitarian emergencies, with a special focus on the areas of COVID-19 and armed conflict in the southwest region of Cameroon (Bang, 2022). The study was particularly carried out in the Fako Division, one of the six divisions in the Southwest. The study made use of the cross-sectional survey research design in order to facilitate the description of the characteristics of the target population while adopting a descriptive approach to analyze their perceptions concerning the effect of COVID-19 and the Anglophone crisis on women in the informal sector (Maier et al., 2023).

The study targeted all the women in the informal sector in the Fako Division aged 15 years and older. A multi-stage sampling technique was adopted to select the various communities as well as individuals in Fako, stating that with community sampling, all the communities or villages in Fako were eligible for selection, but only a few were selected through a raffle draw. Secondly, inhabitants were randomly selected from these communities. The online survey monkey calculator was used to calculate the total population at a 95% confidence level with an assumed 5% margin of error, giving us a sample size of 382. For robustness checks, the Cochran formula for sample size calculation was used, maintaining the same assumptions of error margin and confidence level.

The questionnaire used was compared to that used in similar studies, and adjustments on variables were made where necessary (Maxwell, 2021). The variables included in the study are COVID-19, armed conflict, women in the informal sector, and displacement, among others.

The technique of data analysis used was descriptive, as the study was largely quantitative. Use was made of frequency tables, pie charts, line graphs, cross-tabulations, descriptive measures of central tendency such as means, minimum and maximum values, and measures of dispersion such as standard deviation. To guarantee instrument validity, prior to data collection proper, the questionnaire was validated using the content validation approach with assured internal validity, and the results were inferred from the target population for external validity.

3 Results

This section of the study presents results from the data collected from women in the informal sector in the Southwest region of Cameroon, in the Fako Division. It is important to note that this study concerns women in the informal sector, and questionnaires were strictly administered to them, which explains why the variable gender does not exist on the summary table.

According to this research, the informal sector economy refers to small businesses, farmers, and laborers plus private firms and other income-generating activities such as street vending, having less than 10 workers with no social, legal, or economic security provided and a comparatively lower pay scale than the formal sector. Such firms can be dismissed without any prior notice, and the laborers have no specific working hours or fixed wages.

Table 1 presents the demographic information of the respondents as it concerns age group, marital

status, level of education, and occupation. As earlier mentioned, the sample size for this study was 382, which was obtained using the online sample size calculator at a 95% confidence level and a 0.5 margin of error. A total of 390 questionnaires were prepared and sent to the field; 379 questionnaires were retained; and after data cleansing was done, analyses were performed using a total of 351 questionnaires.

Table 1: Demographic information on the effect of humanitarian crises on women in the informal sector in the Fako Division

Variable		Frequency	Percentage
Age groups	21-30	125	35.6
	31-40	137	39
	41-50	53	15.1
	51+	36	10.3
	Total	351	100.0
Marital status	Single	118	39.3
	Married	135	45
	Divorced	17	5.7
	Widowed	33	10
	Total	351	100.0
Education attained	Primary	112	31.9
	Secondary	151	43
	Tertiary	88	25.1
	Total	351	100

Source: Data collected during fieldwork in 2021

Also, the humanitarian crises had a toll on the activities that these women in the informal sector were carrying out (Figure 1). Many of them relocated and abandoned their activities (31.3%). Some of them lost their customers (27.7%). Other effects included low profits and insecurity.

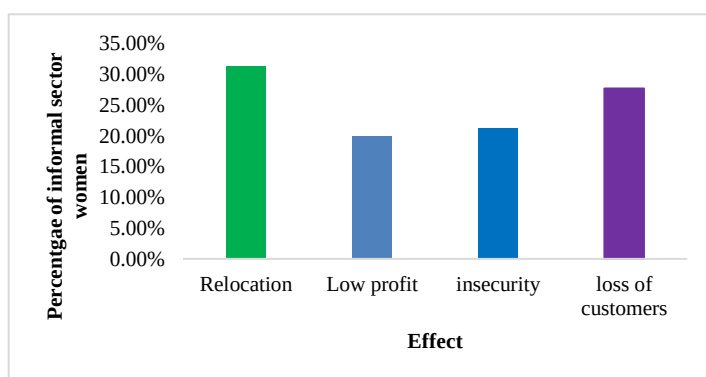


Figure 1: Effect of the crisis on activities carried out by informal sector women.

