

Updated version

BASELINE INSIGHTS & OPPORTUNITIES

A longitudinal study on the impacts of the COVID-19 crisis on low and middle income **Nigerians** and opportunities for policy and programmatic intervention

01 October, 2020



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1. Introduction

The Nigerian government, like those of most other countries, is trying to protect their population from COVID-19 while staving off economic collapse. Most decisions require trade-offs, as delivering on one can mean jeopardising the other, particularly for majority of the population who survive on low incomes and have minimal access to support. Public, private and third-sector responses must navigate these stark choices, recognising if they are unable to help their vulnerable populations survive both the public health and economic crises, progress could be handicapped for a generation.

Dalberg is conducting a longitudinal study to understand the social, economic, and financial impacts of COVID-19 on low and middle income Nigerians, as well as the reach and efficacy of policy and programmatic support targeted at these communities. Our study builds on baseline research from [The Human Account](#) (THA), specifically the qualitative profiles we developed through in-depth Human Centred Design (HCD) interviews with people across Nigeria in 2018 and 2019, and our nationally-significant survey based behavioural and psychometric data sets. For this study, we conducted interviews with 9 participants, covering four of the original six THA segments. We also ran a phone-based survey, to test emerging findings and insights, with a sample of 149 people, all of whom had been part of the original THA quantitative survey. We supplemented this with a brief analysis of existing surveys and reports on the impacts of COVID-19 in Nigeria. Additionally, we reviewed programmatic and policy responses and interviewed community-based organisations to identify gaps in emergency support provision.

At regular intervals throughout the crisis, we hope to run follow-up interviews with the THA participants and re-deploy our nationally representative survey, via phone or SMS, to track people's experiences and monitor gaps in policy and programmatic support. Our hope is that by capturing representative human stories backed by data, and identifying unmet needs, we can inform and compel a compassionate and effective policy and programmatic response across the national and international community.

We structured our research around four main thematic areas, for which we generated findings, insights, and programmatic policy recommendations:

- Financial health & livelihoods
- Awareness & access to support services
- Attitudes & psychological wellbeing
- Programmatic/policy gaps & best practices

The emerging picture is severe, and the threat of chronic hunger and starvation is imminent:

- Many Nigerians have seen their incomes collapse and do not have enough money to feed themselves or their families; they are struggling to access water, sanitation and hygiene services, medicines, and phone credit.
- Many went into the crisis without significant savings or liquid assets, they have few personal assets to fall back on and a significantly weakened social safety net, and will struggle to bounce back.
- Social financial networks have collapsed given the fact that everyone is under the same economic and financial pressure, leaving the millions of people who rely on informal networks for emergency support loans and insurance in times of need with nowhere to turn.
- Government support and international aid has not yet reached most people, and many do not believe it ever will.

However, we believe there are scalable interventions - such as unconditional cash transfers and carefully designed relaxing of mobility restrictions - that can support many Nigerians survive this crisis. We hope this research can continue throughout the pandemic, helping ensure both the response and recovery is anchored on the needs of the many vulnerable in our society.

2. Research methods



RESEARCH THEMES

1. Financial health & livelihoods

We explored the impact of COVID-19 on people's financial health, including changes in people's financial behaviors and attitudes since the crisis began; the drivers of income loss and impact on livelihoods; and strategies to cope (e.g. borrowing, new income generation, relocation, cost-cutting, risky behavior like theft, gambling).

2. Awareness & access to support services

We mapped awareness of and access to health services and information; economic and financial support programmes; schooling and education programmes; needs, capability, behaviours, and preferences of vulnerable people across different types of support services; and trusted people/channels for disseminating information during the crisis.

3. Attitudes & psychological wellbeing

We assessed pervasive attitudes towards different aspects of the pandemic response; the effect of the crisis on mental health; potential drivers of poor mental health such as time poverty, overcrowding, anxiety, community unrest, and gender-based violence.

4. Programmatic/policy gaps & best practices

We identified public, private and third-sector response and corresponding gaps; local or international best practices that could be scaled; and broader macro-economic trends and sector-specific pressures that are likely to shape the crisis in the months ahead.

3. Looking ahead

We're at the starting line for this work. Our next step is to disseminate the baseline report with key stakeholders across government, multilaterals, foundations and community organisations. This report intends to inform the immediate COVID-19 response efforts by these players and build a longer term partnership to support their efforts in recovery from COVID-19.

Our hope is to continue generating rich qualitative and quantitative data on how COVID-19 and the response efforts are affecting low and middle income populations in Nigeria and other countries. Resources allowing, **we would like to expand the qualitative sample size to the full set of ~85 qualitative research participants from [The Human Account](#) (THA), across all six countries - Nigeria, Kenya, Tanzania, Pakistan, Myanmar and India.** We can further expand this by tapping into the sample of 11,500+ quantitative participants from THA, to generate even deeper insights for each country.

If you're interested in **partnering with Dalberg on this initiative**, please reach out to:

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Continuous study

Investigate the effects of COVID-19 on low and middle income Nigerians throughout the crisis. Track the experience of interviewees as well as conduct larger quantitative studies, and update our policy and programmatic reviews.

Partnering & support

Generate insights and opportunity areas for partners. Support them to refine > adapt > implement COVID-19 response strategies and help test the efficacy of the interventions. Disseminate learnings to other stakeholders.

Dissemination

Share the report with key stakeholders, including government, multilaterals, charitable foundations, social enterprises and NGOs. Further, present tailored findings to initiatives Dalberg has been partnering with, e.g. [GiveFood](#), [Young Africa Works](#), among others.

4. NIGERIA

Baseline insights & opportunities



Insights & opportunities: Summary

FINANCIAL HEALTH & LIVELIHOODS

1

FOOD & FINANCES - COVID-19 has increased the rates of chronic hunger and starvation, specifically for poor Nigerians due to loss of livelihoods, exhausted savings, collapse of informal financial networks and lack of a social safety net

2

DIGITAL FINANCE - Limited access to mobile money, bank accounts, and digital resources makes it harder to send and receive money during the COVID-19 crisis, particularly for women and rural communities

3

AGRICULTURE - Disruptions to agricultural supply chains and daily markets as a result of COVID-19 not only impact food security, but also pose livelihood risks, particularly to the large number of smallholder farmers in rural Nigeria

OPPORTUNITY AREAS *(How might we...)*

- Continue to provide unconditional cash transfers or food packets to vulnerable communities?
- Enable MSMEs to resume and recover their businesses, while ensuring hygiene and minimising infection rates?
- Increase the uptake of mobile phone-based payment services during the pandemic, when the ability to operate in cash is constrained?
- Support crop production and transportation to ensure sufficient market supply of essential foods, and support farmers' livelihoods?

AWARENESS & ACCESS TO SUPPORT SERVICES

4

INFORMATION - People rely on and trust TV and radio for information on COVID-19 prevention, but those without access to digital channels are unable to stay accurately informed about COVID-19, making community networks of information important

5

WASH & HEALTH - Financial insecurity, price hikes and insufficient supplies make it even harder for low income people to access water, sanitation, hygiene and health services, reducing their ability to stay protected against COVID-19

6

EDUCATION - Closure of schools as a result of COVID-19 leaves students unable to learn, and exacerbates existing income and gender inequalities in education

OPPORTUNITY AREAS *(How might we...)*

- Leverage trusted community figures and institutions to disseminate reliable information?
- Expand radio and TV programming on COVID-19 preventive measures, and ensure that it reaches low-income people?
- Leverage partnerships with community based organisations or volunteer networks to produce and distribute essential hygiene and health supplies?
- Encourage effective precautionary measures around hygiene and social distancing, to minimise infections as workplaces resume operations?
- Ensure the continuation of education during COVID-19 and expand access to remote learning for low-income communities?

ATTITUDES & PSYCHOLOGICAL WELL-BEING

7

PSYCHOSOCIAL SUPPORT - Income loss and food insecurity has led to fear and anxiety, but with little confidence in the government, few resources to help themselves, and isolation from community support systems, people rely on their faith for emotional support

8

SECURITY - Loss of employment and food insecurity resulting from COVID-19 have increased opportunities for and instances of crime and violence, adding to people's fear and anxiety

OPPORTUNITY AREAS *(How might we...)*

- Leverage community institutions to provide clinically-robust mental health services?
- Build trust in government and local institutions to allow for citizen cooperation and ease fears during COVID-19?
- Use radio/TV and the creative industries to disseminate mental health coping mechanisms during the COVID-19 pandemic?

FOOD & FINANCES

Chronic hunger and starvation are an imminent risk for most poor Nigerians due to loss of livelihoods, exhausted savings, collapse of informal financial networks and lack of a social safety net

Those employed in the informal sector are among the most adversely impacted by the COVID-19 mobility restrictions (the sector accounts for over 70% of all jobs in Nigeria, with women and youth over-represented).^[1] Informal workers rely on daily wages and tend to lack a deep safety net, such as pension and insurance, making them particularly vulnerable to hunger and poverty. Those unemployed are similarly at risk (over 53% of youth and women are under/unemployed).^[2] Many have exhausted their savings. While family, friends and neighbours support each other with food and money to the extent possible, everyone is affected by the pandemic, and community support is dwindling.

The lockdown measures have also disrupted supply chains, leading to scarcity and price hikes, which have exacerbated food insecurity and increased chronic hunger. The food element of the consumption basket increased by 14.9% in Q1 2020 and there has been a rise in inflation - with northern states experiencing higher rates.^[3] Further, the people we interviewed have not seen any evidence of the government stepping in to help, both presently and historically, and worry about corrupt and inequitable distribution of benefits, if there were to be any. As a result, low-income people feel like they have to fend for themselves, and are restricting meal sizes, meal frequency, and purchases to deal with the urgent need for food. As this continues, there is high potential that chronic starvation will become prevalent.



[1] *Decent Work in Nigeria's Informal Sector (2018)*, World Bank

[2] *Dalberg analysis (2020)*

[3] *Nigeria in Times of COVID-19: Laying Foundations for a strong recovery (2020)*, World Bank



The Human Account HCD participant

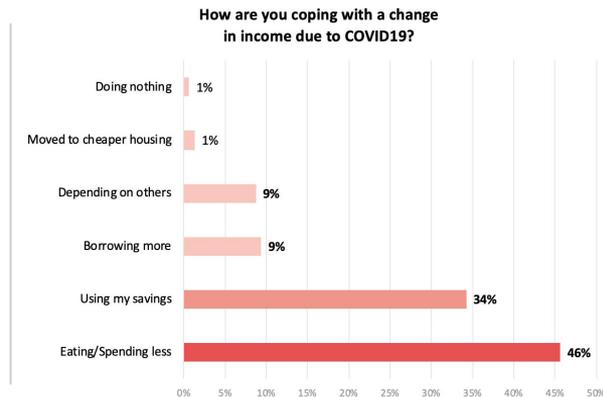
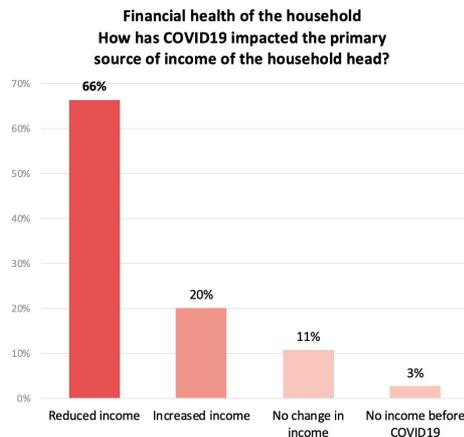
“I have used all my savings. I need money to buy food stuff. That is what I need for now. I am not spending money on anything. I was buying groceries, but now that money is gone. The government is not helping us with food or money. They don’t care. Everyone is making it on their own. There are no NGOs.”

