



Assessment of the Impact of COVID-19 Lockdown on Households in Nigeria

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Executive Summary

After it was first reported in Wuhan, China in December 2019, the novel coronavirus disease (COVID-19) was declared a global pandemic by the World Health Organization (WHO) in March 2020. At the time of writing this report, the virus has spread to nearly 200 countries and territories around the world, including Nigeria. What began as a global health emergency quickly developed into a monumental economic crisis, with all agents, especially households, being significantly impacted. Occasioned to a large extent by the pandemic, the unemployment rate in Nigeria rose to 27.1% while the general economy contracted by 6.1% in the 2nd quarter of 2020.

Although palliatives were offered by both the government and the private sector to cushion the effect of the lockdown, the general sentiment among Nigerians is that the government has not done enough to assist, especially the vulnerable groups to cope with the effects of the lockdown. More so, two key issues need to be addressed: the appropriateness of the palliatives being offered and the general impact of the lockdown on households. To understand these issues of national interest, evidence-based research founded on quality data is required. This informs the motivation for this survey. The specific objectives of the survey include the assessment of the impact of the lockdown on the economic, social, health, educational, and psychological wellbeing of members of households in Nigeria.

Typical of epidemic studies, a desk review was first conducted to provide a framework for the study. Subsequently, survey instruments were designed to obtain disaggregated data in the form of qualitative and quantitative insights relevant to answering each of the six research questions designed for the study. Also, 54 phone interviews were conducted while 2,045 people from across all the states of the country (including Abuja) completed a semi-structured questionnaire.

Findings of the survey revealed some interesting insights as it relates to the impact of the lockdown on the economic, social, health, educational, and psychological wellbeing of households in Nigeria. First, the most common type of household in Nigeria (27.6%) is that of parents with 3 – 5 children. Other key findings include the following:

- 54.8% of the respondents experienced a negative change in their source of livelihood, ranging from loss of jobs, drop in sales (for those who own businesses), and reduction in salary.
- 57.8% of the respondents experienced a significant drop in their food consumption.
- 64.1% cannot provide for their families if lockdown extends beyond 4 weeks.
- 54% of the respondents who are in a relationship expressed having a 'happy and satisfactory' time with their spouse during the lockdown.
- 1 in 5 respondents has heard or witnessed an act of violence in their neighbourhood during the lockdown.
- 1 in 10 respondents has attempted involvement in substance abuse during the lockdown.

- Only 44% of the respondents are positive about the future.
- 1 in 10 respondents has lost loved ones to the pandemic.
- 71.3% of respondents do not have any form of health insurance.
- Most of the respondents are apprehensive about visiting a standard health facility for fear of contracting the virus.
- 60% of adult members of the households have experienced an increase in learning due to lockdown.
- 67% of applicable respondents indicated that their children's education has been negatively affected.

Based on the above findings, some recommendations were offered to address both the immediate and future impact of the lockdown. These include the following:

- The need to formulate and implement actionable policies to strengthen social protection systems.
- A comprehensive review of the country's National Crisis Response Mechanisms.
- The need for radical reforms in the education sector, which should include increased funding and digitalization of the learning process.
- Increased investment in health infrastructure by stimulating participation from the private sector.

This study was prepared during the first wave of the COVID-19 pandemic. The world is, however, witnessing a "second wave" of the virus outbreak. Nigeria has not been spared. The country has recorded a surge in the number of new infections, beginning from December 2020. Considering the inefficiencies that characterized the policy response by government at all levels during the first wave of the pandemic, the need to improve on the effectiveness of intervention efforts during the second wave should be an imperative for policymakers. An assessment of the impact of the pandemic as well as the attendant lockdown measures imposed during the first wave of the outbreak is therefore of immense importance for policy making. More importantly, as the pandemic has exposed and reinforced inherent vulnerabilities in the Nigerian economy, government, working in close collaboration with the private sector, needs to embark on deep reforms in key sectors of the economy, particularly in health and education.

List of Abbreviations

AfDB	African Development Bank
BCAT	Brief Cognitive Assessment Tool
BOI	Bank of Industry
CBN	Central Bank of Nigeria
CNN	Cable News Network
COVID-19	Coronavirus Disease of 2019
EFSP	Emergency Food and Shelter Program
ERGP	Economic Recovery Growth Plan
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IMF	International Monetary Fund
MCI	Mobile Class Initiative
NBS	National Bureau of Statistics
NCDC	Nigeria Centre for Disease Control
NECA	Nigeria Employers' Consultative Association
NESG	Nigerian Economic Summit Group
PEBEC	Presidential Enabling Business Environment Council
SDG	Sustainable Development Goals
MSMEs	Micro, Small and Medium Enterprises
UBE	Universal Basic Education
UNESCO	United Nations Educational, Scientific and Cultural Organization
VIP	Very Important Person
WHO	World Health Organization

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Introduction

On the 1st of December 2019 in the city of Wuhan, China, the world awoke to the discovery of a new strand of the coronavirus family (now referred to as COVID-19) that attacks the upper respiratory system of humans, causing acute pneumonia which damages the lung and eventually kills the host. The virus quickly spread throughout the world: South Korea then Italy, Spain, France, United Kingdom, United States, and other countries. Africa was not left out. The continent recorded its first confirmed case on the 14th of February, 2020 in Egypt. At the time of writing this report¹, the coronavirus has spread to nearly 200 countries and territories around the world including Nigeria.

