



# COVID-19, livelihoods and gender: Material, relational and subjective realities in rural Zambia

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## ABSTRACT

This study explores material, relational and subjective elements of wellbeing as micro-level gendered impacts of COVID-19 policy responses on agro-based livelihoods. Using a test case of rural Zambia, we apply a mixed methods research design and draw data from household surveys, household case study interviews, group discussions, and multi-level interviews. Results show gendered impacts at four significant levels of granularity: markets and material wellbeing, household provisioning, labour and care burdens, relationships and social networks, and disruptions to membership organisations and social initiatives. Production and processes leading to market disruptions lead to a gendered reconcentration of economic activities around men who flex financial muscle and flout COVID-19 guidelines respectively. Women on the other hand are squeezed out of production and market circuits, quickly losing livelihood strategies and getting relegated to unpaid and invisible household work. Whereas women endeavour to find ways to support their families, such as attempting to maintain group savings initiatives, low levels of policy satisfaction, including declining production and market dynamics limit actions towards inclusive and equitable forms of COVID-19 recovery in rural geographies. We call for holistic interventions that consider community patterns of livelihoods and how they are impacted by the pandemic, necessitating a focus on gender sensitive initiatives that are locally driven, build resilience and empower women.

## 1. Introduction

The COVID-19 pandemic and related containment measures have made visible the centrality of households in the wider circulation of capitalist production and reproduction at a global level (Kabeer et al., 2021; Bundervoet et al., 2021; Kanssime et al. 2021; Stevano et al., 2021a; Dang and Nguyen, 2021). However, grounded insights on impacts of national policy responses on the gendered organisation of daily and intergenerational activities and practices, and the production and reproduction of a socially differentiated labour force (people) and society (cultural and material relations) remains understudied. There is under theorisation of not only on reorganisation of livelihoods, but also how subjective experiences in rural households intertwined with material and relational dimensions of wellbeing played out during the pandemic (Gough and McGregor, 2007). Broadly speaking, the ascendancy of the neoliberal policies in poor countries that emphasise growth and narrowly define “productive” activities have placed burdens of sustenance in social, care provisioning and the creation of wellbeing on poor households – more so women (Floro, 2019). The disease itself, school closures, and disruption in markets, informal networks and social

relations have reconfigured pre-existing forms of family-centred provisioning, including household division of labour. Exact impacts of COVID-19 policy responses are shaped by the structure and organisation of households and the nature of livelihoods (Stevano et al. 2021). How these connections impacted and have been impacted by COVID-19 policy responses in rural settings where household economies are based on men and women working (unequally) together is a central question for this study.

Previous research has focused on implications of the COVID-19 pandemic on women from a global perspective, arguing high women’s representation in sectors hardest hit by lockdown orders (e.g., retail, hospitality) has produced higher declines in employment for women than men (Kabeer et al., 2021; Alon et al., 2020; International Labour Organization (ILO) (2020)). International Labour Organization (ILO) (2020) reports there are 40 % more women working in sectors that were hardest hit by the pandemic than men (36.6 %), raising questions about COVID-19 impact on gendered relations within households and outcomes. There are reports of increased care work during the pandemic falling disproportionately on women, including women’s unpaid work within households (Bahn et al., 2020). Similar studies statically

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highlight gender inequalities during the COVID-19 pandemic across income, expenditure, savings, and job losses (Dang and Nguyen, 2021), but insufficiently explore material/relational realities of social and economic life (Stevano et al. 2021). As a result, there have been calls for research to develop and advance analytical frameworks that can bridge macro–micro divides to understand the impacts of COVID-19 policy responses on the micro-level dynamics of everyday life (Kansiime et al., 2021; Stevano et al., 2020a). Main domestic institutions (families/households) – sites of care, power, inequality and violence – can help to interrogate lived experiences of how these units absorb shocks play out and contribute to building resilience and recovery (Kabeer et al., 2021; Stevano et al. 2021). This promotion means there are questions about the regeneration of inequalities in rural households and market spaces to trace how COVID-19 policy responses reconfigured livelihoods and wellbeing. COVID-19 has thus necessitated a focus on the interconnections between domestic structures and wider economic and political processes. The way in which COVID-19 affect men and women is shaped by intersecting vulnerabilities and differences in socio-economic status, sex, and gender (Puskur 2021). Feminist perspectives have proved useful in bringing into the political economy of agrarian change the pervasiveness of gender relations and other interconnections with these broader social change processes (Razavi, 2009).

This paper explores how and in what ways COVID-19 policy responses have impacted livelihoods and wellbeing among rural households, and implications for policy. The paper deploys a feminist political economy analysis centred on livelihood dynamics and a 3-D wellbeing lens that circulates subjective, material and relational elements of wellbeing to explore gendered impacts of COVID-19 policy responses on agro-livelihoods in rural Zambia. It addresses three sub-questions:

- a. In what ways does COVID-19 policy responses affect subjective perceptions of wellbeing and what are the implications across rural livelihoods, material and relational aspects of wellbeing?
- b. What are the impacts of gendered relations within households in mediating COVID-19 outcomes and implications?
- c. How can pandemic responses be structured in order to strengthen livelihood resilience and wellbeing for inclusive and equitable forms of pandemic recovery?

In so doing, we analyse broader elements of subjective wellbeing and what this means for livelihood fragilities in households, material and relational dimensions of wellbeing, touching on feminist economics works in households (Razavi, 2011) and reproductive dynamics of labour processes and relations (Mezzadri, 2019). We scrutinise what goes on in the household arena – internal workings and their connections to economic and political structures, including a division of unpaid work necessary to sustain a household as well as interconnections between local communities and wider political and economic processes.

## 2. Livelihoods, gender and wellbeing in the era of COVID-19

Impacts of COVID-19 policy responses in rural geographies can be analysed through gendered relationships across livelihoods (capabilities) and aspects of wellbeing – subjective, material and relational. A livelihood compromise of “*the capabilities, assets (material or social) and activities required for a means of living*” (Scoones, 1998, p.5). It is sustainable when it can cope with and recover from COVID-19 stress and shocks, maintain or enhance its capabilities and assets, without undermining natural base (ibidi.). Livelihood assets promote choices, but households combine assets in diverse activities (livelihood strategies) that shape outcomes (outputs of livelihood strategies). Asking what, given context (e.g., policy, agro-ecological), combination of assets leads to what outcomes during a pandemic is important in understanding how asset availability, claims, access, and utilisation are defined and reorganised. The assumption is that livelihood response pathways due to COVID-19 can highlight changes to material availability, access, and

utilisation across gender – narrowing or diversifying livelihoods (Manda et al., 2018). Whereas material disposition enables an inventory of what is possible for affected groups, this insufficiently addresses gendered impacts of COVID-19. Research is thus needed that can interrogate objectively measurable material elements as well as non-material elements for organising life.

In this study, we incorporate a 3-D wellbeing framework to place rural producers at the centre of the COVID-19 pandemic. We interrogate people’s ability to achieve *material* wellbeing through their *relationships* and *subjective* perceptions of wider processes. The wellbeing perspective enables scrutiny of what goes on inside the domestic institutions and how intra-household (and inter-household) relations relate to district/national policy and political actions (Razavi, 2009). Wellbeing is defined to mean: “*an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns. Some of these elements relate to individual physical health, psychological state, personal beliefs, social relationships and their relationship to salient features of their environment*” (World Health Organization, 1997). We examine three dimensions of wellbeing: material (basic needs); relational (exercise of power/agency); and subjective wellbeing (perceptions). We ask: what do people perceive they need to have/do/need to be to achieve wellbeing and how have these been reorganised by COVID-19 (Table 1).