Victoria, 23 | Transport Agency Assistant | Orile

INCOME & SPENDING

In a phone survey deployed by Dalberg, **66%** of respondents said that COVID-19 had **reduced their household’s primary source of income**. **46%** were **eating/spending less** to cope with their change in income, while **34%** were using their savings. **9%** were borrowing more, and another **9%** were relying on others.^[1]

A dipstick survey conducted by BFA Global on COVID-19’s impact on livelihoods revealed that **73%** of Nigerians’ income had decreased somewhat or significantly as a result of the pandemic. **56%** anticipated disruptive adverse effects to their financial well-being.^[2]



Dalberg phone survey: Impact of COVID-19 on primary income source and coping mechanisms.^[1]

[1] COVID-19 Dalberg survey results

[2] The impact of COVID-19 on financial lives in eight countries, over two weeks (2020), BFA Global



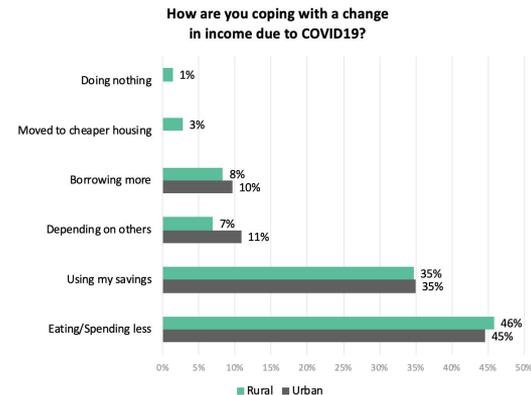
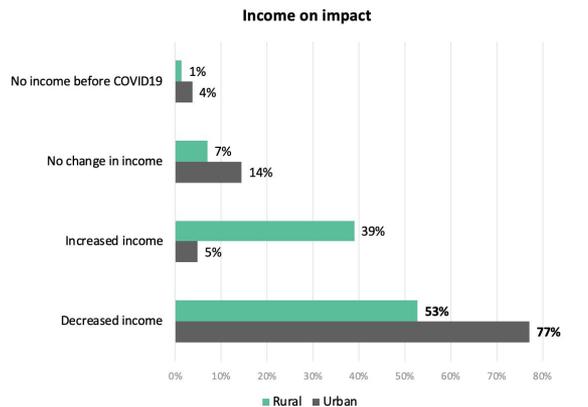
The Human Account HCD participant

“It has not been easy. Seriously. Everything is hard. The price of foodstuffs makes everything worse. Things that we buy at cheap prices to survive, their prices have doubled. We have been trying to adjust. Foodstuff prices have skyrocketed.”

Yomi, 21 | Hotel Cleaner | Lagos

A RURAL PERSPECTIVE

Dalberg’s phone survey found that **77% of urban respondents and 53% of rural respondents reported a decrease in household income** as a result of COVID-19. Rural and urban respondents reported coping with the change in income in similar ways. **46% in rural areas and 45% in urban areas said they were eating/spending less**, and **35% of both urban and rural populations were using their savings**.^[1] A survey conducted in April-May 2020 found that one in two households in Nigeria reported that they reduced food consumption as a coping strategy.^[2]



Dalberg phone survey: Impact of COVID-19 on primary income source and coping mechanisms, split by location type.^[1]

[1] COVID-19 Dalberg survey results

[2] Nigeria in Times of COVID-19: Laying Foundations for a strong recovery (2020), World Bank



“I do not have savings. My wife does not have any money [...] We eat two square meals a day. We have no choice. We do not have enough money to eat three. [...] I borrowed money from my best friend. I will pay it back after I get back to work.”

Adegoke, 51 | Poultry Rearer | Ogun and Lagos

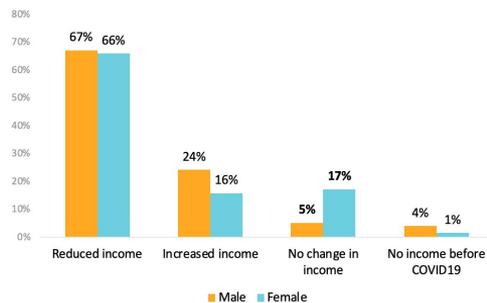
A GENDER PERSPECTIVE

According to Dalberg's phone survey, women and men reported similar rates of reduction in household income as a result of the pandemic (66% of women and 67% of men).

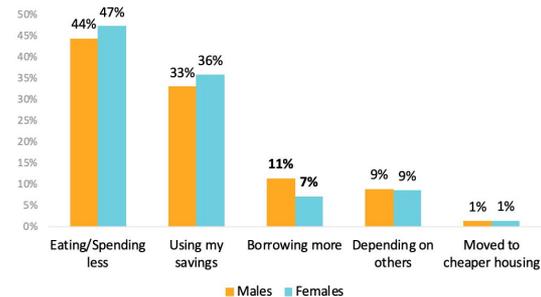
17% of women reported that their income had not changed, compared to 5% of men.^[1]

To cope with changes in income due to COVID-19, **11% of men were borrowing more, and 7% of women were doing so.**^[1] According to BFA Global's dipstick survey, **53% of men said they had money put aside as emergency funds, to see them through a difficult time, compared to 31% of women.**^[2]

Financial health status of the household by gender
How has COVID19 impacted the primary source of income of the household head?



Coping mechanisms by gender



Dalberg phone survey: Impact of COVID-19 on primary income source and coping mechanisms, split by gender.^[1]

[1] COVID-19 Dalberg survey results

[2] The impact of COVID-19 on financial lives in eight countries, over two weeks (2020), BFA Global

“I only eat once a day. I don’t have money to buy food to eat. We don’t know how to get our next daily bread. All I’m looking for is help for me and food to eat.”

Wunmi, 47 | Unemployed | Ebute Metta

The Human Account HCD participant, Wunmi

2018 - When we [last met Wunmi](#), she worked as a porter, and her inconsistent income was a source of financial pressure and frustration. Her church community was her anchor, especially after her home burned down two years earlier.

April 2020 - Today, Wunmi is recovering from a partial stroke, which has left her unable to work. The COVID-19 crisis has amplified the financial struggles that resulted from her loss of income. In addition to chronic hunger, Wunmi worries about not having enough money for her medication. She has no savings, and because she is not earning an income, she says she would not be able to pay back a loan.

Wunmi’s church community continued to help her after her stroke, but with the lockdown, they can no longer visit her or afford to bring her food like they once did. *“God is the only one who can help us,”* she says. *“There is no option to work. There is no government to support.”*



“Before the virus I was making N7,000 a month, but now I have no money. I have no savings. Neighbours have been giving us food to eat. I need to get money to buy food to feed my children and husband.”

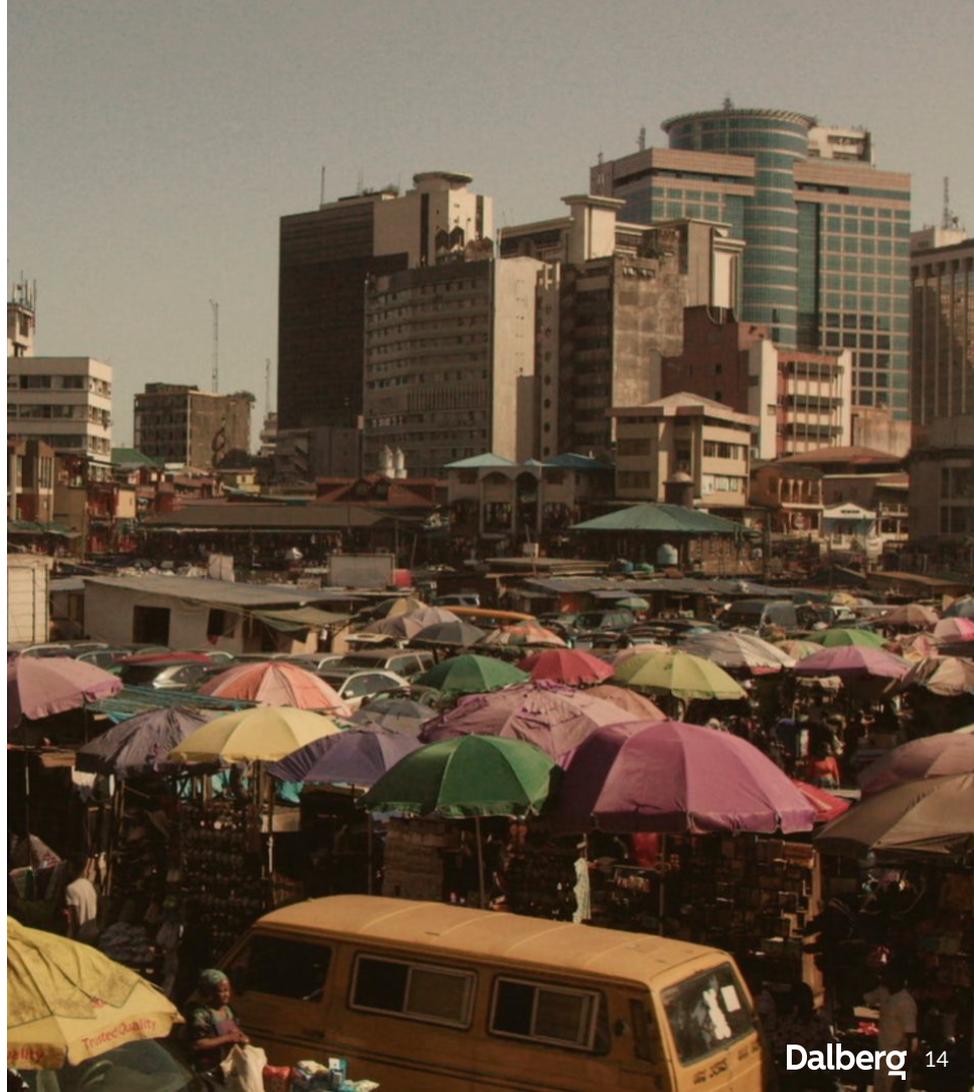
Tina, 27 | Sales Agent | Lagos

“It would be good to get support, but we do not have connections to get the support from the NGO or the government. You need to know people. Food and money would be helpful but you need to have connections.”

Halima, 23 | Bean and Dumpling Seller | Bauchi

“Because of coronavirus I have not seen any work. There is no movement. I have spent all my money buying food. I try to walk out of the house to get work to do, but there are restrictions, so there is no work.”

Adeola, 27 | Sales Agent | Lagos



How might we continue to provide unconditional cash transfers or food packets to vulnerable communities?

- **Give low-income people the agency to address their specific needs.** While food is the single biggest unmet need amongst poor Nigerians, people's needs go beyond that to include water, cooking fuel, and cash to pay for rent and electricity. Poor people spend cash efficiently, particularly during an emergency, prioritising spending on goods they need to survive.
- **Encourage cash transfers as a way to create demand in the local economy,** by supporting micro-enterprises and sustaining incomes.
- **Use bank verification numbers and account numbers** to disburse funds in a more transparent manner. However, alternatives should be provided for Nigeria's large unbanked population.
- **Create alternative ways to capture informal workers for cash transfers,** keeping in mind that they are typically not captured by government programmes or systems (e.g. not paying taxes, not holding ID cards).
- **Follow precautionary measures and use protective gear when delivering goods to households,** to reduce the risk of COVID-19 infections.
- **Partner with local stores and food retailers** to distribute food packages efficiently.