Source: Data collected during fieldwork in 2021

Additionally, about 50% of household needs were met by these women working in the informal sector. As a respondent recounted, "Through this my petit business (selling fruits such as watermelon and papaw), I can send my children to school, pay the house rent, and provide food for them."

Another respondent recounted that "hit by the Anglophone crisis and made worse by the COVID-19 pandemic, causing our displacement. My husband and I lost our assets. This prompted me to get into this business in order to support him in providing for our children". Among these women, a majority said their activity could not sustain their family demands (64.30%), while 53.70% could sustain their families with income from the activity (Figure 2).

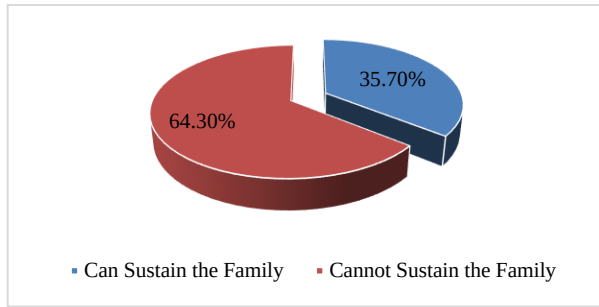


Figure 2: Respondents ability to sustain a family with informal sector activity.

Source: Data collected during fieldwork in 2021

Because the women had to sustain their activities and ensure their families' survival, they turned to different means. This was to ensure that "the children have a place to stay, food to eat, and go to school," as explained by one respondent. They engaged in borrowing (50%). They also started digging into savings, selling assets, and relying on help from family relatives (Figure 3).

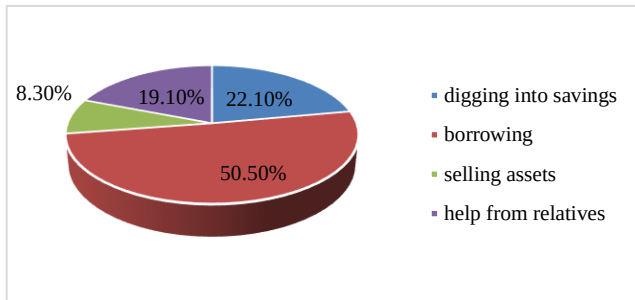


Figure 3: Activities carried out by informal sector women in order to sustain activities and the family.

Source: Data collected during fieldwork in 2021

While trying to sustain these informal activities and their families, women in this sector encountered a host of obstacles (Figure 4). They included huge debts, threats, restrictions on movements, and forceful contributions (instituted by the NSAGs).

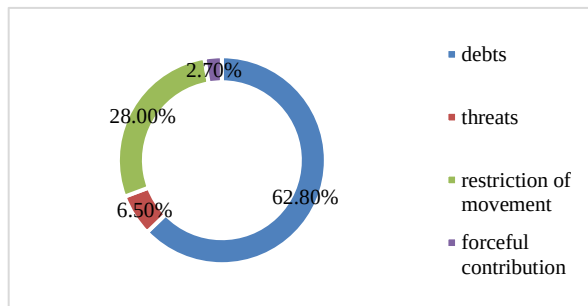


Figure 4: Challenges faced by women in the informal sector, while trying to sustain their activities and the family survival.

Source: Data collected during field work in 2021

Despite trying to sustain their activities, the humanitarian crises led to the collapse of some of them. Activities such as businesses and abandoned farms had far-reaching effects on the women. The lack of flow of income and increased hardship from the collapse of these activities fueled other things, such as quarrelling with spouses and family members (41.2%), separation and divorce (23.5%), as well as increased domestic violence and infidelity (Figure 5).