Subjective wellbeing point to emotional experiences, life satisfaction as the ultimate goal of a public policy (OECD (Organisation for Economic Co-operation and Development) (2013)). Subjective wellbeing allowed reflections on broader policy and other processes, people’s experiences (historical/social context), their environment. We focused on people’s perceptions of how well they are doing in the context of policy responses (satisfaction/equity in the system) (White, 2017). It is claimed to encompass all capabilities, in so far as these refer to attributes and freedoms that people value, implying that enhancing their capabilities will improve people’s subjective states (Stiglitz et al. 2009). Thus, subjective perceptions are anchored in material and relational contexts – natural environments, societal structures and ability for people to forge relationships and relationships forging people (White, 2017). We argue COVID-19 impacts circulate across three spheres: household/narrow, district/broad, and national/broader levels. Integrating subjective and relational aspects within material dimensions of wellbeing allows

**Table 1**  
3-D Livelihood and Wellbeing Framework.

Level	Material wellbeing Objective verification of needs, and aspirations in relation to COVID- 19	Relational wellbeing Relationships allow needs to be met (exercise of power and agency)	Subjective wellbeing People perceive their needs are met in relation to policy response
Household and intra- household (narrow)	What difference has COVID-19 made to needs and resources across gender?	What relationships have men and women developed because of COVID- 19?	How satisfied are people with COVID- 19 policy responses?
District or regional (Broad)	What changes have there been in material circumstances because of COVID- 19?	How have relationships changed due to COVID-19	How has quality of life of different social groups changed due to COVID-19?
National (broader)	In what ways have material conditions for wellbeing changed due to COVID-19 and how do these reflect policies at macroeconomic level?	In what ways have relational circumstances changed due to COVID-19 and how do these reflect policies at macroeconomic level?	How do you think overall quality of life has changed due to COVID-19 and to what extent is this reflective of policies at macroeconomic level?

insights into household pandemic impacts and responses. We understand there are wider legitimising processes (transforming structures/processes) and the way people feel about these (subjective) affect access to resources/assets (material) and ability to forge workable/progressive relationship (Baird, 2014). COVID-19 affects the ability to navigate relationships effectively (social competence) (White and Jha, 2018). In rural settings, wellbeing depends on maintaining good relationships within and outside the households (collectivist – norms, obligations, duties). This is not to say there are no individualistic tendencies of satisfaction with self. However, subjective experiences intertwine with material provisioning (food, shelter) and relational (harmony, emotional support, medium of production, consumption and exchanges of goods) dimensions of welfare and wellbeing (Gough and McGregor, 2007).

Early anthropological reports in Zambia interrogated processes of production, distribution, and consumption of food among rural households (Richards, 1939). Here, household material provisioning highlighted women as central elements in domestic units and as part of wider social groups vis a vis cooperative labour (Richards, 1939). Pre-capitalist systems of production were organised through social systems based on the exchange of labour and food within and between domestic units. However, colonial migrant labour systems that incorporated male labour in industrial economy, affected processes of rural food supply and livelihoods – burdening women. These processes affected not only labour allocation, but also crops grown vis a vis the rise of cash cropping (Moore and Vaughan, 1994). Livelihood impacts of COVID-19 should thus be seen through such experiences – of women and how they are managing materially, changes to pre-existing relationships and implications for household provisioning (Razavi, 2009). COVID-19 exposed processes and outcomes through which rural economies have been incorporated in market-based systems (Tsikata, 2009). Seen through gender, these markers shape access and control of livelihood resources, labour and wellbeing (Razavi, 2009; Sulle and Dancer, 2020). COVID-19 policy responses have reinforced pre-existing fragilities in households, labour, markets, and reconfigured the organization of productive and reproductive work (Manda, 2022b).

However, options for affected persons depend greatly on intra-and-extra-household relations and on legitimising processes, including social circumstances and policy (McGregor and Sumner, 2010). The way people relate to adversity is crucial for wellbeing, and coping abilities represent individual set of behavioural (including psychological) strategies adopted when facing pandemic experiences (Lazarus and Folkman, 1984). Livelihood outcomes for rural producers exist within wider transforming/legitimising structures – enabling an interplay at national, district and local levels (Scoones 1988). Some of this relates to macro policies such as COVID-19 containment measures and market dynamics and how these shape an inventory of what is possible for pandemic affected households – livelihood transformation and wellbeing and how these relate to production, markets, food diversity and relationships (McGregor and Sumner, 2010). People's actions are not only constrained and enabled by social structures (Giddens, 1979), but also practices and their outcomes reproduced through individual's own actions, thoughts and perceptions (Bourdieu, 1977). What has been possible for majority rural women under existing COVID-19 policy responses and discretions is central to our formulation.

### 3. Research design and methodology

#### 3.1. Researching the Mumbwa agricultural Belt

A large proportion of Zambia's 18.38 million people depend on agricultural based (48.9%), and are rural based (59%). About 71.5% of small-scale farmers (1.6 million) own less than 2 ha of land, compared to 23.8% and 4.7% who own 2–5 ha and 5–20 ha respectively (Chapoto et al., 2017). Containment measures saw Zambia close educational institutions, imposed foreign travel restrictions (March 17), experimented

with a single border closure (May 10), and partial lockdowns in two districts (2020) (Manda and Miti, 2023). The country also imposed a partial closure of non-essential businesses, imposed bans on social gatherings and suspended cross-border passenger and cargo transportation services (Nkomesha, 2020).

Agro-based livelihoods make Mumbwa a fitting case for this study interested in exploring the impacts of COVID-19 policy response in the rural setting. Proximity to the COVID-19 epicentre Lusaka means Mumbwa was affected by policy decision and other rules in the capital city and the country at large. The agricultural belt of Mumbwa (Belt onwards) is located in the Central Province of Zambia (Fig. 1). The Belt locates on longitude 140 59' 4" S and 27° 3' 29' E and has an altitude of 1185 m. It constitutes 25% of the central province, covering a total land expanse of 23,800 square kilometres. About 12,600 square kilometres are arable land making Mumbwa an important agricultural region. The central province has an area of 94,394 square kilometres. About 11,200 square kilometres are designated National parks, game management areas (GMAs) and forest. The district is situated 150 km west of the capital Lusaka in the Central Province of Zambia. Official country Census of Population and Housing reports shows the province had a population of 1,307,111, comprising about 648,465 males and 658,646 females (GRZ 2010). Mumbwa district itself had a total population of 218,328 consisting of 110,177 females and 108,151 males with average annual population growth rate of 3.2% (Republic of Zambia 2010). Most people in the province are rural based (74.9%) and agriculture remains a dominant economic activity with others engaged in fishing (GRZ 2010).

Mumbwa district integrates several tribes, such as Kaonde, Nkoya, Illa, Luvale, and Tonga. Dominant crops include maize, cotton, and soya beans. Cotton is driven by the cotton ginnery within the Belt, which also employs a significant number of seasonal workers. There is also livestock production, and aquaculture (Kafumukache, 2021). Horticultural production also exists particularly among women. Agricultural trade exchanges benefit from emerging agribusinesses in off-takers such as ETG, COMACO, and Mount Meru (e.g., maize, soybean), but Lusaka offers a huge market for producers. Agribusinesses such as Zambeef actively purchase cattle and smaller livestock (e.g., goats). Small-scale chickens and goat farmers sell in the local market, targeting local consumers and sometimes chain stores such as Choppies, but these are rare. The district also attracts wildlife tourism to the Kafue National Park located on its western border and records small to medium scale mining of gold and other precious stones often characterised as illegal and driven by the presence of the Chinese entrepreneurs (Watala and Chileshe, 2018).

#### 3.2. Data collection

Data collection targeted agricultural camps. A camp is basically the number of farmers/farm households in a specific geographic location managed by a Camp Extension Officer – a target for state interventions/support. The Belt comprises about 42,000 farmers organised in 29 agricultural camps. We conducted preliminary discussions via phones and emails with District Agricultural Officers and Agricultural Camp Officers to understand agricultural camps. We purposefully selected three agricultural camps based on access and proximity to the central business area as well as FISP participation: *Mupona, Mulendema and Mumba*. For survey participants specifically, a stratified random sampling was deployed for household surveys drawn from the registers. This was based on the official Ministry of Agriculture register as official statistics of camps and their related population size. Case study households were randomly selected as a subset of survey participants. To reflect government representative data, we targeted farmers in the belts that were also part of government program Fertiliser Input Support Program (FISP).