BEST PRACTICES

[We Are Together](#) is a crowdfunded COVID-19 relief fund that aims at getting cash to the most vulnerable Nigerians. They receive donations from all around the world, and use the unique Bank Verification Number (BVN) to disburse funds every working day. Nigerians can apply for the funds on their website, providing their BVN and account numbers. With this information, the organisers decide if the individual is eligible. Decisions and disbursements are made in seconds.

The [Give Food Initiative](#) is an emergency food relief platform that allows donors to direct their resources to the most vulnerable and provides food to those in need. Give Food distributes their relief through over 150 supermarkets and stalls across the country, ensuring the availability of food packs at easily accessible collection points, leveraging the existing supply chain. They also have a vast number of grassroots volunteers to identify those most vulnerable.

[Foodbank Alliance](#) is a private sector led initiative that gathers and distributes food to vulnerable households impacted by COVID-19, while encouraging self-sufficiency and advocacy. They partner with established food retailers already operating a similar CSR programme to leverage their infrastructure, and aim to scale and sustain their work with private sector partners.

“[Our orphanage in Nasarawa is] experiencing prolonged difficulty in feeding the 200 children in the home. In normal times, they were trying to feed them twice a day, but have now reduced to once a day. Adults can withstand hunger to some extent, but children cannot.”

Tunde | Founder, Voice of Orphans Africa & Diaspora Initiative

How might we enable MSMEs to resume and recover their businesses, while ensuring hygiene and minimising infection rates?

- **Support MSMEs to identify and take on new business opportunities**, such as delivery services and producing and distributing PPE.
- **Provide MSMEs with advice** on how to navigate the crisis and build resilience, and make the information available in local languages and dialects.
- **Equip MSMEs with sanitation facilities and protective gear**, as these increase their operating costs.
- **Give MSMEs COVID-19 specific training** on sanitation and low-risk practices.
- **Financially support** businesses through debt/financing or waiving taxes and fees during periods of low revenues.
- **Help MSMEs pivot to online operations** by providing them with digital resources and training, and encourage sharing websites with complementary businesses to reduce costs.
- **Apply a MSME lens** and/or consult them in developing any new regulations during this period to ensure that a conducive and encouraging business environment is fostered
-

BEST PRACTICES

The Central Bank of Nigeria introduced a N50 billion credit facility to support households and MSMEs affected by the COVID-19 pandemic. It also intends to stimulate credit to MSMEs to expand their productive capacity through equipment upgrade, and research and development. Existing enterprises with evidence of business activities adversely affected by the pandemic, as well as enterprises with bankable plans to take advantage of opportunities arising from the pandemic, are eligible for relief.

The scheme will be channeled through the Nigeria Incentive-based Risk Sharing System for Agricultural Lending (NIRSAL) microfinance bank. The bank has waived application and processing fees during the pandemic.

“A number of the young people in some of the communities visited have lost their sources of income. I believe that we should be able to upskill such people in the future to improve their earning capabilities rather than just providing food and aid to them during the pandemic.”

Simi | Co-founder, The Project Ark Initiative

DIGITAL FINANCE

Limited access to mobile money, bank accounts, and digital resources makes it harder to send and receive money during the COVID-19 crisis, particularly for women and rural communities

According to data from 2018, only 6% of mobile users in Nigeria used mobile money, and 9% used mobile banking.^[1] 36% of those sending or receiving remittances made the transaction in-person or in cash only.^[2] With the COVID-19 crisis and lockdown, sending and receiving wages and remittances, making bill payments, and providing financial assistance to friends and family members is a challenge. Many banks closed branches and introduced limited operating hours as control measures- which made it increasingly difficult to send non-digital remittances. Digital access varies greatly by gender and location, disparately impacting women and rural communities. The gender gap for smartphones is 7%, and the location gap is 14%, driven by affordability, literacy, network quality and coverage, and family disapproval (for women).^[1] While 51% of men have a financial or mobile money account, only 27% of women do.^[2]

Micro-enterprises, which represent ~91% of Nigeria's labour force, but are mostly informal, are also impacted by low digital penetration. In 2018, only 5% of informal businesses in Nigeria used the internet.^[1] Limited access to mobile money also makes digital welfare or cash transfer programmes harder to implement. As COVID-19 makes digitisation more relevant to services and businesses, it is particularly important to pay attention to the digital divide.

[1] *The State of ICT in Nigeria (2018)*, Research ICT Africa

[2] *Remittances in Nigeria (2019)*, Centre for Financial Regulation & Inclusion





“My wife is not sending money right now. She is having some challenges. All the money she was able to send was before corona. We are not able to speak frequently now because I cannot subscribe to the money for the phone [...] I do not borrow money from the bank. Banks do not help. Even if I have collateral in Nigeria they give it to who they know. If you are not associated with them they do not let you borrow money.”

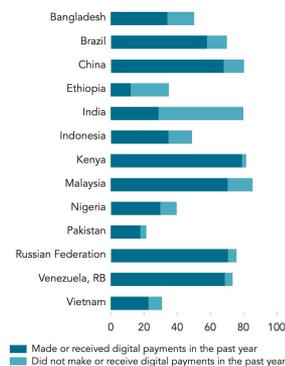
Adeola, 27 | Sales Agent | Orile

DIGITAL PAYMENTS & REMITTANCE

Digital payments are rarely used in Nigeria – a little over 30% of bank account owners made or received digital payments in 2017.^[1] When it comes to transferring remittances, **only 14% of Nigerians use a mobile phone, and 2% use an MTO** (mobile transfer operator) service.^[2] Instead, bank transfers and sending money via family or friends are preferred.

The low uptake of digital finance is likely to impact transfer of remittances during COVID-19. A pan-African research and credit rating agency has estimated that **remittances to Nigeria will witness a 20% decline this year**, compared to last year’s figure.^[3]

The share of account owners using digital payments varies widely across developing economies
Adults with an account (%), 2017



Global finindex database: Share of account owners using digital payments in developing economies^[1]

[1] The Global Finindex Database (2017), World Bank Group

[2] Remittances in Nigeria (2019), Centre for Financial Regulation & Inclusion

[3] COVID-19 in Nigeria: Economic Perspectives and Mitigating the Risks (2020), Agosto & Co.

“The lockdown was done when I was here so I cannot move back to be with my mother [...] I use [my friend] to send my mother money because I trust him and since he is in the military he can move around, so I send him with money for my mother and he does a cash exchange with her.”

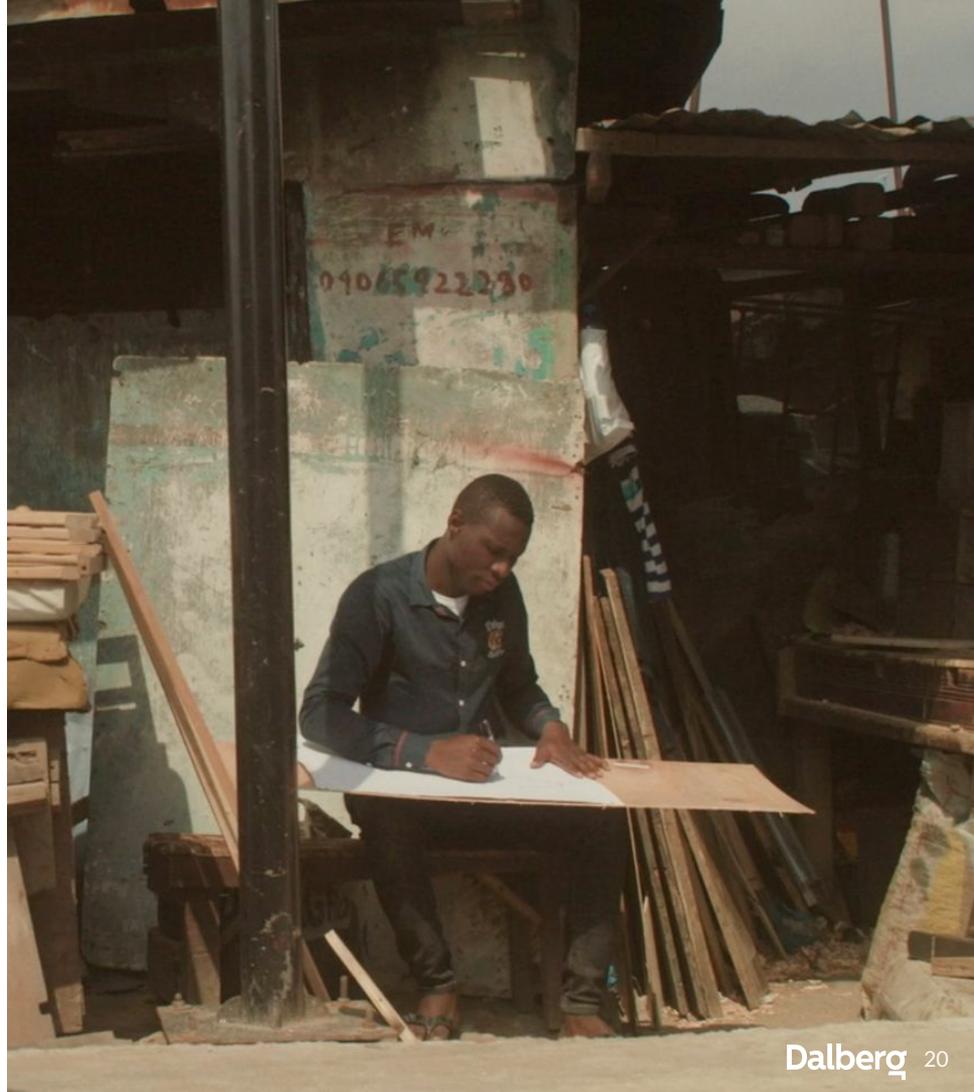
Tosin, 31 | Interior Designer | Lagos

The Human Account HCD participant, Tosin

2018 - When [we last met Tosin](#), his interior design business had recently got its big break. His top priority was to be financially stable, while building his personal brand and his business. He was a fastidious saver, too, with two bank accounts for savings.

April 2020 - When the COVID-19 lockdown began, Tosin was working on a renovation project in Lagos Island, and could not travel back to his home in Lagos, where he lives with his mother. Now, away from his mother, he tries to send her money. A trusted friend, who he refers to as his 'brother', is in the military, and is thus able to move around freely. Tosin asks him to deliver cash to his mother during the lockdown. This is his only option, as his mother does not use mobile money.

Unlike his mother, though, Tosin himself is a digitally savvy smartphone user. With his work and income halted because of COVID-19, he borrowed from a friend using mobile money, to continue to afford food and support his mother. *“I do not like borrowing from people, but because of this virus I had to.”*



How might we increase the uptake of mobile phone-based payment services during the pandemic, when the ability to operate in cash is constrained?

- **Expand fee waivers** on transactions through digital payment platforms, and introduce special measures targeted at women and rural users.
- **Ease KYC requirements** on mobile money and allow alternative identification measures during the COVID-19 crisis.
- **Invest in digital literacy training** for women, youth and MSMEs, and provide affordable digital resources.
- **Improve electricity and mobile network coverage**, particularly in rural areas.
- **Equip and train local retailer networks** with digital resources that will enable them to use mobile and web platforms to remit money for households, serving as agents.
- **Build, expand and promote USSD based platforms** for mobile money transfers, accessible on feature phones.