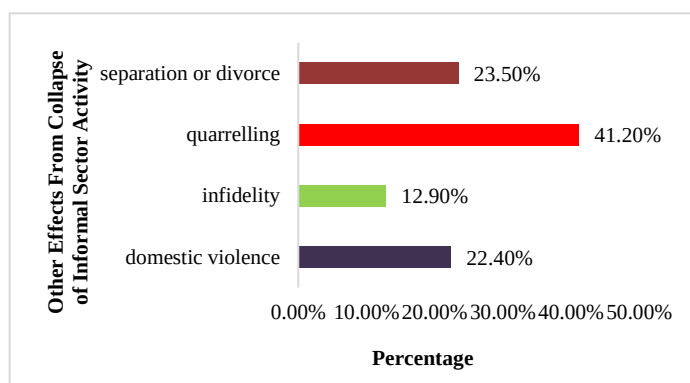


Figure 5: Other effects from collapse of informal sector activity

Source: Data collected during field work in 2021

Furthermore, apart from the challenges posed by the COVID-19 health pandemic and the Anglophone crisis on the activities of women in the informal sector, the participants aired other challenges. These challenges included hunger, health, poverty, and accommodation (Figure 6). They were exacerbated by insecurity, restrictions on movement, and harassment.

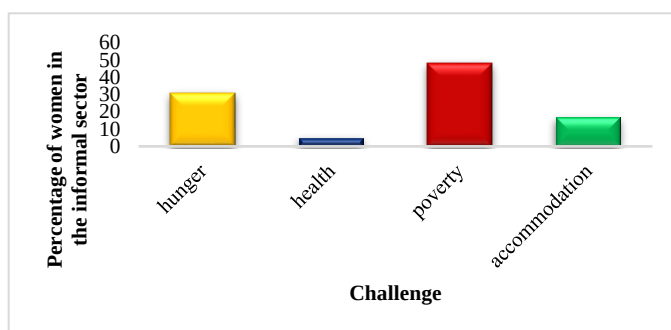


Figure 6: Other Challenges Faced by Women in the Informal Sector

Source: Data collected during field work in 2021

Table 2: Overall Effect of Covid-19 on informal sector women in South west region of Cameroon (N.B.: Frequencies are in parenthesis)

Variable	Strongly Disagree	Disagree	indifferent	Agree	Strongly Agree
Wage cuts	4.3% (15)	71.5% (251)	9.4% (33)	14.8% (52)	0
Loss of jobs	8% (28)	40.7% (143)	0	49% (172)	2.3% (8)
Shut down of enterprises	0	23.6% (83)	6.8% (24)	47.9% (168)	21.7% (76)
Loss of customers	3.1% (11)	70.7% (248)	10.8% (38)	15.4% (54)	0
Relocation	1.7% (6)	71.5% (251)	13.1% (46)	13.7% (48)	0

Source: Source; Data collected during field work in 2021

It is important to note that before COVID-19 started in the region, the population was already suffering from the Anglophone crisis, which started in 2016. The effect of COVID-19 was not felt in the region as compared to other regions of the country, as confirmed by these results. When respondents were asked if they experienced any wage cuts as a result of COVID-19, 71.5% disagreed, while only 14.8% actually experienced a wage cut as a result of COVID-19. 49% of the respondents declared to have lost their jobs as a result of the crisis, and 40.7% disagreed with job loss. Like the Anglophone crisis, COVID-19 was also characterized by lockdowns, which caused some enterprises to shut down. 47.9% of the respondents agreed that, as a result of COVID-19, their business or enterprise was shut down during the COVID-19 period. Another key characteristic of a crisis is that most businesses lose their customers. When respondents in the South West region were asked if they lost customers as a result of COVID-19, 70.5% of the respondents disagreed, while only 15.4% actually lost customers due to the crisis. As regards relocation, it was realized that most people did not relocate as a result of COVID-19 in the region. As observed from the results, it can be concluded that COVID-19 was not a major issue in the region. However, it was important to look at the effects differently in both the formal and informal sectors.