Data collection was conducted between October and December 2021 and January and March 2022, and in three stages. We conducted a scoping exercise, a preliminary exploration of the agricultural belt of

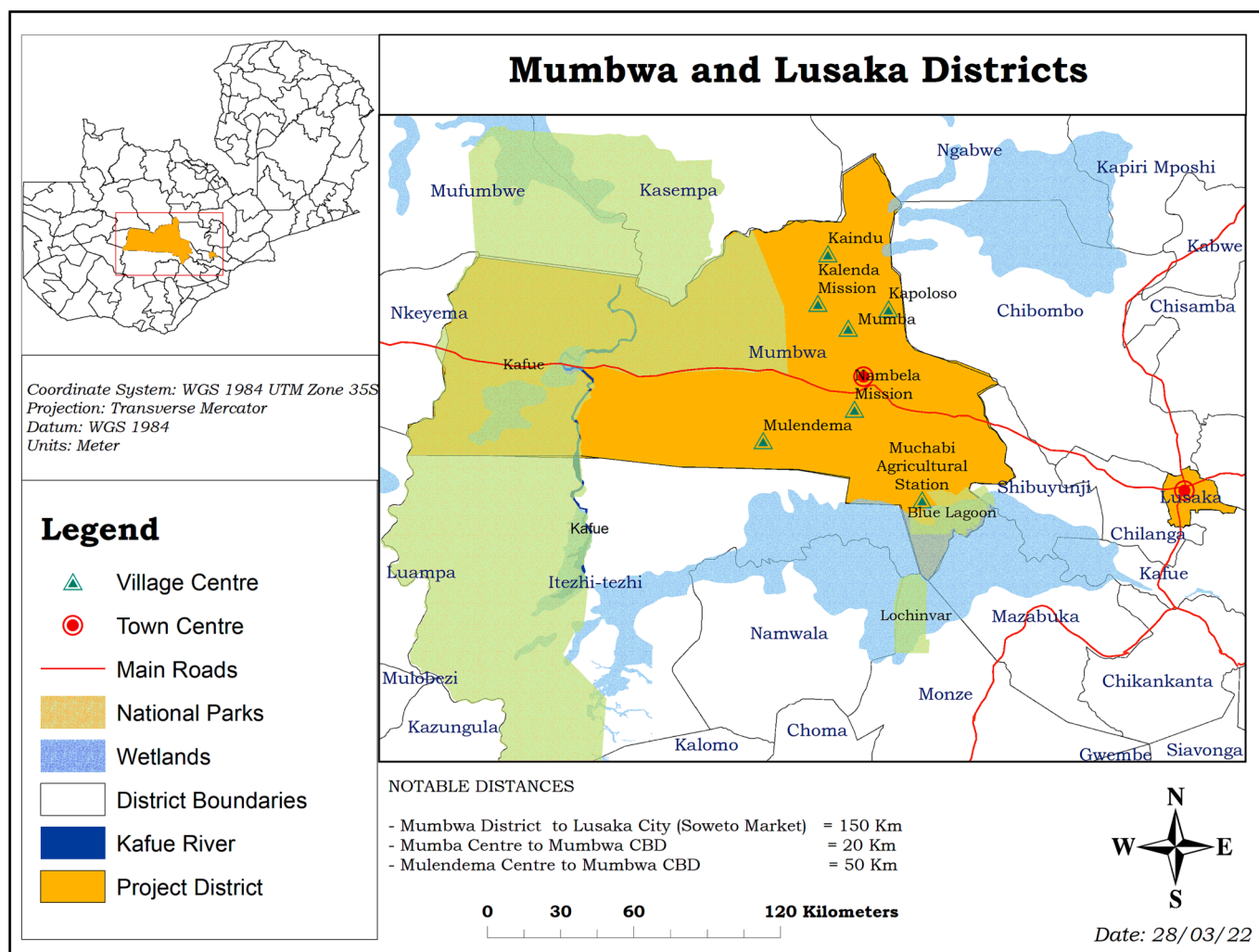


Fig. 1. Map of Mumbwa Agricultural Belt in relation to Lusaka.

central province more generally and Mumbwa in particular (Phase I). Initial consultations were made with representatives of the District Agricultural Officers (DACOs). Scoping helped to understand dominant activities and organisation of small-scale producers, and COVID-19 interventions by state and non-state actors.

Interview participants were purposively selected, followed by a snowballing technique was used to locate new, hard to locate and equally relevant participants not previously identified through literature review or scoping. This includes group discussion participants drawn from a wide range of participants across the study camps. We administered household questionnaires and conducted Group Discussions (October – December 2022) (Phase II). First, surveys ( $n = 150$ )<sup>1</sup> examined quantifiable (material/objective) elements of wellbeing, livelihood adjustments and production dynamics. Where possible, questionnaires were administered to two members of the same household across gender. However, fewer men were generally available due to their continued engagement in economic activities despite COVID-19 restrictions. Questions focused on household asset disposition and coping mechanism – the latter relating to acquisition and disposal. We explored household activities across gender and the extent to which these changed due to the pandemic, including intra-household relationships and decision-making processes. Table 2 summarises background information of survey participants.

Table 2  
Sample characteristics.

Background Characteristics	Count	Percent
Age group		
19-34	36	24.0
35-49	61	40.7
50+	53	35.3
Gender		
Male	72	48.0
Female	78	52.0
Marital Status		
Single	21	14.3
Married	111	57.5
Separated/Divorced/Widow	15	10.2

Surveys were followed by group discussions. Group discussion participants were purposively selected across age and gender. In each of the three camps, group discussions were conducted with women only, men only and youths ( $n = 70$ ) (Jan – February 2022). Group discussions took a historical analysis, focusing on livelihoods and gender dynamics before and during COVID-19 pandemic restrictions. We focused on qualitative descriptions of subjective and relational wellbeing in local communities. Some of this related to community initiatives, inter-

<sup>1</sup> Randomly and proportionally selected across three camps.

household relationships and livelihood networks.

Phase III focused on household case study interviews (semi-structured). Households were randomly selected as sub-sample from the survey respondents and group discussions. Interesting household cases of individual households (e.g., single headed) provided unique experiences. This enabled a greater inclusion of women in the sample as well as more detailed insights into everyday experiences and changes to livelihood patterns due to COVID-19. We drew on 16 households across three sites ( $n = 48$ ). More widely, qualitative data was drawn from multi-level interviews at national, district, and community levels ( $n = 19$ ) (Table 2). At the district level, participants were drawn from the Ministry of Agriculture (e.g., DACO) and the Local Government (Municipal Council), the Ministry of Health, and the Ministry of Education. Participants also included NGOs such as Child Fund and market players such as agribusinesses (buyers) ( $n = 2$ ). In targeted communities, interviews included individual agricultural camp officers and other key persons such as traditional leaders. At the national level, interviews were conducted with state departments ( $n = 3$ ), research think tanks ( $n = 3$ ), and academics ( $n = 2$ ) (Table 3).

Quantitative data was sorted and analysed using SPSS, and excel. We analysed questionnaires using Excel for descriptive statistics to highlight household dynamics across gender. Qualitative data was sorted using NVivo and analysed manually and using content analysis. We read the transcripts and identified themes emerging from the data – somewhat of the grounded approach which allows thematic areas to emerge from the data itself. This analysis was shaped and guided by the study objectives, and the need to reflect – as much as possible – local narratives around COVID-19 related experiences as they relate to gender (Bazeley, 2007).

### 3.3. Research rigour and limitations

We acknowledge retrospective questions can be tricky especially for relational and subjective dimensions of wellbeing. Following COVID-19, we endeavoured to prolong our fieldwork and observations of livelihood dynamics in Mumbwa, searching for alternative explanations. Where possible, follow up and repeat interviews were conducted, enabling scrutiny and interpretation of data in a reflexive way *vis a vis* think description (Guillemin and Gillam, 2004). However, this was a single cross-sectional study during the pandemic. There may be limitations of how participants interpreted experiences before and during COVID-19. Not only that, rural households often face difficult challenges (e.g., low prices, incomes, poor infrastructure climate risks, etc), but receive limited state support to address and manage these challenges. As such, perceptions of subjective wellbeing and satisfaction with policy responses can be it difficult to disentangle the negative impacts of the

**Table 3**  
Sources of data (2021 – 2022).

Methods/Camp		Agricultural Camps			Total
		Mupona	Mulendema	Mumba	
Household surveys		58	52	40	150
Group Discussions	Men	6	8	7	21
	Women	9	7	6	22
	Youths	6	9	12	27
Semi-structured in-depth household interviews	Women	16	16	16	48
Community interviews	Traditional leaders/Agro-camp officers	3	2	4	9
District interviews	State, NGOs & market actors	State: 3	NGOs: 2	Market: 2	7
National interviews		State: 1	NGOs: 3		4
Total Participants					288

pandemic. Questions of attribution may arise given a lack of baseline measures (Manda, 2022b). We followed Hoyweghen et al. (2020) and Manda (2022b), asking farmers to account for experiences before COVID-19 pronouncements of containment measures and after, across livelihoods and wellbeing aspects. Many years of working and living in Lusaka and frequent engagements in agriculture, including Mumbwa means we are confident about the robustness of the data collection process, analysis and interpretation.