BEST PRACTICES

Paga, a mobile phone-based payment platform (available on feature phones) for remittance, bill payment and ecommerce services, has taken steps to make its services more accessible during the COVID-19 crisis. They have adjusted their fees - merchants can now accept payments with Paga for zero fees, and customers can send money for free if using the recipient's phone number or email address versus a bank account.

Similarly, the mobile payments company PalmPay has suspended transfer charges from its e-wallet to other PalmPay users and Nigerian banks. FCMB has a USSD banking service to perform all transactions, without data. The bank is encouraging customers to use this during the pandemic.

Carbon, a digital financial services company, has partnered with an insurance provider to launch a range of healthcare benefits for its regular customers, to ease the financial burden caused by COVID-19. Customers qualify for benefits based on how much they save each month, potentially incentivising customers to use its digital loan service.

"I do not use my phone [for my electricity bill payment], I have a small phone. I do not use card. To transfer money, I use Paga to get money on my phone, then I withdraw it. I transact in cash."

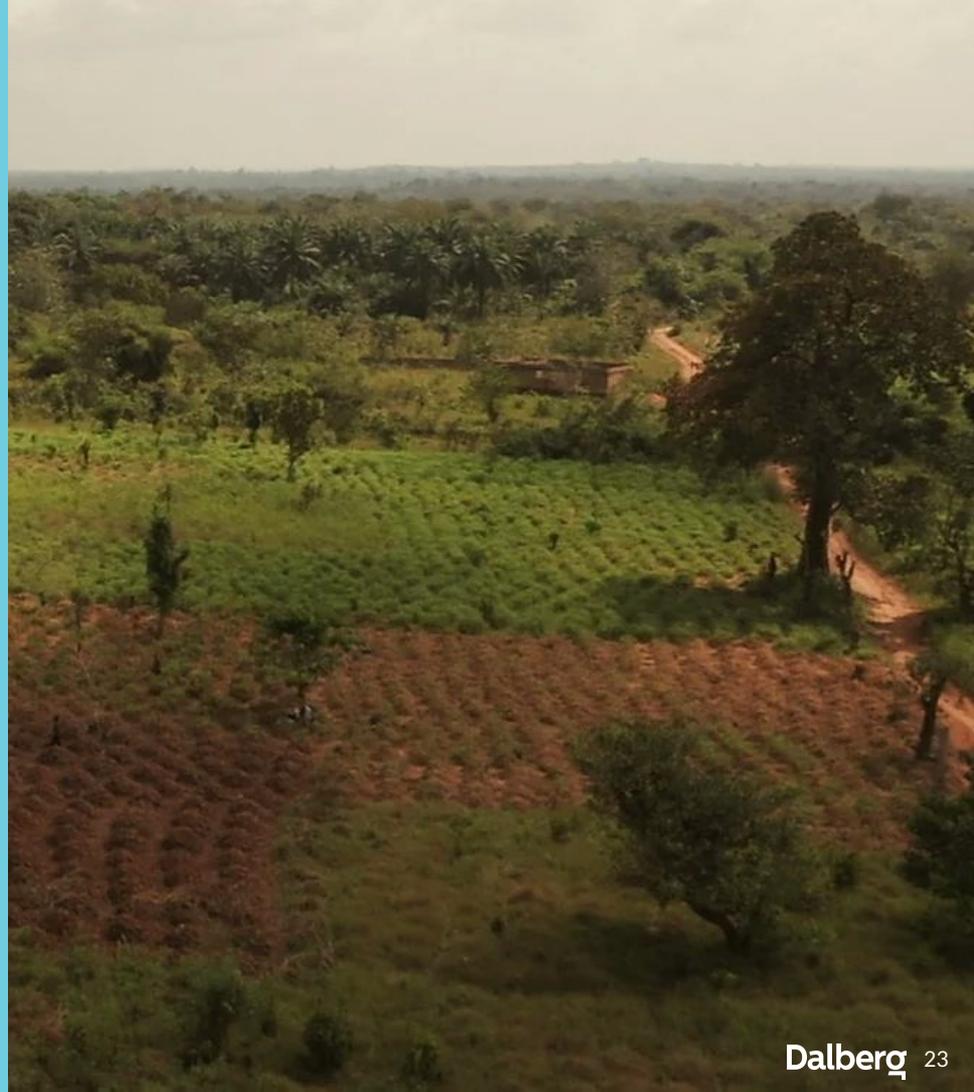
Adegoke, 51 | Poultry Rearer | Ogun and Lagos

AGRICULTURE

Disruptions to agricultural supply chains and daily markets as a result of COVID-19 not only impact food security, but also pose livelihood risks, particularly to the large number of smallholder farmers in rural Nigeria

The agriculture sector is the leading contributor to both Nigeria's GDP and jobs, contributing 25% of GDP in 2018, and employing 45% of waged workers.^[1] Rural areas, where agriculture accounts for 90% of total employment, are particularly reliant on it, and so particularly vulnerable to disruptions that have resulted from COVID-19. Not only have key export crops lost their market, smallholder farmers who depend on daily market sales are left with reduced income, and little to no working capital for products and labour.

Additionally, smallholder farmers might face risks accessing financial services from banks, who in turn are concerned about loan defaults due to a looming economic recession.^[2] Farmers had to use less inputs in April's planting season, due to increased transportation costs and limited local seed production, so yield is likely to be lower. In the next cycle, farmers worry they will not have enough inputs due to lack of cash or input credits.^[2] Supply chain disruptions are expected to limit agri-businesses as well, with many now focusing their resources on cities, given their higher spending power.^[2]



[1] Nigeria 2018 GDP (2019), National Bureau of Statistics

[2] Dalberg analysis

“I used to live in the village before coronavirus, but I decided to come and stay with my brother in the city. When I was staying in the village, there was no food and being alone with my parents was hard. Markets were closed down. I was selling on the roadside, but they closed, so there was no way for me to make money.”

Halima, 23 | Bean and Dumpling Seller | Bauchi

The Human Account HCD participant

“Because of the coronavirus, the transportation agency has shut down. Everywhere has shut down. Before the coronavirus, everything was going fine.”

Victoria, 23 | Transport Agency Assistant | Orile

“My farm and poultry is in Ogun State. It is far from me, so I have to travel. Before the virus, I would stay there two weeks and return home after two weeks. Since the lockdown, I have not gone there. I used to make N30,000 a month before the virus but now it is N10,000. [...] I was buying the bird medication for N2000, but now it is too expensive. I still buy the food for them, but it can be a challenge with this virus. I was buying 50 kg of feed for N2,300 but now I am spending double.”

Adegoke, 51 | Poultry Rearer | Ogun and Lagos



How might we support crop production and transportation to ensure sufficient market supply of essential foods, and support farmers' livelihoods?

- **Provide farmers, agro-dealers, aggregators, etc. with sufficient hygiene resources and information on precautionary measures** so that they can maintain production with low risks.
- **Expand the Agriculture Ministry's efforts to increase locally produced fertilisers** to include other farming inputs as well, to ensure sufficient stocks, and create digital voucher-based systems for procuring low-cost inputs.
- **Digitise extension delivery** to address supply chain disruptions.
- **Expand digital marketplace and food delivery services** for direct sales.
- **Prioritise food transporters for testing** and provide them with protective gear and hygiene training, given their importance for food security.
- **Distribute food to community sanitisation hubs** before they are transported and sold in the community.
- **Aggregate food items** from producers in various states, and then the government should distribute them to consumers at lower costs, through centralised stores in each state.
- **Bring together stakeholders across the food value chain** to share learnings and best practices.

BEST PRACTICES

The Global Alliance for Improved Nutrition (GAIN) and the Scaling Up Nutrition (SUN) Business Network (SBN) convened businesses from across the food value chain (processing, retail, nutrition, food safety, logistics, financing), as well as key government agencies and other development actors to generate a shared understanding of the challenges faced by SMEs in the food sector as a result of the ongoing response to the pandemic.

They collaboratively identified critical needs of these businesses, risk management and business continuity strategies that will help SMEs adapt and respond, while securing access to food and nutrition for Nigerians.

“My mother is not working and it is farming season. She cannot farm because I have no money to send her.”

Yomi, 21 | Hotel Cleaner | Lagos | The Human Account HCD participant

INFORMATION

People rely on and trust TV and radio for information on COVID-19 prevention, but those without access to digital channels are unable to stay accurately informed about COVID-19, making community networks of information important

COVID-19 related information coming from TV and radio is seen as reliable, and was reported as the most trusted source by respondents in a phone survey deployed by Dalberg.^[1] However, not everyone has access to it. Internet access is even more limited, and the ability to afford data is further compromised by the widespread loss of income. Some telecom companies, like MTN, are tackling this by offering free access to websites like NCDC, Africa CDC, WHO and the Ministry of Health.^[2]

However, people largely depend on their friends, neighbours, and other community networks for information on what the virus is, how it spreads, and how to stay protected. While peer-to-peer sharing can build awareness and community, it can also lead to the spread of misinformation. People are wary of this, but lack the resources to verify the news they are consuming. Without the right information, people are less able to take precautionary measures. According to a survey by NOIPolls in March, only half of all Nigerians said they had information on how to protect themselves against COVID-19.^[3]



[1] COVID-19 Dalberg survey results

[2] COVID-19 Information and Resources, MTN, Accessed 12 May 2020

[3] COVID-19 Poll Result Release (March 2020), NOIPolls



“I heard that there is a new disease in town and that everyone should stay in the home because anyone can get infected. I heard it from people in the village. I did not believe it but later on I heard more about it on the radio. I was scared. [...] I like the radio because you get to know how to take care of yourself to prevent the virus.”

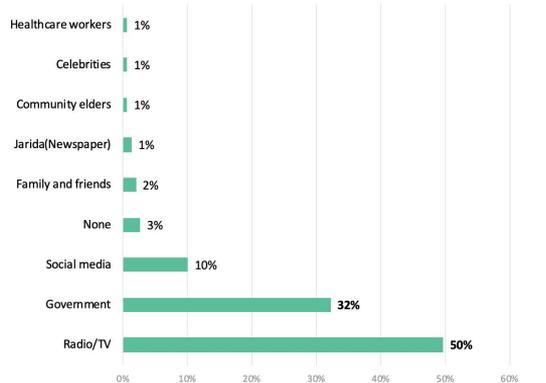
Halima, 23 | Bean and Dumpling Seller | Bauchi

TRUSTED CHANNELS

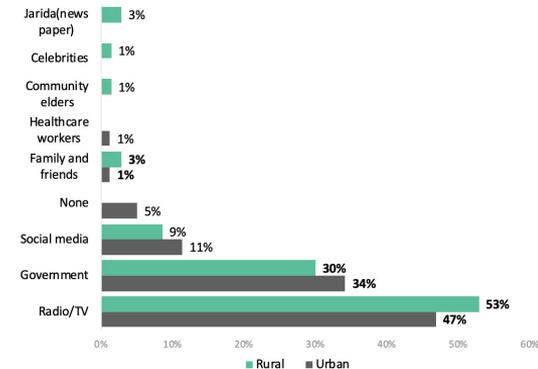
Dalberg’s phone survey found that **radio/TV was most frequently reported as people’s most trusted source of COVID-related information, followed by the government.**

When split by location, the data shows that **53% of rural respondents reported highest trust in radio/TV, and 47% of urban respondents reported this. 34% of urban respondents and 30% of rural respondents said the government was their most trusted information source. Peer information sources were not highly trusted – 3% of rural respondents and 1% of urban respondents put family/friends at the top of their list of trusted sources.**^[1]

Hierarchy of trusted sources of information about COVID-19



Hierarchy of trusted sources of information about COVID19 by location type



Dalberg phone survey: Hierarchy of trusted sources of information about COVID-19, and split by location type^[1]

[1] COVID-19 Dalberg survey results



The Human Account HCD participant

“I found out about the virus through social media. I heard that something is killing people around the world and that it is from China. I learnt this through facebook, instagram and whatsapp. Many people were sharing news and posters about it.”