Table 4: Overall Effect of Anglophone crisis on women in South West region of Cameroon (NB; frequencies are in parenthesis)

Variable	Strongly Disagree	Disagree	indifferent	Agree	Strongly Agree
Wage cuts	0	4.6% (16)	3.4% (12)	63.5% (223)	28.5% (100)
Loss of jobs	0	4% (14)	2.3% (8)	63% (221)	30.8% (108)
Shut down of enterprises	0.9% (3)	17.7% (62)	2.6% (9)	56.4 (198)	22.5% (79)
Loss of customers	0	6.8% (24)	2.6% (9)	62.4% (219)	28.2% (99)
Relocation	0	11.4% (40)	3.1% (11)	62.4% (219)	23.1% (81)

Source; Data collected during field work in 2021

Unlike COVID-19, the Anglophone crisis actually had a heated impact on women in the region, particularly women in the informal sector. Respondents were asked how the Anglophone crisis affected them, particularly in their various sectors, with regard to wage cuts, loss of jobs, shutting down of enterprises, loss of customers, and relocation. Unlike the results of COVID-19, in all the options, more than 50% of the respondents were in agreement with the effect of the Anglophone crisis.

4 Discussion

The informal sector in the Fako Division of the South West Region of Cameroon is represented by women from different age groups. Even though the majority falls between the ages of 31 and 40, the young and the old are also part of this sector. Also represented are the different marital statuses. Married women form the majority. This is because most of them have children to take care of, and given the low rate of female literacy in this cultural setting, coupled with the common notion that women take care of the children, they are forced to engage themselves in the informal sector. This is also understood when looking at the level of education attained, with the majority ending only in secondary school. This result is in line with those of by Sørensen ([1998](#)) and Lewis et al. ([2020](#)). These researchers concluded that women are less educated and less empowered in society, exposing them to marriage and increasing their involvement in the informal sector of society. These results paint a clearer picture of a typical developing country, as WIEGO (2019), in a study that was aimed at expanding the economic potential of women informal workers, found

that a majority of women in developing countries work in the informal sector.

The Anglophone crisis and the COVID-19 pandemic have devastating effects on women involved in the informal sector. A bulk of these women were the breadwinners of their families, with a majority of them being single mothers. The humanitarian crisis caused these women to lose their jobs through wage cuts, the deterioration of income-generating activities, and the eventual shuttering of businesses. The ramifications were hunger, displacement, an inability to meet bills, and demands from landlords. This situation exposed them to food insecurity and health challenges, given the fact that frequent lockdowns also prohibited movement. These results were in line with those of OCHA (2021, cited by Canton, [2021](#)), which acknowledged the devastating effects the Anglophone crisis and COVID-19 have had on the informal sector. According to their report, the humanitarian crisis caused significant job losses, particularly in the informal sector where job protection is weaker. This can be expected given the fact that Cameroon has high levels of inequality, with poverty rates as high as 74% in some regions, and this is likely to increase. Ndouna et al. ([2021](#)) also arrived at the same conclusion, stating that job losses are more important in the informal sector due to the humanitarian crisis in the country.

4.1 Conclusion and Recommendations

The study was carried out in the Fako Division in the Southwest Region of Cameroon, and results were analyzed based on a cross-sectional survey research design with 351 respondents (women) representing the whole of the Fako Division. The findings of this study revealed that humanitarian crises in Cameroon greatly affected women in the informal sector, as regards the Anglophone crisis and COVID-19. Informal sector women experienced wage cuts, loss of jobs, shutting down of enterprises, loss of customers, and relocation, among other things, which goes to explain how far the Anglophone crisis affected them. In COVID-19, though the effects seem not to be significant in the region, the informal workers were negatively challenged as a result of the pandemic, particularly in shutting down their businesses or enterprises. In conclusion, COVID-19 amplified these effects in the region. The researchers made the following suggestions in light of their findings:

- Women working in the informal sector are often left without any protection from labour laws or social benefits such as pensions, health insurance, or paid sick leave. They routinely work for lower wages and in unsafe conditions, which include the risk of sexual harassment. The government should protect not just women in the formal sector but also women in the informal sector.
- Women in the informal sector should be supported with finances to engage more in petty trading and set up enterprises so as to become self-employed to earn income and support families.

5 References

- Asi, Y. M., Bebasari, P., Hardy, E., Lokot, M., Meagher, K., Ogbe, E., and Vahedi, L. (2022). Assessing gender responsiveness of COVID-19 response plans for populations in conflict-affected humanitarian emergencies. *Conflict and Health*, 16(1), 1–15. <https://doi.org/10.1186/s13031-022-00435-3>
- Azunre, G. A., Amponsah, O., Takyi, S. A., Mensah, H., & Braimah, I. (2022). Urban informalities in sub-Saharan Africa (SSA): A solution for or barrier against sustainable city development. *World Development*, 152, Article e105782. <https://doi.org/10.1016/j.worlddev.2021.105782>
- Bakken, I. V., & Buhaug, H. (2021). Civil war and female empowerment. *Journal of conflict resolution*, 65(5), 982–1009. <https://doi.org/10.1177/0022002720983409>
- Bang, H. N. (2022). A concise appraisal of Cameroon's hazard risk profile: Multi-Hazard inventories, causes, consequences and implications for disaster management.