## 4. Results

### 4.1. COVID-19, perceptions of transforming structures and implications

We asked how individuals and members of the communities perceived their situation during COVID-19, specifically perceptions of the extent to which their needs were met in relation to the national pandemic policy response. Results show low levels of satisfaction with policy responses, indicative of low expectations amidst deteriorating governance and economic conditions with corresponding impacts on wellbeing. Men emphasised inability to find jobs compared to women who emphasised ability to have finances to take care of their families. Zambia implemented several COVID-19 containment measures and to promote recovery (Fig. 2). Presidential Statements (25.03.2020/25.04.2020) raised concerns about a total lockdown: “If we control movement of our people and restriction of some businesses, where will the money come from...to pay salaries...fertiliser input support program... What about the money for social cash transfer? Who will harvest the crops? Who will deliver farming inputs?” (President ECL SONA 25.04.2020). As a result, social containment measures were generally less stringent, allowing sustained supply to urban markets by rural producers. However, shrinking fiscal space and the debt crisis affected rural interventions, limiting rural livelihood resilience.

Analysis of policy responses (Fig. 2) shows health related policy guidelines dominated state responses ( $n = 21$ ), including social restrictions ( $n = 21$ ), and monetary and financial policies ( $n = 18$ ). There were also broad fiscal ( $n = 9$ ) and business-related policies ( $n = 8$ ). Meanwhile, economic measures such the ZMW2.5 billion as financial relief for businesses for tax rebates to different sectors affected by the COVID-19 pandemic (e.g., tourism sector (MoF, 2021), and the Targeted Medium-Term Refinancing Facility (TMTRF) (BOZ 2020) were largely been at macro level. Agricultural programs such as the FISP where majority rural women and men rely for input supply were affected. Across these processes, gender considerations are either missing or unclear.

Whereas the government identified agriculture as a priority and COVID-19 recovery sector, access to recovery funds excluded rural households. Specifically, COVID-19 policy interventions “have generally excluded many of us in rural areas” explained one DACO. In ranking the adequacy and performance of state response between 17 and 25 %, district officers argued, “there is a lot that we could have done as country to address rural livelihood challenges and support to small-scale producers” (*ibid.*). This context shaped market access to inputs, cropping patterns, production and incomes (material) and labour systems at different levels (Table 3). Men and women expressed dissatisfaction with COVID-19 policy responses pointing to missing agro-recovery interventions at domestic and district levels. At a broader level, women perceived declining quality of life seen through changing consumption patterns (food security) and reduced participation in economic activities. These dynamics led to production and marketing challenges, compounded by missing agro-specific policy interventions. We discuss these elements in detail here below.

### 4.2. COVID-19 policy Responses: Material and relational dimensions

We analysed gendered relations across livelihood capacities, and how they mediate outcomes during COVID-19. Material and relational

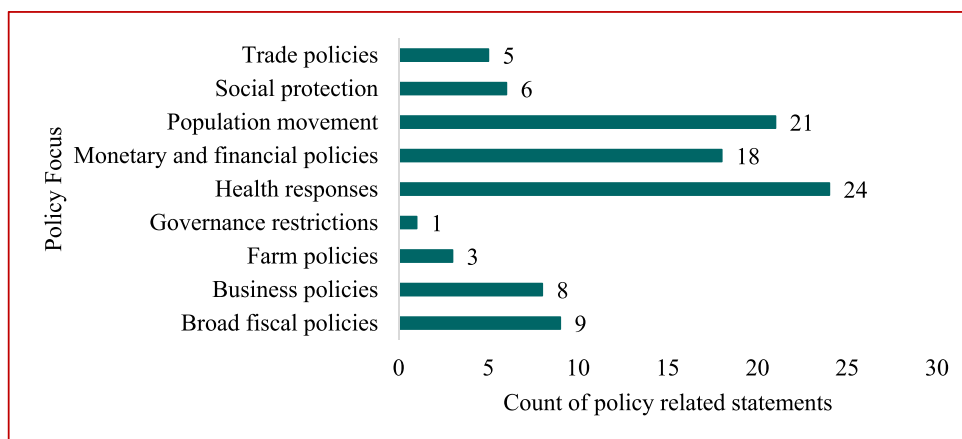


Fig. 2. Count of thematic areas of policy pronouncements in Zambia between March and December 2021 (see also Malambo et al. 2020).

dimensions of wellbeing as livelihood capacities were organised around four main areas as expressions of gendered impacts of COVID-19 (Fig. 3).

We explore how these elements intersect with material, relational and subjective elements of wellbeing. Results show COVID-19 policy responses have pushed women outside the market circuit.

4.2.1. Markets and material wellbeing

To understand pandemic impacts to markets and material wellbeing we place analysis in historical context. Farming and livestock rearing remain dominant activities in Mumbwa. There is production maize, soybeans, groundnuts, and cotton (Section 3.2). There is also production of cassava, sweet potatoes, sunflower, and tomatoes. Before COVID-19, women sold their agricultural produce within Mumbwa to expanding agribusiness related to off-takers such as Mount Meru, ETG, and COMACO. They accessed mass markets in Lusaka for horticultural produce such as tomatoes and cabbages – outnumbering men in trading and marketing. In some cases, potential buyers visited rural communities in search for various farm products. Women traded in horticultural crops such as tomato including charcoal and livestock (e.g., goats) in Mumbwa and the capital Lusaka. Some women visited nearby districts (e.g., Itezhi-Tezhi) to order fish for resale in Mumbwa urban and rural community markets. Market access within and outside Mumbwa allowed access to lucrative markets for rural producers, enabling access and control of incomes by women. Women explained that incomes allowed acquisition of material assets, food, resources, and access to basic needs important for household welfare (agency).

However, COVID-19 brought about renegotiations of who does what,

when and how particularly in dual income households. For instance, women generally retreated to their domestic sphere and scaled back their market engagements both within Mumbwa and in Lusaka, leading to a concentration of men in marketing and trading activities. It was frequently argued that social restrictions meant, “only men are able to sell in the capital city, accessing lucrative markets than women” (District Interview 2021). COVID-19 disrupted market access among rural producers, especially for women who previously were “leading the role in the marketing of horticultural and other commodities than men” (Interview DACO 2021). Meanwhile, buyers reduced their frequency to Mumbwa communities whilst transportation costs for women altered their market-seeking behaviours. Women farmers producing tomatoes and cabbages complained about lack of markets for their horticultural produce, “yet horticulture is a new space where we find many women operating,” explained the DACO. There were disruptions relating to declining demand and increasing transportation costs to Lusaka. Analysis revealed women were more likely to withdraw from market seeking processes than men (72 %), leading to a general male concentration (86 % perceived male domination in marketing and trading). “We have seen a concentration of men especially in horticulture crops than before,” explained one DACO. One key aspect was that women were more likely to adhere to COVID-19 rules and stay at home orders than their male counterparts. Men’s ease of mobility compared to women was a key differentiating factor. Several factors drove women’s retreat from agriculture. Some of this relates to increasing household and care burdens (e.g., children that previously were in school, and men who lost their employment opportunities elsewhere (e.g., Chinese informal mines) who were adjusting and re-entering economic spaces previously occupied by women. Another aspect was that women found it increasingly difficult to hire extra labour in production, in their taking the produce to markets in Lusaka or to pay for increased transportation costs. Meanwhile, majority women in retail trade were affected by commodity prices (63 %) whilst others dropped out of businesses completely (13 %), reflective of the wider policy processes (Section 4.1) and general perceived withdraw of women from economic activities (Fig. 4).