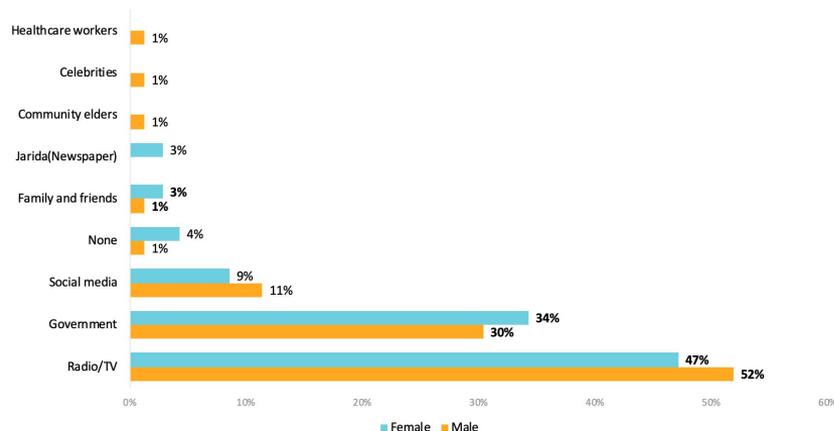
Tosin, 31 | Interior Designer | Lagos

A GENDER PERSPECTIVE

According to Dalberg’s phone survey, **52% of men and 47% of women said radio/TV was their most trusted source of COVID-19 information. Social media** was favoured by 11% of men, and 9% of women.

34% of women said they trusted the government for their COVID-19 updates, and 30% of men said so. **3% of women and 1% of men relied on family and friends** as their most trusted source of information.^[1]

Hierarchy of trusted sources of information about COVID19 by gender



Dalberg phone survey: Hierarchy of trusted sources of information about COVID-19, by gender^[1]

[1] COVID-19 Dalberg survey results



“I am not afraid of the virus. I am a child of God and I have God in me, and the coronavirus cannot infect me.”

Adegoke, 51 | Poultry Rearer | Ogun and Lagos

MISINFORMATION

According to a survey by NOIPolls, **28% of Nigerians believed they were immune to COVID-19**. Of these people, **42%** cited *“I believe in God”* as the perceived reason for their immunity, and **35%** said it was because they followed preventive measures.

The average rating people gave for the NCDC’s effort in providing COVID-19 updates was **6.97 out of 10** (where 1 = poor, and 10 = excellent).^[1]



NOIPolls survey: Percentage of Nigerians who say they are immune to COVID-19 and the perceived reasons behind this^[1]

“I listen to the radio, but I also ask my neighbours to tell me the news. I thank God they have a big phone [smartphone]. They tell me what is going on.”

Tina, 27 | Sales Agent | Lagos

“I do not know if the government is helping. I have not seen that in the news. I do not know much.”

Rofiah, 20 | Tailor | Orile Iganmu

The Human Account HCD participant

“The information came from my office where I work. We had a group chat and that is how I knew corona was serious.”

Victoria, 23 | Transport Agency Assistant | Orile



How might we leverage trusted community figures and institutions to disseminate reliable information?

- **Use community platforms and influencers** to spread information. These can include local union representatives, community-based organisations, religious leaders, volunteer networks of religious organisations. Provide training to ensure that the information they give is evidence-based.
- **Show religious leaders that they have a stake in displacing immunity myths**, and can dispel them by stressing that anyone can get infected, regardless of their faith or relationship with God. Exercise sensitivity when engaging with religious institutions, to ensure that misinformation does not get amplified.
- **Identify and train community role models** who can act as peer educators and fact-checkers in their neighbourhoods.
- **Identify community elders and role models** who can be a trusted voice to share information via accessible channels like radio and TV, in local languages and dialects.
- **Create advertisements and campaigns using community influencers** who can help to dispel myths about the virus.

BEST PRACTICES

The [Nigeria CDC](#) has created visual, audio and video material, in various local languages, on COVID-19 prevention, testing, hygiene practices and social distancing, accessible on their website for anyone to distribute.

[The Nigeria Network of Religious Leaders Living with or Personally Affected by HIV/AIDS](#) (NINERELA+) mobilises faith leaders to spread awareness on a range of health issues. This includes HIV stigma reduction using Bible and Quran verses, behaviour change promotion and sensitisation on HIV/AIDS, TB and Malaria. Similar models could be adopted for disseminating COVID-related information.

“I ask the elders questions since they are smarter than me even about the virus. Because everybody is at home, we come together in the neighbourhood. The neighbours come and sit in different age groups to discuss the virus.”

Yomi, 21 | Hotel Cleaner | Lagos | The Human Account HCD participant

How might we expand radio and TV programming on COVID-19 preventive measures, and ensure that it reaches low-income people?

- **Use radio as an avenue to disseminate information on COVID-19 protection and low-risk practices**, building on its popularity, affordability and trustworthiness.
- **Establish more community radio stations in rural areas**, and share information with existing ones, to improve information access in these communities.
- **Translate existing radio and TV programming into more languages and dialects** to expand their reach.
- **Allow people to phone in at the end of programmes with their questions**, which healthcare professionals can answer, to clear up myths and misconceptions.
- **Equip popular community spots** (like local stores) with radios or TVs, so that those without access can listen when they step out for essential needs.

BEST PRACTICES

Nigeria's Federal Ministry of Water Resources has launched a radio drama to bust misinformation and misconceptions around COVID-19, and spread facts to help listeners stay safe.

All messages in the radio show are rooted in scientific national and global guidance around hand hygiene and COVID-19 prevention. Dissemination through radio is especially effective to reach many people across rural areas.

"I get information through the radio - there is always news. They say we should wash our hands, cover our nose, and that anyone caught outside will be taken to court."

Wunmi, 47 | Unemployed | Ebute Metta | The Human Account HCD participant

WASH & HEALTH

Financial insecurity, price hikes and insufficient supplies make it even harder for low income people to access water, sanitation, hygiene and health services, reducing their ability to stay protected against COVID-19

About 60 million people in Nigeria lack access to clean water supply services, and 150 million people lack basic hand washing facilities with soap and water.^[1] Financial insecurity in the time of COVID-19 has further limited people's ability to access essential health and sanitation services and practice personal hygiene. People reported having to pay almost double the price for water, exacerbating their financial burdens. Rural communities face even more access problems, making them more vulnerable.

People also worried about procuring and affording non-COVID medication, and accessing healthcare facilities, due to challenges like transportation access, cost and anxieties around contracting the virus. Masks and sanitisers have become an additional expense, and there are shortages and price hikes. Most people we spoke to did not use them. The few who did created them themselves - stitching their own masks or using alcohol to sanitise - because they had no other option. When asked what measure they would take to prevent the spread of COVID-19, only 45% of Nigerians said regular hand washing, 21% said "*by using hand sanitiser*", and 8% said "*using a mask*".^[2] The combination of limited awareness and limited access leave people less able to protect themselves against the virus.



[1] WASH NORMS (2018)

[2] COVID-19 Poll Result Release (March 2020), NOI Polls



The Human Account HCD participant

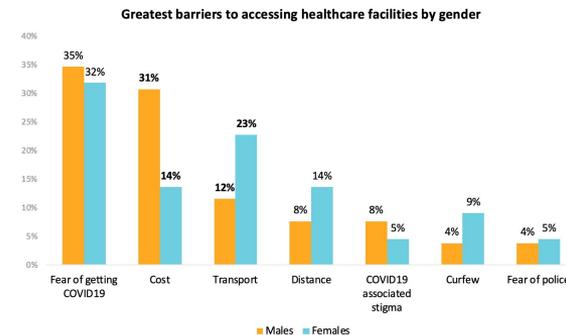
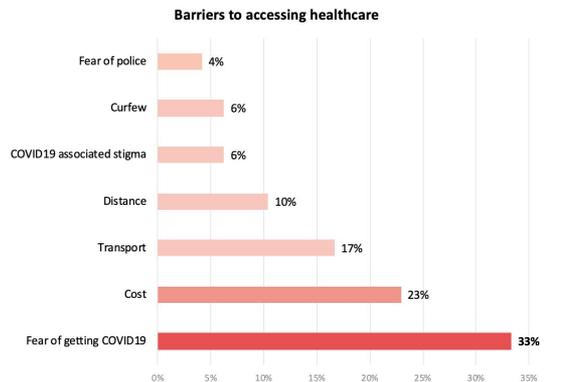
“Since I heard about the virus I was very, very scared. I have not been working and I have no money to eat or buy [medication for my partial stroke].”

Wunmi, 47 | Unemployed | Ebute Metta

A GENDER PERSPECTIVE

In a phone survey by Dalberg, **32%** of all respondents said that they had faced barriers when accessing healthcare facilities, and **33% of those who faced barriers said that the fear of contracting COVID-19 was their biggest concern**, making it the most commonly reported barrier for both men and women.

Cost was a barrier for 31% of men, and 14% of women. **Transport was reported as a barrier by 23% women**, and 12% of men.^[1]



Dalberg phone survey: Greatest barriers to accessing healthcare facilities, and split by gender^[1]

[1] COVID-19 Dalberg survey results

The Human Account HCD participant

“When I need water I buy the pure water bag. I used to buy it for N100 before but now it is N170. Everything is high. Pure water is expensive. The increase is so high.”

Yomi, 21 | Hotel Cleaner | Lagos

“I do not have any savings or any money. You cannot expect me to have money when I am not working. The thing that broke me down the most is that my last born got sick. I had to rally for money to buy drugs and take her to the hospital. [My friend] is the one who assisted me with my daughter’s medicine and health needs.”

Adeola, 27 | Sales Agent | Orile

“No one is providing sanitiser or masks. I manufacture my own local sanitiser. I buy a local alcohol called Ogogoro for N120. [...] In the beginning, sanitiser was N200 but now it is N700. I needed to buy food, so my friend told me to buy the alcohol and that it is stronger than the sanitisers we buy, so that is what my wife and I are using.”

Adegoke, 51 | Poultry Rearer | Ogun and Lagos



How might we leverage partnerships with community-based organisations or volunteer networks to produce and distribute essential hygiene and health supplies?

- **Leverage volunteer-driven movements** and donations for support, while finding ways to make them sustainable.
- **Use existing community networks and institutions** for distribution, such as religious institutions or community centres.
- **Use wholesalers and local shops** to distribute essential hygiene services to vulnerable families, or help vulnerable people buy pre-defined services with credit.
- **Provide individuals and micro-enterprises with equipment, materials and training** to produce protective gear, like masks, for their communities, and support their distribution through community networks and institutions.

BEST PRACTICES

The **Project Ark Initiative** has a systematic distribution structure where they collect, repackage and distribute relief packages to vulnerable Nigerians during the COVID-19 crisis.