GeoHazards, 3, 55–87.

- Beseng, M., Crawford, G., & Annan, N. (2023). From “Anglophone problem” to “Anglophone conflict” in Cameroon: assessing prospects for peace. *Africa Spectrum*, 58(1), 89–105. <https://doi.org/10.1177/00020397231155244>
- Canton, H. (2021). Office for the Coordination of Humanitarian Affairs (OCHA). In *The Europa directory of international organizations 2021* (pp. 153–155). Routledge.
- Cheng, L., Hertelendy, A. J., Hart, A., Law, L. S.-C., Hata, R., Nouaime, G., Issa, F., Echeverri, L., Voskanyan, A., & Ciottoni, G. R. (2023). Factors associated with international humanitarian aid appeal for disasters from 1995 to 2015: A retrospective database study. *PLOS ONE*, 18(6), Article e0286472. <https://doi.org/10.1371/journal.pone.0286472>
- Chingono, M. (2021). The impact of the COVID-19 pandemic on women in the informal sector in Southern Africa: A case study of Lesotho. *Journal of Gender and Power*, 16(2), 15–37.
- Christopherson, K., Yiadom, A., Johnson, J., Fernando, F., Yazid, H., & Thiemann, C. (2022, February 18). *Tackling legal impediments to women’s economic empowerment*. International Monetary Fund. <https://www.imf.org/en/Publications/WP/Issues/2022/02/18/Tackling-Legal-Impediments-to-Womens-Economic-Empowerment-513392>
- Cyril, E. N., William, N. C., & Khan, I. (2023). The impact of the anglophone crisis on Gender equality in Cameroon. *Journal of International Women's Studies*, 25(4), Article e8.
- Devi, S. (2022). Humanitarian need in 2022. *The Lancet*, 399(10320), 132–133.
- Horn, Z. E. (2010). The effects of the global economic crisis on women in the informal economy: Research findings from WIEGO and the Inclusive Cities partners. *Gender & Development*, 18(2), 263–276. <https://doi.org/10.1080/13552074.2010.491339>
- International Labour Organization. (2023, September 23). *ILO Monitor: COVID-19 and the world of work*. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40dgreports/%40dcomm/documents/briefingnote/wcms_755910.pdf
- Jacob, P. K., Lenshie, N. E., Okonkwo, I. M.-M., Ezeibe, C., & Onuoha, J. (2024). Ambazonian separatist movement in Cameroon and the dialectics of Cameroonian refugee crisis in Nigeria. *Journal of Immigrant & Refugee Studies*, 22(2), 386–401. <https://doi.org/10.1080/15562948.2022.2037807>
- Lawal, K. A., & Oduwole, T. A. (2024). Critical appraisal of women entrepreneurship and economic inclusion in Cameroon. In H. A. Ajonbadi, S. Sisay, & S. Oladele (Eds.), *Exploring entrepreneurship: Unpacking the mosaic of entrepreneurship across Africa* (pp. 203–228). Springer.
- Lewis, D., Kebede, G., Brown, A., & Mackie, P. (2020). *Surviving, managing, thriving: The informal economy in post-conflict cities*. UN-Habitat. <https://unhabitat.org/urban-crises-and-the-informal-economy-surviving-managing-thriving-in-post-conflict-cities>
- Maier, C., Thatcher, J. B., Grover, V., & Dwivedi, Y. K. (2023). Cross-sectional research: A critical perspective, use cases, and recommendations for IS research. *International Journal of Information Management*, 70, Article e102625. <https://doi.org/10.1016/j.ijinfomgt.2023.102625>
- Maxwell, J. A. (2021). Why qualitative methods are necessary for generalization. *Qualitative Psychology*, 8(1), 111–118. <https://doi.org/10.1037/qup0000173>
- Menyoli, G. I. (2021). *The Anglophone crisis in Cameroon* [Master thesis, UiT Norges arktiske universitet]. Open Research Archive. <https://munin.uit.no/handle/10037/23373>
- Ndouna, F. K., Nanfosso, R. T., Biloa Essimi, J. A., & Ambassa, L. F. (2021). The informal sector facing COVID-19: The case of Cameroon. *Sustainability*, 13(23), Article e13269. <https://doi.org/10.3390/su132313269>
- Onyeaka, H., Anumudu, C. K., Al-Sharify, Z. T., Egele-Godswill, E., & Mbaegbu, P. (2021). COVID-19 pandemic: A review of the global lockdown and its far-reaching effects.