A loss of access and control of income further raised input challenges for women in wider agriculture. Inputs prices were frequently blamed for concentrating women in seasonal crops such as legumes. One NGO respondent reported “Women have scaled back on horticulture crop production...They cannot afford fertiliser and herbicides. They have been driven into low-cost indigenous crops such as cowpeas and pumpkin leaves. These lack clear market linkages” (COMACO, D5:2021). Men on the contrary “flexed their financial muscle and enhanced their visibility in horticulture than before” (D5:2021). And that this situation was supported by how pre-pandemic asset disposition for men plays a crucial role in the recovery process, but women fair badly at both levels. In some cases, men quickly exploited emerging markets such as investing and trading in

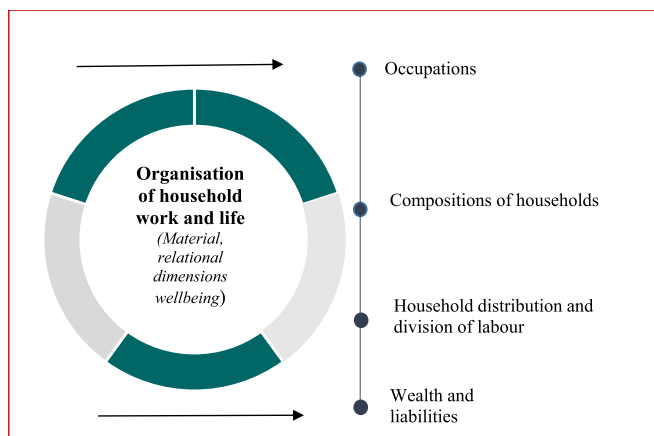


Fig. 3. Organisation of household livelihood capacities and gender impacts across four impact areas.

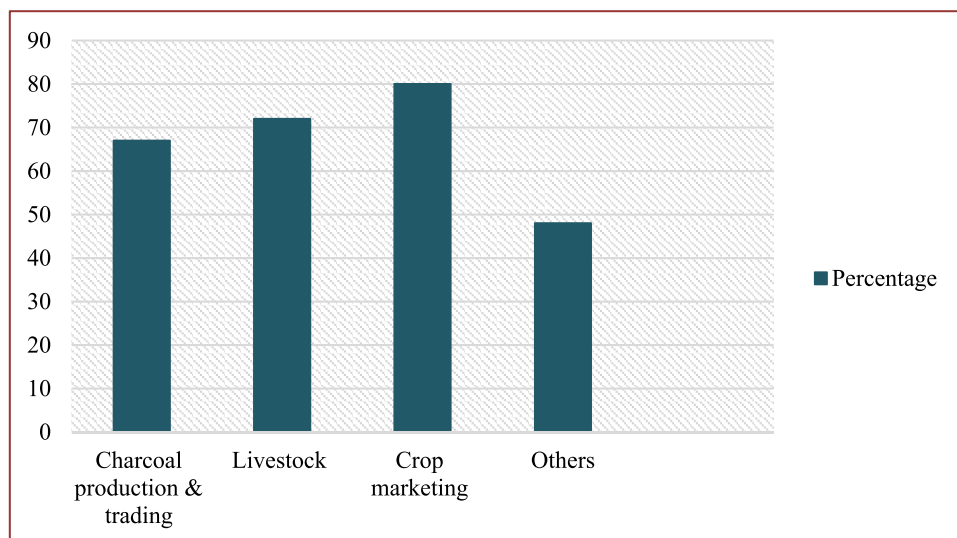


Fig. 4. Percentages of respondents stating areas of activity in which women's participation was reduced ( $n = 150$ ).

products believed to have COVID-19 medicinal value. Overall, market disruptions affected access to incomes for women which in turn compromised flexibility to acquire material access to agricultural inputs and basic needs necessary for household welfare. Meanwhile, household case study interviews reveal a general declining scope for individual decision making for women, reported among 53 % of household case studies, compared to the balance who perceived no changes.<sup>2</sup>

**4.2.1.1. Household Provisioning, adjustments and coping strategies.** Results show COVID-19 induced narrower livelihoods patterns for women than men. Common coping strategies among women included informal borrowing of money to buy food, cutting meals, asking for assistance from neighbours and relatives (material aspects). All women headed households reported reliance on remittances as a key coping strategy during the pandemic, including a heavy reliance on community food sharing mechanisms (relationships). Meanwhile male-headed households engaged in piece works (off-farm), reorganized intra-household food allocation to prioritise children and heads of households and generally cutting on the number of meals in that order. Coping strategies depended on household composition as well as labour availability within and outside the households (Table 4).

Across the households, COVID-19 intensified reliance on assistance from neighbours, relatives, and membership organisations such as local village savings groups (Fig. 5). Whereas these remained important source of support, COVID-19 still affected help seeking behaviour as people feared interacting with each, sometimes fearing that sharing of food would spread the disease.

Perceptions in male and women FGDs revealed a large majority of women headed households were more likely to engage in on-farm piece-works than male headed households. Results also shows women were also more likely to quickly sell household assets, livestock, and land than male headed households as response to the pandemic (63 %). Women headed households were also more likely to move either migrate to urban areas, migrate to other districts or areas within the districts (57 %). However, both sets of households (male/female) largely expressed hopelessness and lack of agency in rural communities (e.g., praying). There were several challenges facing women in general as a result of the pandemic (Table 5).

Whereas household asset profile generally remained the same during COVID-19 (Fig. 6), qualitative data shows female headed were more

likely to face or complain about land shortages during the pandemic than their counterparts in male-headed households. Within this perspective, female-headed households generally reduced on the number of crops they cultivated during the pandemic compared to male-headed households. Women headed households were more likely to report household/family conflicts over land during the pandemic (70 %) than their male counterparts (40 %), with a larger majority of women complaining of land shortages. Analysis shows that women headed households were more likely to face household and family conflicts over availability, access and utilisation of resources compared to their counterparts in male headed households.

Women reported no major sale of assets as fallback strategy: *“there were no land sales or selling of household possessions, most of us live on family land so selling it is not allowed”* (GD6:2021). However, some sold goats, mattresses, and charcoal fueled stoves. However, realities for female headed households were different as these were more likely to sale household assets as coping mechanism.

#### 4.3. COVID-19 dynamics and division of labour

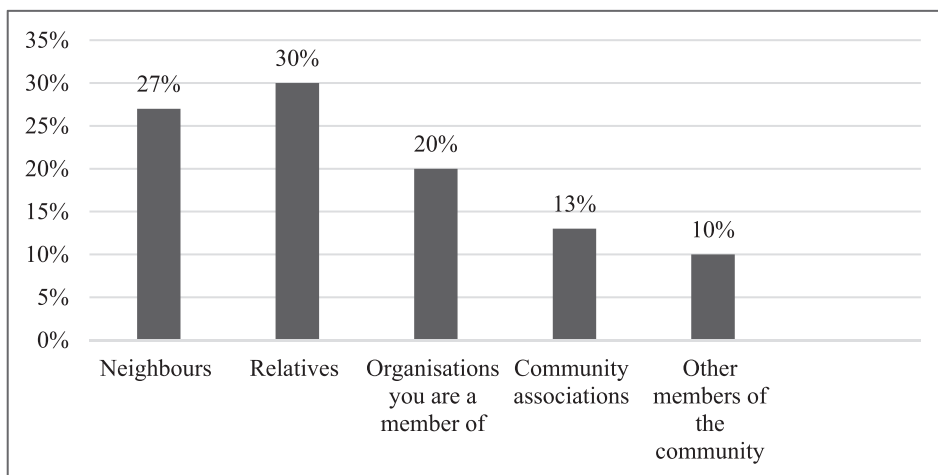
Across the country, households were called to increasingly absorb the COVID-19 shocks in part due to declining fiscal space, substantially increasing social wage needs. COVID-19 reorganised household division of labour, increasing workload among women. As with other parts of the country, women play a central role in household provisioning, and are central in production and consumption, including labour and care responsibilities. Before COVID-19, women participated in agricultural activities such as land preparation, planting, weeding, harvesting, and marketing. They also participated in household caring responsibilities, including food provisioning, cooking and preparation. Stretched by multiple household responsibilities, women *“fetch firewood, water and cook for their families, making decisions on overall consumption,”* explained one Female Traditional Leader (Interview 2021).