Packages include food items and hand sanitisers/soaps. Distribution takes place through a network of volunteers. They also collect demographic information and contact details for vulnerable households to enhance their outreach, as there is limited existing data.

“In Ikota, the community had a demand for 7,000 vulnerable households, but we were only able to provide relief to 2,300.”

Simi | Co-founder, Project Ark Initiative

“Since I am a tailor, I made masks using old fabrics. I made them for me and my family and some neighbourhood friends. [...] No one is making money right now, so even though I charged them they would not be able to pay me until the pandemic is over. So I gave them for free.”

Rofiah, 20 | Tailor | Orile Iganmu

How might we encourage effective precautionary measures around hygiene and social distancing, to minimise infections as workplaces resume operations?

- **Ensure that all workers are given masks and other protective gear.**
Provide demonstrations to ensure they are used correctly.
- **Provide training to MSMEs and informal businesses on** best practices for minimising infection, such as ensuring good ventilation, cleaning high-touch surfaces, and provide them with necessary sanitation equipment and protective gear.
- **Ensure that all workers and customers** can access hand washing facilities or sanitisers. Facilitate the creation of borewells where water supply is irregular, and protect against price hikes of water.
- **Encourage workers to rotate shifts or divide tasks** to ensure social distancing is maintained.
- **Create platforms and virtual groups** where workers and businesses can share best practices and lessons with each other as they adapt.

BEST PRACTICES

The Tudun Wada South Rice Processors women's cooperative in Kontagora has remained open for business throughout the COVID-19 pandemic, continuing to process and sell rice, while following restrictions and practicing various safety measures.

The women of the cooperative split into three sub-groups in order to reduce the number of people inside the processing center at a time. Each group is given a day to go in to process rice, and everyone uses face masks. Workers practice regular hand washing and use hand sanitisers. At the mill's entrance, customers are made to wash and sanitise their hands as well. The cooperative has a borehole, which ensures a sufficient supply of clean water.

“The issue of social distancing is automatically addressed because we employ division of labor. Some of the women are washing paddy, some are parboiling, others are drying, milling, destoning or packaging in their sections respectively.”

Asabe | Chairperson, Tudun Wada South Rice Processors women's cooperative | quoted in [IFAD](#)

EDUCATION

Closure of schools as a result of COVID-19 leaves students unable to learn, and exacerbates existing income and gender inequalities in education

Nigeria has 10.5 million out of school children (mostly in the Northern states) - the highest in the world.^[1] COVID-19 has disrupted the country's already weak education system, by restricting how students access learning. While higher fee private schools have initiated remote learning programmes, low fee private schools and public schools (which comprise low-income students) lack the funding, ICT resources and capacity to adapt to COVID-19 and formal learning has largely stopped.^[2] The gaping digital divide for low-income populations, rural populations, and girls, rules out remote learning for most. The closure of schools also compounds gender inequalities in education. Already, girls are less likely to go to school than boys. At home, they may be overburdened by unpaid work or facing domestic violence, leaving them unable to continue their learning and increasing the chance of school drop out.^[3]

There are geographic disparities, too. The north of the country faces significant education deprivation (driven by various factors, including conflict, poverty, socio-cultural norms^[1]), making those states particularly vulnerable. Across the country, those parents who can are homeschooling their children, but low-income parents are less likely to have the time and skills to do so. Without school, students also lose access to daily meals (Nigeria's school feeding programme provided daily meals to over 9 million children in over 40,000 public schools in 2019)^[2]. While the government has said the feeding programme will continue during COVID-19, this is still to be implemented.

[1] Nigeria: Education, UNICEF, Accessed May 11 2020

[2] COVID-19: Impending situation threatens to deepen Nigeria's education crisis (2020), Centre for the Study of the Economies of Africa

[3] "COVID-19 Webinar #3: Addressing the gender dimensions of COVID-related school closures", UNESCO, Accessed May 11 2020





“There is nothing keeping the children busy. There is no way to entertain them. There is no TV to watch. [...] I am unhappy to see [my children] go hungry and also without education.”

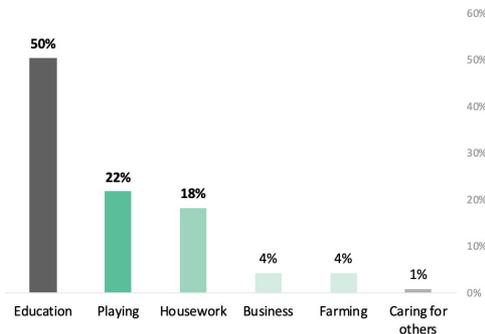
Tina, 27 | Sales Agent | Ojo

A RURAL PERSPECTIVE

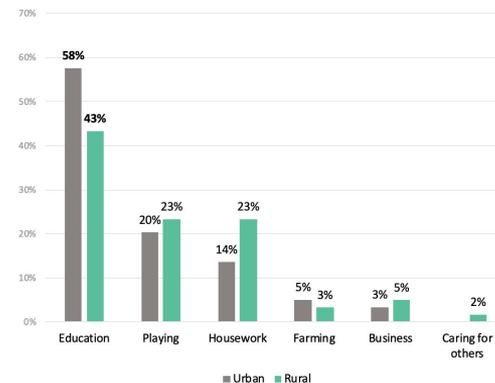
Dalberg’s phone survey found that while 50% of school-going children spent most of their day continuing with their education, **the remaining 50% spent their days on non-educational activities.** In rural areas, the proportion of school-going children who spent most of their day on education was **43%.**

After education, the two activities that children spent most of their time on were **playing** (20% in urban areas, 23% in rural) and **housework** (14% in urban areas, 23% in rural).^[1]

What are children in the household engaging in most during the day?



School going children activities



Dalberg phone survey: Activities that school-going children engage in during COVID-19^[1]

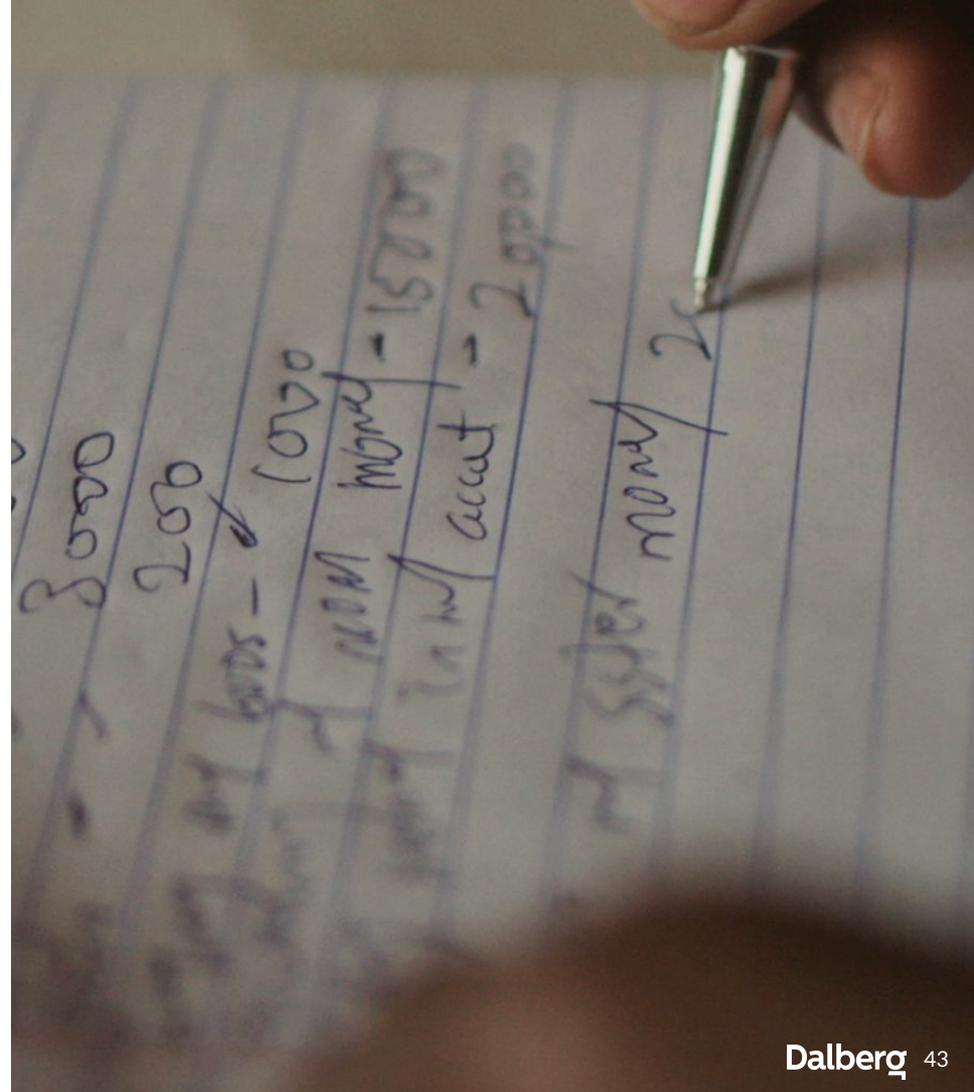
[1] COVID-19 Dalberg survey results

“Before the lockdown, the children were going to school. They are now staying home. I am now their teacher. Sometimes I give them homework and they go and do it. [...] I check their work and I mark it. I am only teaching them Maths and English. [...] I want them to keep learning. I do not want them to waste time. I am teaching them so they can be caught up when they get back to school. I do not want them to forget.”

Adegoke, 51 | Poultry Rearer | Ogun and Lagos

“[My brothers] attend Arabic school. Their imam comes to teach them at home. He comes three times a week.”

Rofiah, 20 | Tailor | Orile Iganmu



How might we ensure the continuation of education during COVID-19 and expand access to remote learning for low income communities?

- **Continue the development of learning programmes** that can be broadcast on TV and radio channels. Expand the number of channels, the hours of broadcast, and the number of languages and dialects available, to increase reach in informal settlements and rural areas.
- **Support educational institutions to move teaching online** and provide digital skills training, along with the necessary technology.
- **Provide digital resources and training** to students in low-income communities, particularly targeting girls.
- **Distribute free books and learning material to households with little to no digital resources** that can equip children with new skills beyond course material.
- **Work with telecommunications companies** to enable free data provision for education.
- **Provide information on parenting and homeschooling** during COVID-19 via radio and SMS to help caregivers with growing anxieties and support them in structuring the home learning process.

BEST PRACTICES

The Nigeria cluster of the [Education in Emergency Working Group](#) brings together government ministries, international agencies and CBOs to work towards multilateral coordination on education strategies. During COVID-19, they designed a response framework and monitoring plan, and are coordinating responses and information sharing across states.

Since schools are closed, the [Lagos State Government](#) has partnered with multiple radio stations to produce educational content for junior and secondary school students, covering 4 subjects. [Ogun State](#) government introduced classes on TV for primary and secondary school levels.

[Mobile Classroom](#) is a platform for educational resources. The Federal Ministry of Education has partnered with them, along with telecom companies, to ensure access to the website and app is free. [UNESCO's Abuja Office](#) has made existing educational content (in Hausa language) available free of cost, to be used through TV and radio, to build on the Ministry of Education's effort to sustain engagement of non-formal learners at secondary school level.

“My concern is my future. The coronavirus has destabilized my plans. I had plans to go to school, but I have no one to help me. Things are very difficult, the little money I had saved I have spent it all.”