- Science Progress*, 104(2), 1–12. <https://doi.org/10.1177/00368504211019854>
- Opiyo, K. (2023). Transforming the landscape: Women in conflict resolution and peacebuilding. *Journal of African Interdisciplinary Studies*, 7(5), 131–144.
- Piccoli, L., Dzankic, J., Ruedin, D., & Jacob-Owens, T. (2023). Restricting human movement during the COVID-19 pandemic: new research avenues in the study of mobility, migration, and citizenship. *International Migration Review*, 57(2), 505–520. <https://doi.org/10.1177/01979183221118907>
- Raftery, P., Howard, N., Palmer, J., & Hossain, M. (2022). Gender-based violence (GBV) coordination in humanitarian and public health emergencies: a scoping review. *Conflict and Health*, 16(1), Article e37. <https://doi.org/10.1186/s13031-022-00471-z>
- Reed, S. O., Rogan, M., Grapsa, E., Ismail, G., & Valdivia, M. (2021). *The crisis is far from over for informal workers—we need an inclusive recovery for the majority of the world's workforce*. Women in Informal Employment: Globalizing and Organizing. https://www.wiego.org/wp-content/uploads/2021/11/Policy%20Insights%20No%208%20for%20web_0.pdf
- Roever, S. & Rogan, M. (2020, November 20). *Informal workers see a long road to recovery ahead — unless governments act*. Women in Informal Employment Globalizing and Organizing. <https://www.wiego.org/blog/informal-workers-see-long-road-recovery-ahead-unless-governments-act/>
- Rosaldo, M. (2021). Problematizing the “informal sector”: 50 years of critique, clarification, qualification, and more critique. *Sociology Compass*, 15(9), Article e12914. <https://doi.org/10.1111/soc4.12914>
- Sili, L. (2021, March 22). *How can India help women to stay in the workforce?* LSE Blog. <https://www.theigc.org/blog/covid-19-and-the-impact-on-women/>
- Singh, N., & Kaur, A. (2022). The COVID-19 pandemic: Narratives of informal women workers in Indian Punjab. In *The Political Economy of Post-COVID Life and Work in the Global South: Pandemic and Precarity* (pp. 17–50). Cham: Springer International Publishing.
- Sørensen, B. (1998). *Women and post-conflict reconstruction: Issues and sources*. United Nations. <https://www.files.ethz.ch/isn/38684/WS-OP%2003.pdf>
- Suubi, K., Yegon, E., Ajema, C., Wandera, N., Afifu, C., & Mugenyi, C. (2022). Impact of COVID-19 on women workers in the urban informal economy in Uganda and Kenya. ICRW. <https://www.icrw.org/wp-content/uploads/2022/06/Impact-of-COVID-19-on-Women-Workers-in-the-Urban-Informal-Economy-in-Uganda-and-Kenya-Secondary-Data-Review.pdf>
- Ukwueze, E. R. (2022). Women and entrepreneurship in Nigeria: What role does social inclusion play? *Journal of International Women's Studies*, 23(5), 41–62.
- United Nation. (2020). *From insights to action: Gender equality in the wake of COVID-19*. <https://eca.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2020/Gender-equality-in-the-wake-of-COVID-19-en.pdf>
- Whiting, K. (2018, December 7). *Why do humanitarian crises disproportionately affect women?* World Economic Forum. <https://www.weforum.org/stories/2018/12/why-do-humanitarian-crises-disproportionately-affect-women/>