However, COVID-19 reorganised patterns of household provisioning, labour, and care responsibilities in five principal spheres. First, majority respondent perceived declining patterns of food consumption and dietary diversity during COVID-19. Whereas food availability and access were a challenge due to market dynamics and social restrictions, with COVID-19, *“it is not a matter of having a balanced meal but putting whatever food on the table”* explained one female group participant (Female FGD 2021). Survey results show 84 % of the respondents ( $n = 126$ ) perceived reduced household food diversity during the pandemic. Crucially, all household case study interviews perceived a heightened role of women

<sup>2</sup> 7% of the respondents were female headed households.

**Table 4**  
COVID-19 and implications for wellbeing (a 3D livelihood and wellbeing framework).

Level	Material	Relational – agency and power	Subjective perceptions of policy impacts
Household and intra-household (narrow)	<ul style="list-style-type: none"> <li>Market access to inputs</li> <li>Changes to cropping patterns</li> </ul>	<ul style="list-style-type: none"> <li>Increased women dependence on men</li> <li>Intensified caring responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>Dissatisfaction with COVID-19 policy responses</li> <li>No agro-recovery interventions</li> </ul>
District/Regional (broad)	<ul style="list-style-type: none"> <li>Reduced production</li> <li>Reduced incomes</li> </ul>	<ul style="list-style-type: none"> <li>Changing relationships across family members</li> </ul>	<ul style="list-style-type: none"> <li>Reduced quality of life</li> <li>Changing consumption patterns (food insecurity)</li> <li>Reducing/declining economic activities</li> </ul>
National (broader)	<ul style="list-style-type: none"> <li>Input availability access</li> <li>Market access</li> </ul>	<ul style="list-style-type: none"> <li>Control of incomes and decision making</li> <li>Changing marketing processes</li> </ul>	<ul style="list-style-type: none"> <li>Livelihood struggles (production and marketing)</li> <li>Missing agro-specific policy interventions</li> </ul>



**Fig. 5.** Sources of assistance during the pandemic.

**Table 5**  
Challenges affecting women material wellbeing.

Challenges	Clarification
Costs of inputs	Lack finances to buy a bag of fertiliser at ZMK620. Women now get under what men produce as opposed to standing on their own, increasing dependency (D5:2021).
Closure of businesses (markets, bars, restaurants)	Women are the majority of who work in bars, restaurants and selling in markets. They are the biggest losers. They have lost out and are now back home and communities (D1:2021).
Social restrictions	Social restrictions reduced group meetings. This has led to loss of women initiatives such as Village banking and savings initiatives and door to door selling (D1:2021)
Marketing	Social restrictions raised challenges for marketing, but men ignore these rules. Marketing restrictions affect women more than men (D5:2023)

in household provisioning during COVID-19 whilst others reporting declining food diversity within households. Seeing through consumption and care responsibilities, women expressed opinions that “it generally felt households’ responsibility had increased with COVID-19” even for those whose number of household members remained the same. In general, those with larger families and caring responsibilities experience greater burdens.

Second, before COVID-19, children and dependants were most times in school and men were equally engaged in economic activities including wage labour in mining and trading. Men generally sought employment in companies such as those in manganese mining, transport, and logistics. This absence of children and men and other dependants due to these activities created opportunities for women to plan

their time and engage in income generating activities as well. However, group discussion and in-depth household interviews reveal, “with COVID-19, a woman now carries the burdens of a home entirely on herself” (Household Case Study 2021). Companies that previously hired local labour scaled down and were no longer employing, forcing men to be home. There are also children and dependants that have been forced to be home due to closure of schools. However, heightened involvement of men in trade and marketing activities during the pandemic did not result in increased decentralised and shared decision making around finances.

As a result, most women perceived increased caring work and responsibilities (73 %, n = 110) with others arguing, “everyone is now home and there are too many mouths to feed and care for” (Household Case Study 2021; CI1:2021). Women frequently complained about how their work as providers for their families had increased with the pandemic. For majority women, time allocation for every day responsibilities became problematic with COVID-19. Heightened responsibilities for women also related to increased supervision of children after the closure of schools. Thus, the closure of schools means supervision responsibilities now fall on parents: “unfortunately, our mothers (women) bear much of that responsibility” (CI2:2021). As a result, women frequently called on the Government to open community schools for children below seven years (Female FGD 2021).

Third, some women reported increased caring responsibilities as a coping strategy and economic response pathway. Whereas the general pandemic response strategy among households involved falling out or switching businesses (including credit sales), some women reported taking extra dependants such as grandchildren to allow their mothers to go and look for work in other towns (e.g. as far as Nakonde in the Northern Province, 15 %) and relying on remittances. They explained this strategy often changed when economic conditions normalise by recalling the so-called ‘ambassadors.’ Other women reportedly took care



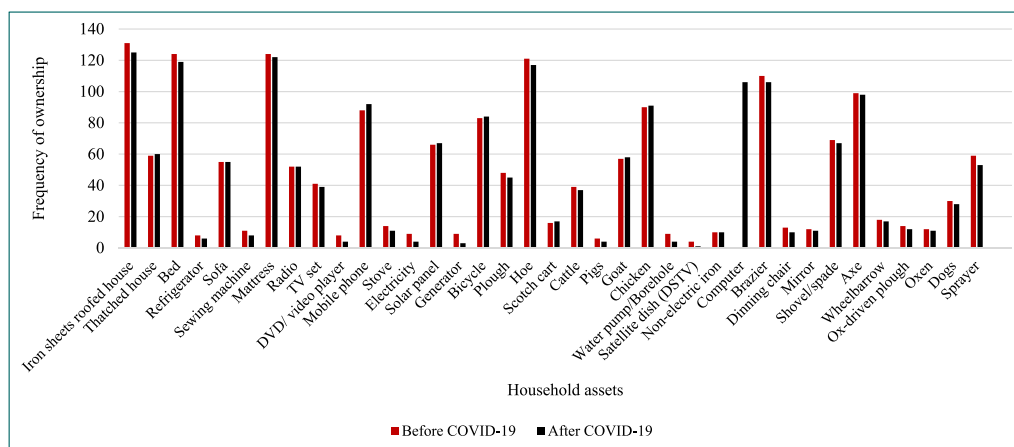


Fig. 6. Household asset ownership before and after COVID-19.

of children of relatives based in urban areas who either had lost their jobs or were struggling economically in the face of COVID-19 (15 %): “my house increased by one dependant. My brother could not take care of his son” (Household Case Study Interview 2022). Women also experienced an increased participation in production work, in the face of declining hired labour. Through group discussions, we asked participants about perceptions on how the pandemic altered household responsibilities. Participants were agreed the pandemic period saw a heightened of responsibilities for women compared to men and youths (Fig. 7).

The fourth aspect relates to revelations care responsibilities increased sharply for the sick and elderly, including children (67 % of survey participants), and other family members during the pandemic. Heightened roles were reported in cooking fuel, frequency in water (44 %) and food provisioning (84 %).

Finally, girls were particularly affected by long closures of schools. Group discussions reported with the closure of schools, more young women fell pregnant,<sup>3</sup> and some were forced out of school even after giving birth, creating opportunities for early marriages. Group discussion with women revealed the girls were less likely to return to school due to a culture that facilitates early marriages and perception as well as knowledge that even if girls were to return to school their future progression is not guaranteed due to financial challenges. Young men reportedly engaged in illicit beer drinking and stealing.

#### 4.3.1. Relationships and social networks

In rural Zambia, relationships and social networks are important in building patterns of consumption and processes leading to solidarity, and coping strategies. They are also important in community labour sharing mechanisms. Traditional patterns of household and community relationships are very important as fall-back strategies. In Mumbwa, relationships pointed to solidarity and the ability to draw support from various sources, but these networks are particularly significant to women due to their role in household provisioning. Before COVID-19, relationships with neighbours and wider community relations acted as reliable sources of assistance, including food and credit. Social networks were frequently cited by women as providing “avenues for building psychological well-being during difficult times” (Interview Female Traditional Leader 2021). Changes to relationships and networks mean people were conscious about who they interacted with, how they interacted, where they bought their essentials, altering pattern of visitation that previously built fall-back strategies.