Yomi, 21 | Hotel Cleaner | Lagos | The Human Account HCD participant

PSYCHOSOCIAL SUPPORT

Income loss and food insecurity has led to fear and anxiety, but with little confidence in the government, no resources to help themselves, and isolation from community support systems, people rely on their faith for emotional support

The day-to-day stress of financial and food insecurity as a result of the pandemic has led to a deterioration of mental health. In addition to the hardship of daily survival, people are concerned about the long-lasting impacts that the pandemic will have on their income, savings, businesses, future ambitions, and education, making it likely that these psychological impacts will persist, too. The people we interviewed expressed a lack of faith in the government's ability to help them in this time.

With mobility restrictions, low-income people with limited digital access are less able to connect virtually with their family and friends for emotional support. Those unable to afford phone credit or internet data are left without their social connections and support systems. This is a particular challenge for women and rural populations, who have lower digital access. In the absence of all other support systems, people are turning to their faith to ease the fears and anxieties that the pandemic poses, and provide them with resilience and perseverance in their time of hardship.





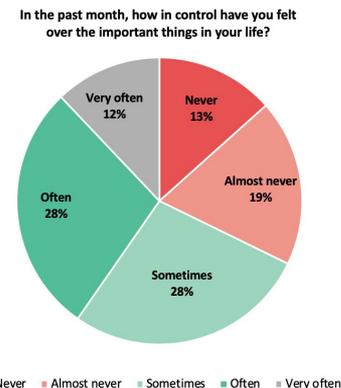
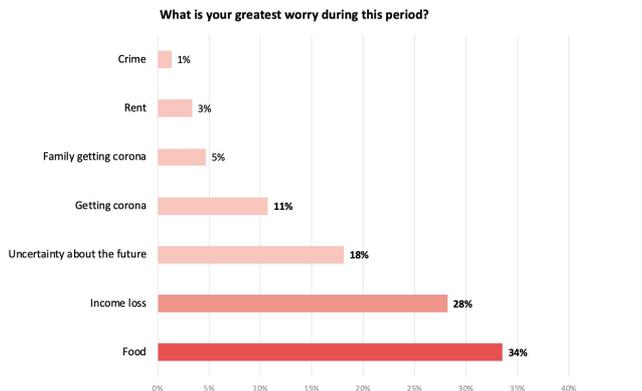
“I have been down lately thinking about how to move ahead. I have been thinking about the progress of my life. My biggest concern is how things will get back to normal. I just want everything corona to end. I want to get back to normal.”

Adeola, 27 | Sales Agent | Lagos

WORRY & CONTROL

A phone survey by Dalberg found that people’s greatest worry during this period was **accessing food** (reported by **34%** of respondents), followed by **income loss** (28% of respondents). Beyond that, **18%** said uncertainty about the future was their greatest worry, while **11%** said it was contracting coronavirus.

Further, **32%** of respondents said they had **not felt in control** of the important things in their lives in the past month.^[1]



Dalberg phone survey: Greatest worry and sentiment on control over important things in life during COVID-19^[1]



The Human Account HCD participant

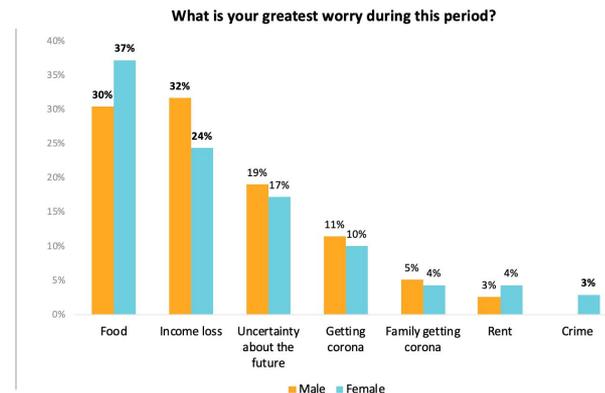
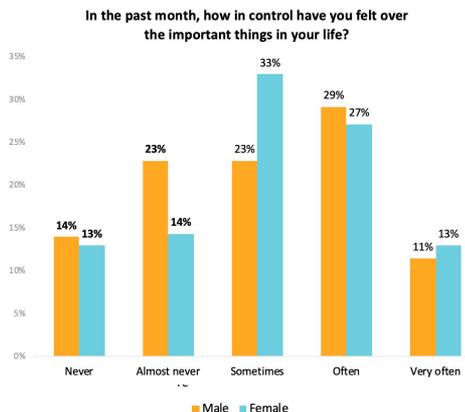
“[The pandemic has] really really affected me. Financially it’s worrying – I no longer go to work. [...] I’m not really sure what to look forward to. All of my plans have been delayed. Everything I had planned has been affected. I feel worried sometimes, I feel worried about the future.”

Victoria, 23 | Transport Agency Assistant | Orile

A GENDER PERSPECTIVE

In Dalberg’s phone survey, **37% of women reported food as their biggest worry**, and 30% of men reported this. **32% of men and 24% of women said income loss was their biggest worry**. While **3% of women said crime was their biggest worry**, no men reported this.^[1]

37% of men and 27% of women said they had not felt in control of the important things in their lives in the past month.^[1]



Dalberg phone survey: Greatest worry and sentiment on control over important things in life during COVID-19, split by gender^[1]

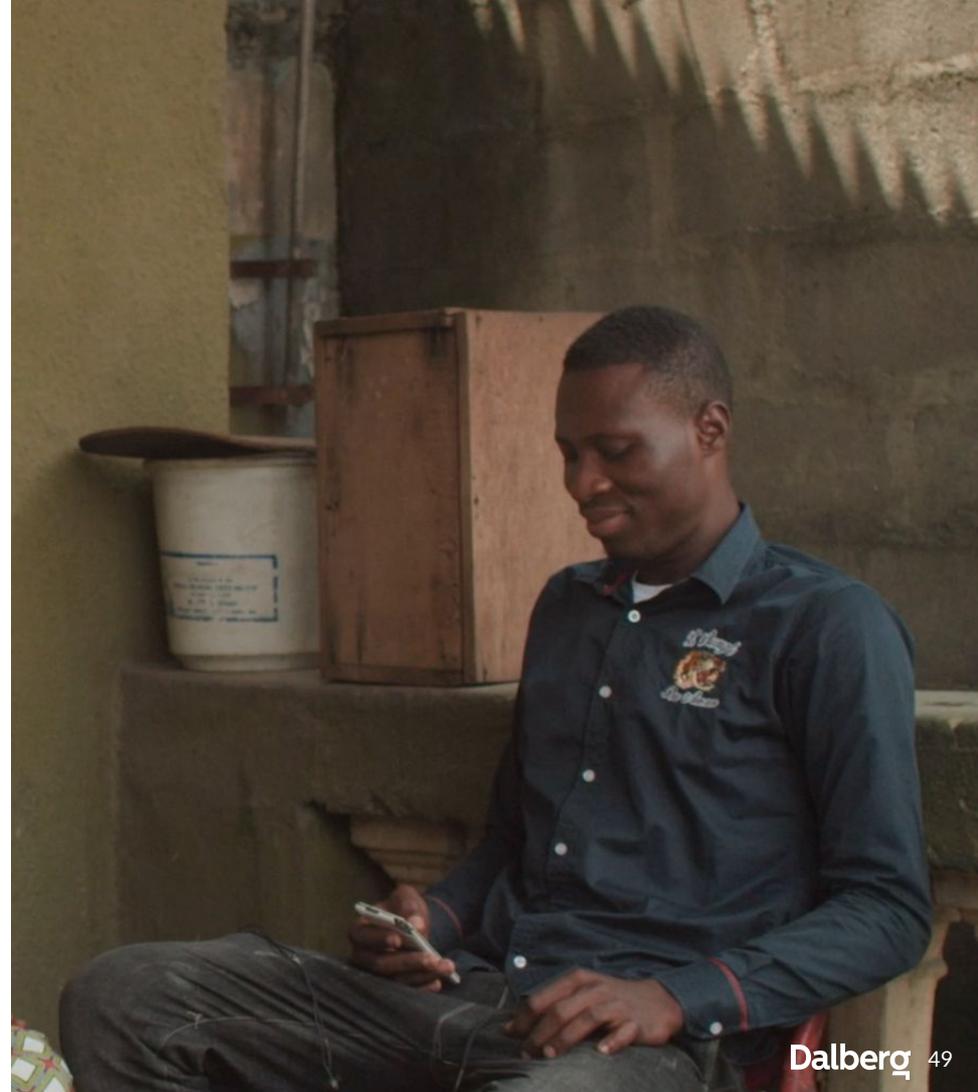
“I only credit my [feature] phone when I need to speak to someone. [...] I speak to my parents on the phone regularly when my brother gives me money. He does not have a lot for him to give. He gives me money when he can, but right now I cannot remember the last time he gave me money or the amount.”

Halima, 23 | Bean and Dumpling Seller | Bauchi

The Human Account HCD participant

“People who usually help me with my illness are unable to go out and visit me. They are my church members who bring food to my house, but no they are not working and can no longer afford to buy food to bring [...] I am only looking up to God - he is the only one who can help us. There is no option to work. There is no government to support.”

Wunmi, 47 | Unemployed | Ebute Metta



“This lockdown has been tough because I cannot go to work, but it has helped me to exercise and stay close to God. [...] The difference is before the virus I could spend an hour in the presence of God so now I spend six hours. Early in the morning we pray together as a family from 6am to 8am. After that we take our baths and my wife goes to cook.”

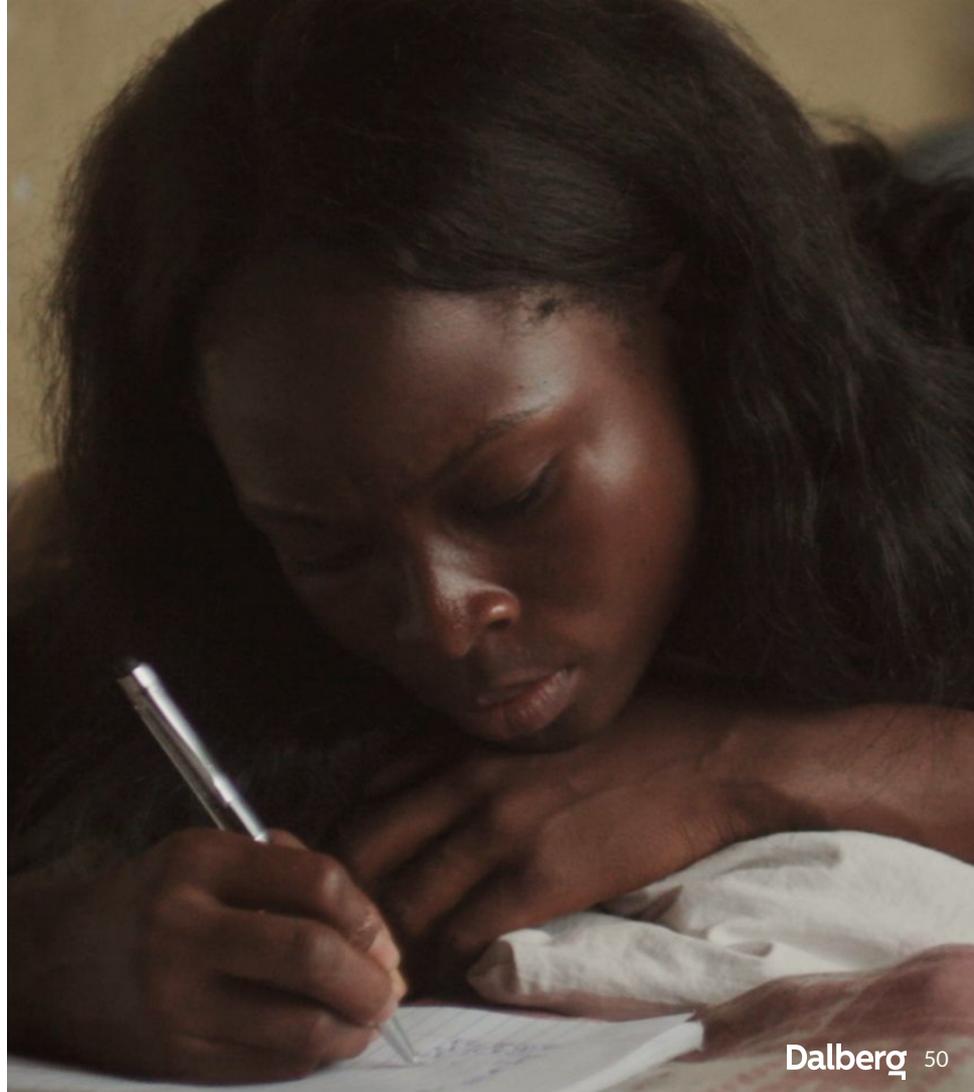
Adegoke, 51 | Poultry Rearer | Ogun and Lagos

“I do not have data so I can't call my friends. I wait for them to call me since I am broke.”