Participants reported adjustments to relationships and social networks to protect families from COVID-19. Declining visitations affected

family unity and neighbourhood ties and general solidarity. Reduced family and wider interactions negatively affected material sharing that come alongside social networks among women. Women expressed opinions that reliance on social networks for survival during COVID-19 reduced as everyone was scared of contracting COVID-19. Survey results reveal COVID-19 affected ability to receive visitors (51 %) and visit relatives outside Mumbwa (and thus remittances) reported by 54 % of the households, and relationships within the community (by 64 %). Households perceived effects on relationships with other families within the communities (reported by 64 % of the households), relationships within the families (66 %), and related food availability (48 %). Meanwhile, restrictions around social gathering eroded women solidarity such as during bereavements or celebrations. For instance respondents reportedly received assistance from relatives (30 %), neighbours (27 %) and from membership organisations (20 %). A smaller number received support from community associations (13 %) and other members of the community (10 %). Group discussion participants remarked: “this disease just reorganised life as we knew it. It changed everything” (FGD 2022).

Reports were frequently heard in local communities that COVID-19 affected the quality (reliability) and quantity (number of friendships) of social networks and relationships (as fall-back strategy). This led to social isolation (psychological impacts), affecting kinships and extended family relations: “People now just became focused on their children and spouses at home. People could not visit friends and family in different locations” (D1: 2021). Visitations were treated with suspicions: “you cannot chase people who have come to visit you, but we had to be careful” (FGD1:2021). Meanwhile, COVID-19 restrictions stretched family relations between different locations.

Women were more likely to perceive declining relational changes with children and partners (reported by 48 % of the households,  $n = 72$ ) as more people stayed at home and altered household composition that their male counterparts (18 %,  $n = 27$ ). Only a few reported intra-household relationships improved because people were mainly at home, especially among married couples. Interestingly, women reported less incidences of gender-based violence as men reduced drinking due to financial reasons. Whereas women continued to help each other in communities, physical assistance was disturbed because we could not gather as before (GD6:2021). As a result, looking for food became difficult with COVID-19. Given a focus on day-to-day well-being of families vis a vis reliance on social networks for household provisioning, breakdown of household and community relationships and social relations were seen to affect women more than men (C11:2021).

#### 4.4. Disruptions to membership organisations and social initiatives

Membership organisations and social initiatives such as village banks

<sup>3</sup> Stay at home orders resulted in idleness and lack of entertainment for young people.

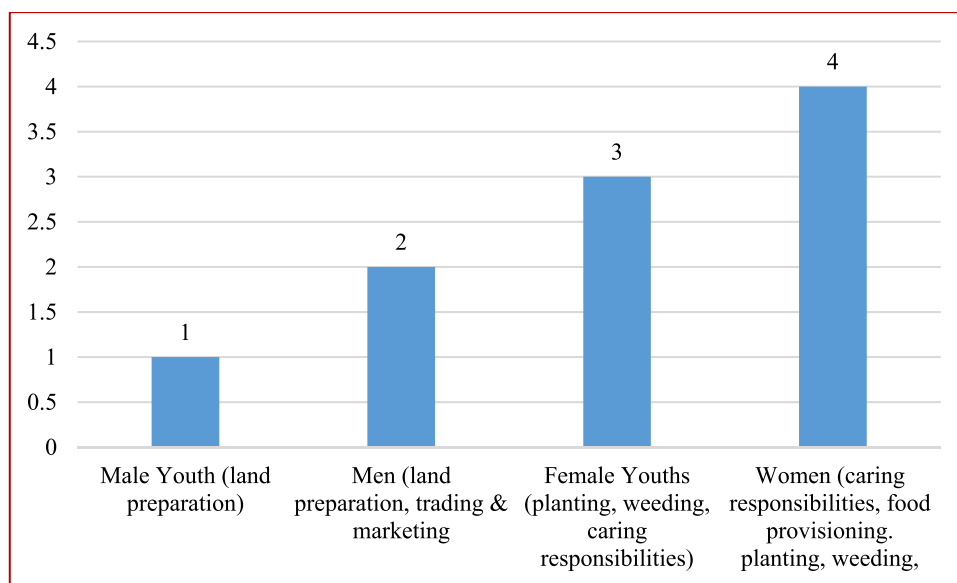


Fig. 7. Perception of heightened intra-household responsibilities during COVID-19.

are important alternative sources of financial support for rural communities in Zambia, emerging as part of policy efforts to build financial inclusion and avenue for women support and empowerment.<sup>4</sup> Specifically, village Banks have gained traction among state and non-state actors as platform for enabling financial inclusion for rural small-scale farmers (Mukendi and Manda 2022). As with other areas in Zambia, Village Banks in the study sites are dominated by women (80 %) compared to men (20 %) (see also Mwenge and Bwalya, 2020). Before COVID-19, women from low-income households used village banks to save their incomes as well as borrow at 10 % interest. Facilitated by FinTechs such as Mobile Money Digital Platforms, Village Banks were sources of funds, which allowed memberships in state driven cooperatives such as the Fertiliser Input Support Programme (FISP) feeding into agricultural production (fertiliser/seed/herbicides). They enabled access to funds for school fees and health services. Village Banks supported consumption and acted as sources of emergency funds during adversities. In some cases, Village Banks supported business initiatives such as selling used clothes (locally known as Salaula). Group discussion revealed that the initiatives “allowed access and control of income by women away from men.” Village Banks also offered avenues for social interactions, where women shared experiences and ideas on many fronts – relational wellbeing.

One frequently reported membership organisation in the study areas was the Own Savings for Asset and Wealth Creation (OSAWE) initiative – Village Banks. These are popular among women, in some cases a ratio of 13:1. Women explained Village Banks allowed access to financial resources, which in turn enabled them to hire extra labour, access to small loans (borrowing at three times the saved amount) as well as save at 10 %. Interviews showed Village Banks were crucial in linking women to input suppliers (seed, fertiliser, and chemicals) (either through markets or via state driven cooperatives), mechanisation equipment suppliers and energy companies such as solar companies for energy solutions. They were important avenues for promoting aggregation of

field crops and livestock and marketing linkages, which gave flexibility to women rather than walk longer distances to market centres. They acted as sources of emergency fund. There were Banks whose objectives pointed to chicken rearing, piggery, and farming – building entrepreneurship culture among women.

Disruptions to social institutions affected autonomy experienced by women. COVID-19 led to poor communication, group meetings and related decision-making process. Savings reduced because most members lacked money to save and repayment became difficult. General membership and subscriptions generally declined due to liquidity challenges among members. Lending to members was also restricted and adjusted downwards irrespective of one’s subscription levels or whether one wanted to borrow for an emergency. Groups became unsustainable due to “insufficient funds to keep our Village bank going.” COVID-19 social restrictions affected wider mobilisation for new membership. This affected ability for women to join cooperatives and access subsidised inputs despite government flexibility to accept part payments for cooperative membership. Some women revealed they withdrew their membership to cooperatives due to financial challenges. Others further explained how collapse of social initiatives affected ability to invest in wider income generating activities such as goat and sheep rearing. Given that majority members in Village Banks were women, these impacts were more pronounced among women than men with others reporting accumulation of individual and household debt during the pandemic which follows history of underinvest mates and structural inequalities (Fig. 5). Intra-household case studies emphasised COVID-19 impacts on: 1) membership organisations, 2) market dynamics, 3) changing relationships, 4) reduced labour hire, 5) increased care responsibilities, and 6) changing consumption patterns. Across all households, impacts on membership organisations ranked higher.

Social restrictions and general fear of the disease meant that women were unable to conduct our monthly meetings. There were alternative approaches developed as response to the pandemic such as of channeling funds only through top leaders or via FinTech Digital Platforms, but this raised trust and accountability issues. Whilst some groups risked their lives to hold meetings secretly, this did not attract sufficient numbers. Within this perspective, women expressed opinions that “COVID-19 did not only affect village banks. It also affected solidarity amongst women. As you might know, this initiative is built on trust and we know each other well. COVID-19 tested our friendships” (FGD 2021).