Tina, 27 | Sales Agent | Ojo

“We are afraid of the virus [...] I speak to my mum when I am concerned. We talk about how we want the lockdown to end so we can go back to work to make ends meet.”

Rofiah, 20 | Tailor | Orile Iganmu



How might we leverage community institutions to provide clinically-robust mental health services?

- **Support health institutions in providing phone-based counselling** in local languages, to ease anxieties related to COVID-19.
- **Work with community-based organisations** to identify the needs and concerns of communities, in order to provide relevant, appropriate support.
- **Create mental health helplines and USSD codes** that people can dial to receive counselling and support.
- **Disseminate information** via ads, campaigns, and SMS to inform people of initiatives that provide food, aid, mental health counselling and helplines.
- **Promote mental health services, helplines and coping strategies** during online religious services and sermons.

BEST PRACTICES

Stand To End Rape (STER) provides phone and online mental health counselling sessions to people facing domestic violence. They are using social media to communicate with victims through coded/safe phrases to signal needs, availability and support, since openly requesting for help might be unsafe.

They have also adapted their case logging process to accommodate the danger clients may be in during lockdown, and the escalating number of cases, by equipping counsellors to provide immediate assessment and support through their helplines.

“We have had to employ more counsellors to respond to the increased cases of gender domestic violence and help victims navigate the situation remotely equipping them with workarounds until the lockdown is lifted.”

Wuraola | Communications Manager, Stand to End Rape

How might we build trust in government and local institutions to allow for citizen cooperation and ease fears during COVID-19?

- **Gain citizens' trust in the government** by providing direct, accurate, easy to understand information, in real time, about the virus, infection, mortality and recovery rates, and government measures to slow transmission. Disseminate updates via daily radio/TV broadcasts or SMS messages, in local languages and dialects.
- **Generate local solutions** instead of top-down strategies by creating channels for citizens to ask questions to their local authorities and provide input on steps being taken.
- **Identify, support and expand successful local solutions**, and incorporate them into the national response.
- **Collaborate with trusted community figures and community-based organisations** to build credibility and an understanding of the community's needs.
- **Demonstrate government commitment by** partnering with multilaterals, INGOS and foundations to mobilise resources and provide essential services in a transparent manner.
- **Provide information on steps being taken towards recovery and resilience**, beyond the immediate response, to help allay anxieties about the long-lasting impacts of COVID-19.

BEST PRACTICES

A number of comedians in Nigeria are creating and sharing videos online of health tips and precautions around COVID-19. Their hope is to use humour to get through to people who usually ignore or dismiss advice from official sources. Building on their success,

Nigeria's health ministry is now using a popular comedian for a public service video about the dangers of spreading misinformation.

"The government is not helping in any way. They do not care. There is no help from the government. I do not think we even have a government. Everyone is doing things for themselves [...] It is really really painful, they are not helping at all, everyone is just dealing with it themselves. It is really frustrating. It is crazy. It is really really affecting me."

Victoria, 23 | Transport Agency Assistant | Orile | The Human Account HCD participant

SECURITY

Loss of employment and food insecurity resulting from COVID-19 have increased opportunities for and instances of crime and violence, adding to people's fear and concerns

The people we spoke to expressed concern about an increase in robberies and gang violence as a result of the pandemic and lockdown. People feel unsafe in their homes. Many spoke about the “One Million Boys” gang that has emerged, and shared stories of them robbing and beating people. In addition, the rampant killings of the insurgents and bandits in Nigeria’s northeastern Borno state have psychologically affected residents. Even those who had not experienced it first-hand were fearful and vigilant. Residents of some neighbourhoods have formed vigilante groups to protect themselves, believing this is the only way to keep their community safe.^[1]

The threat to security and safety is an additional psychological burden to bear, on top of the other fears and stressors that have resulted from the pandemic - affording meals, staying protected against the virus, losing jobs and income, and children’s education and futures. These stress factors and psychological pressures have in turn contributed to a rise in violence. Gender-based violence incidents have been soaring since the outset of the pandemic, with the number of reported cases increasing by ~149% between March and April alone.^[2]



[1] “Nigeria: Lagos residents defend homes against curfew bandits”, Al Jazeera, Accessed 8 May 2020

[2] United Nations, “Gender-Based Violence in Nigeria During the Covid-19 Crisis: The Shadow Pandemic”, 2020

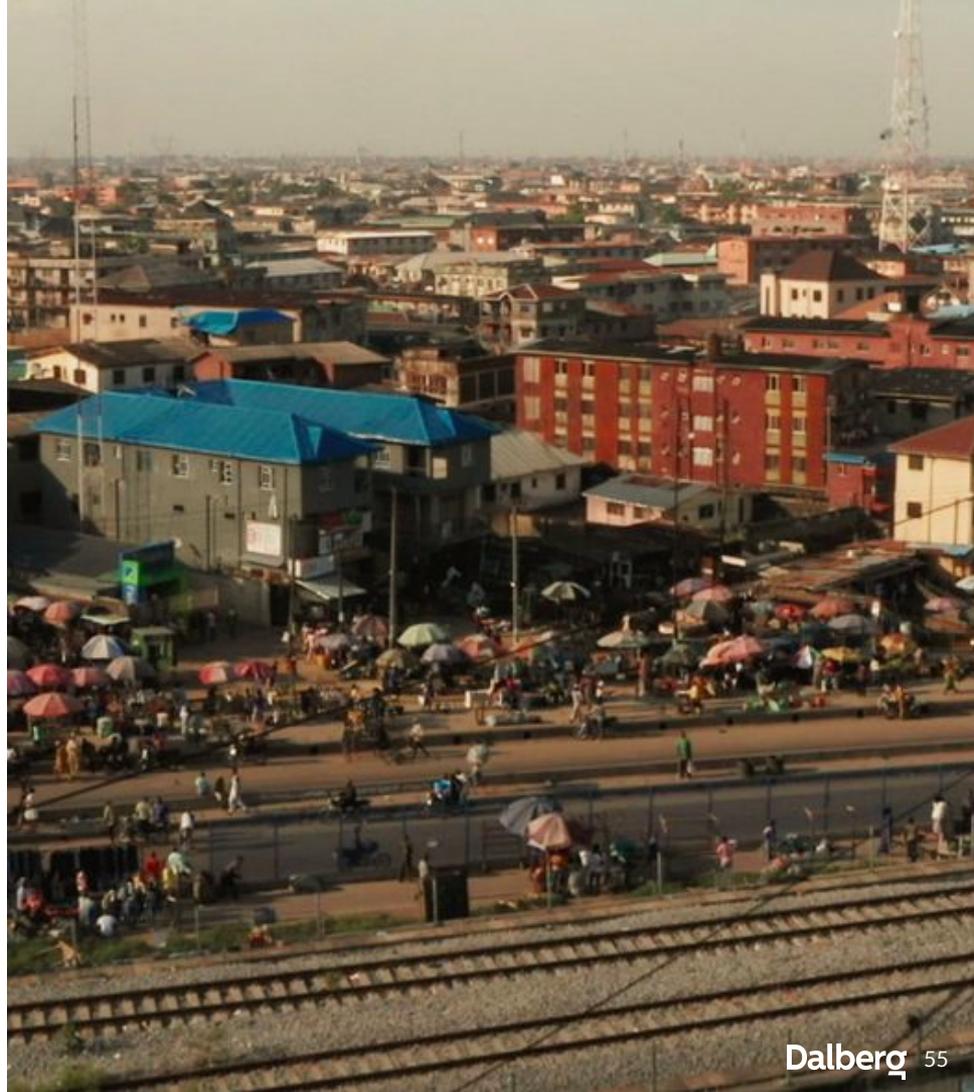
“At night we do not sleep. We are vigilant. The One Million Boys came beside my compound and beat up people and collected their money. We had to run away to hide at the neighbours’ when they came since we had nothing for them to rob. We were scared. [...] According to me, these boys were not here before the virus. It is when the lockdown started. Since they have not been working, they have no food and they are idle. They have been robbing the poor masses. We have not had this kind of history before.”

Tina, 27 | Petty Trader | Ojo

The Human Account HCD participant

“Women are the ones that are mostly robbed. They leave to go to the market to purchase things and since they leave with money, the boys steal from them. [...] Some boys steal in other neighbourhoods and run to their own neighborhood for refuge, so when the cops arrive at the neighbourhood where things were stolen, they end up taking the other innocent boys. I am not feeling safe because what if one day the police come and arrest me?”

Yomi, 21 | Hotel Cleaner | Lagos



How might we use radio/TV and the creative industries to disseminate mental health coping mechanisms during the COVID-19 pandemic?

- **Create radio and TV** segments that focus on practices to build better mental health during the pandemic, e.g. mindfulness, exercise. This information should be disseminated in local languages and dialects, and be relevant to low-income and rural populations.
- **Establish more shortwave community radio stations in rural areas,** and share information with existing ones, to improve information access in these communities.
- **Involve artists, musicians and other creative professionals** in the creation and dissemination of campaigns to destigmatise mental health issues and provide mental health coping mechanisms.
- **Disseminate information on how people can protect themselves** in the case of any security issues, as well as updates on crimes to keep people informed, without spreading panic.

BEST PRACTICES

Dandal Kura, an indigenous radio station in the northeastern region of Nigeria, has been funded by WHO and AAH to promote peace, counter violent extremism and raise awareness against Boko Haram. Their shortwave broadcasting reaches remote rural areas.

During the pandemic, they are airing public service announcements and jingles about COVID-19 prevention in multiple languages, including Hausa. The station also hosts healthcare experts as guests and invites listeners to call in with their questions.

“I get information through the radio, there is always news. They say we should wash our hands, cover our nose and that anyone caught outside will be taken to court.”

Tosin, 31 | Interior Designer | Lagos Island | The Human Account HCD participant

THANK YOU

A mixed methods study on the impacts of the COVID-19 crisis on low and middle income people in Mali and opportunities for policy and programmatic intervention