There are wider implications stemming from the dynamic of membership organisations and social initiatives. More work was perceived to

<sup>4</sup> Policies addressing financial exclusion as part of poverty reduction include the Zambia’s Seventh National Development Plan (7NDP) and the National Financial Sector Development Policy (Ministry of Finance, 2017; Ministry of National Development Planning, 2017). Financial inclusion efforts include the National Financial Inclusion Strategy (NFIS) (2017–2022) (Ministry of Finance, 2017) and the Rural Finance Policy and Strategy (2012) (Ministry of Finance, 2012).

have fallen on women given inability to hire extra labour in field preparation, planting and weeding and charcoal business such as cutting trees and packaging. This was alluded to reduced labour availability but also deteriorating incomes related initiatives. Reports were frequently heard in household interviews and focus group discussions of how women enterprises (e.g., farming, charcoal, etc) generally suffered from inability to hire extra labour due to insufficient finances, fear of COVID-19 and falling social initiatives. One respondent from a female headed household explained “*I normally hire three to four workers to help in field preparation but reduced this to only one during COVID-19,*” adding this affected her time allocation whilst concentrating work on herself. Community labour sharing mechanisms that most women relied upon during labour crises proved less reliable due to COVID-19 social gathering restrictions which means each household engaged farming and other works independently with their family members affecting solidarity.

##### 5. Discussion: How can pandemic responses be structured to strengthen livelihood resilience and wellbeing for inclusive and equitable forms of recovery?

This study explores *material, relational* and *subjective* elements of wellbeing as micro-level gendered impacts of COVID-19 policy responses on agricultural livelihoods. Results show gendered impacts at four significant levels of granularity: 1) markets and material wellbeing, 2) household provisioning, labour and care burdens, 3) relationships and social networks, and 4) disruptions to membership organisations and social initiatives. Production and processes leading to market disruptions lead to a gendered reconcentration of economic activities around men who flex financial muscle and flout COVID-19 guidelines respectively. Women on the other hand are squeezed out of production and market circuits, quickly losing livelihood strategies and getting relegated to unpaid and invisible household work. Whereas women endeavour to find ways to support their families, such as attempting to maintain group savings initiatives, policy responses, including the structure and organisation of production and market dynamics limit what women are able to do and most importantly actions towards inclusive and equitable forms of COVID-19 recovery in rural geographies. Overall, these dynamics play out within a wider lack of clear rural and agro-based policies that can guide rural COVID-19 recovery and across gender, affecting these pre-existing gender and livelihood dynamics – as endogenous as opposed to exogenous shock.

The centrality of this paper points to households, production and markets as sites for analysing pandemic impacts (Stevano et al. 2021). First, COVID-19 policy responses triggered gendered response pathways at three important material and non-material levels. Material configurations were witnessed through reduced access to inputs and changes to cropping (narrow/district) (Morton, 2020). These production centred elements have led to reduced production and incomes (broad/regional/district level dynamics) which related to declining markets access (broader/national related dynamics). However, the study reveals a clear retreat of women from economic activities, including declining access to markets, and reduced incomes. On the contrary, male counterparts flout COVID-19 guidelines – pushing women outside the market circuit and recentering them around caring responsibilities. This enables a new insight.

Second and related to material elements of wellbeing is a new feature around increased dependence of women on men, reconfiguring pre-existing relationships – relational dimension of wellbeing. Although dependent on the nature and composition of households, COVID-19 generally intensified burdens on women around households, labour and caring responsibilities (narrow/household related dynamics) (Stevano et al., 2021a; Stevano et al., 2021b). That women called for interventions in childcare reflect wider challenges around increased household caring responsibilities. Modalities are needed that can help to support women in care and reproduction burdens to release time for

productive work (Power, 2020). COVID-19 reshaped relationships and social networks for securing food and social initiatives (e.g., membership organisations, village banking initiatives) that women previously relied upon before the pandemic. COVID-19 restrictions also led to a declining pattern of reliance on pre-existing relationships and social networks as sources of assistance but their centrality in household provisioning, welfare, and wellbeing means these changes were perceived more among women than men (Manda 2022a). Reconfigurations in intra-household relationships circulated male control of incomes and decision-making (Broadly). COVID-19 increased women dependence on men – the former scaling back from their economic engagements, and the latter increasing concentration in marketing opportunities. Intensified changes in caring responsibilities for women accompany changing relationships across family members. Meanwhile, changing access to markets in Lusaka for women concentrated marketing processes control of incomes and decision-making among men (Manda, 2022b). Disruptions to membership organisations and social initiatives affected women’s autonomy across savings, access to inputs, markets, and entrepreneurship initiatives. Ultimately, women reduced on hired labour thereby reducing their economic activities (Matenga and Hichaambwa, 2021).

Whereas women endeavour to find ways to support their families such as food provisioning, group savings initiatives, gendered impacts of COVID-19 generally reflect pre-existing socio-economic vulnerabilities, but these have been heightened by COVID-19 in an environment where agricultural and gender specific interventions are absent. The policy landscape shows recovery efforts have been concentrated at macro-level (Ossome, 2020) with little or no mechanism to be relied upon by different actors for rural interventions. There are NGO COVID-19 efforts albeit at limited scale but these have equally not been gender sensitive. Pre-existing conditions matter in recovery/response. Access to land/inputs make a difference in recovery but women face marginalisation. Some of this relate to an emerging state-centric rural land acquisition projects in the name of development (Mand and Banda 2023). One consequence is that women increasingly face narrow as opposed to diversified livelihood strategies compared to men: they quickly lose all options due to COVID-19 and are relegated to household work – unpaid and invisible. Whilst works on the transformative potential of village banks are emerging (Sibeso 2022), this study circulates evidence to this effect. Specifically, reduction in hired labour for women responded to market uncertainties as well as disruptions to Village Banks themselves.

More broadly, results show a general rural dissatisfaction with the architecture of state policy responses, given missing agro-based recovery interventions (narrow/household level) (Manda, 2022b). The study revealed people’s needs particularly women were not being met in relation to national policy response, affecting material and relational wellbeing. Some of this relates to a general perception of reduced quality of life seen through changing consumption patterns (food insecurity) and declining economic activities (broadly/district/region) (Manda et al., 2019). Overall, livelihood struggles for women (production and marketing) which have been intensified by COVID-19 policy responses, raise the need for agri-specific policy interventions in driving equitable pandemic resilience and recovery (broader). Some of this relates to long term thinking investing in livelihood resilience, including transforming processes that account for gender, social and cultural elements as possible barriers (White and Blackmore, 2015).

##### 6. Conclusion

COVID-19 pandemic and the related imposition of policy restrictions brought about a reorganisation of rural livelihoods and life – renewing the centrality of households. COVID-19 disrupted markets affect material wellbeing while displacing women from their previous economic activities. A resulting concentration of men in production and marketing, raise concerns for inequalities. For women, pandemic related inflationary pressures further induced challenges of access to inputs,

leading to a general scale down of their agricultural activities, retreating to their domestic spheres. As a result, women face narrow as opposed to diversified livelihood strategies compared to their male counterparts (Manda, 2022b). Thus, the pandemic affects provisioning dynamics, labour, and caring burdens. Whereas provisioning responsibilities labour demands, and care burdens increased generally for households, more impacts were felt by women. Loss of jobs by men (e.g. mining areas) meant women had to work even harder towards their daily subsistence and care for the members. Closure of schools increased supervision responsibilities thereby affecting time allocation. COVID-19 affected social networks, leading to even greater consequences on relational wellbeing. Social initiatives such as village banks frequently relied upon by women as fall back strategies have been affected, reducing access to emergency funds, incomes for input access in co-operatives and food provisioning amid a declining profitability potential of village banks. More widely, this erodes solidarity in the community and within immediate/extended families, the former linked to declining food assistance and the latter pointed to declining remittances. However, ineffective of macro-level policies leave poor rural women more vulnerable to poverty and inequalities – of power and agency. For instance, modalities to assist women around care burdens and targeted approaches for livelihood support have largely been missing. In Zambia, a focus on economic recovery at macro level continues to leave many rural women behind. This relates to the role of the state within the wider circulation of capitalism – with the pandemic offering a prism through which to expose state (in)effectiveness. Any transformative potential of the crisis must re-evaluate the role of the state and its policy and political actions around social production and reproduction. Policy and political actions need to address socio-cultural, political and economic challenges that circulate women in positions of subalternity. Consistent and cautious investments that account for context appropriate livelihood and aspects of wellbeing are urgently required – a matter for further research.

#### CRedit authorship contribution statement

**Simon Manda:** Conceptualization, Methodology, Data curation, Formal analysis, Funding acquisition, Project administration, Supervision, Writing – original draft, Writing – review & editing.

#### Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

#### Data availability

Data will be made available on request.

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#### Appendix A. Supplementary data

Supplementary data to this article can be found online at <https://doi.org/10.1016/j.wdp.2023.100547>.

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