The effect of the pandemic has been devastating. Data from John Hopkins University indicates that, as of 25th August 2020, over 23.7 million people have been infected and more than 813,000 have died from the virus globally.² Nigeria recorded her index case on the 27th of February 2020 and as of 25th August, 2020, data released by the Nigeria Centre for Disease Control (NCDC) confirmed that 52,548 people contracted the virus in the country, with 1,004 confirmed deaths.³ Hospitals and medical facilities have been stretched beyond limits. Like in other countries, Nigeria had to set up makeshift isolation and care centres to attend to people infected with the virus. The medical community, acting as front-line workers, have been affected by the spread of the virus; and as is the case in other countries, a significant percentage of the casualties are medical personnel.

Apart from the human capital costs, there have also been monumental economic losses. To mitigate the spread of the virus, Nigeria, like other countries, had to close its national borders, impose restrictions on flights in and out of the country, and implement a total lockdown in selected states and cities across the country. Not only have these measures disrupted supply chains across sectors of the economy and restricted the movement of humans, but have also resulted in untold hardship for most households.

As a result of the pandemic, the African continent is projected to lose between US\$22.1 and US\$88.3 billion, equivalent to a GDP growth contraction of -0.7% in the best-case scenario or -2.8% in the worst-case scenario, in 2020 (AfDB, 2020). In an editorial published on CNN, the President of African Development Bank (AfDB), Dr. Akinwumi Adesina, stated that "Africa's total public debt could increase, under the best-case scenario, from \$1.86 trillion at the end of 2019 to over \$2 trillion in 2020, compared with \$1.9 trillion projected in a 'no pandemic' scenario. The continent's debt could hit \$2.1 trillion in 2020 under the worst-case scenario" (Adesina, 2020). Being the largest economy and most populous country in Africa, Nigeria is expected to experience a contraction in its economy with mounting pressures on the sustainability of its debt profile. According to the IMF, the Nigerian economy is expected to contract by -5.4% in 2020.

The reason for this is not far-fetched. Even before the outbreak of the pandemic and subsequent restrictions of economic activities, the Nigerian economy was characterized by underlying vulnerabilities. This includes a high debt to revenue ratio, with almost 54% of revenue going to debt servicing, high inflationary pressures, low ranking in global competitiveness, and a largely undiversified economy. Since the economy exited recession in the 2nd quarter of 2017, growth has been sluggish, unemployment has maintained an upward trend and poverty has been spiralling out of control. The economy grew by 2.27% in 2019, far below the 4.5% projected in the country's Medium-Term Economic Plan, the Economic Recovery and Growth Plan (ERGP).

The country continues to grapple with revenue challenges as oil remains its major source of income and foreign exchange earner, a commodity whose price and quantity are subject to fluctuations in the global market. Unemployment and underemployment rate remained high at 27.1% and 28.6%, respectively in Q2 2020 (NBS, 2020). This implies that 44.6 million Nigerians, mostly young people, continue to lack access to economic opportunities that can improve their livelihood. With slow economic growth (deep negative growth at -6.1% in Q2 2020) and a high level of unemployment, the natural result is a high rate of poverty. As of 2019, Nigeria had a poverty rate of 40.1%, corresponding to 82.9 million people categorized as extremely poor. A 2019 National General Household Survey conducted by the National Bureau of Statistics (NBS) revealed that 32% of Nigerians experienced food shortages over the last 12 months preceding the time of the survey while 44% of the households indicated not being able to eat nutritious and healthy food because they simply could not afford it.

It is amid the above economic headwinds that COVID-19 and its subsequent economic fallout occurred in Nigeria. To cushion the effect of the pandemic on the households and businesses, the government and the private sector embarked on a series of interventions. The Central Bank of Nigeria (CBN) in partnership with key private sector players set up the "Private Sector Coalition Against COVID-19" (CACOVID) to mobilize funds from the private sector to support the government's efforts to mitigate effects of the crisis. So far, approximately N27 billion has been raised by the coalition. The Federal Government of Nigeria on its part approved N500 billion for the upgrade of healthcare facilities in the country. The Ministry of Humanitarian Affairs and Disaster Management swung into action and distributed a sum of N20,000 to households that had been profiled and included in their database as representing the poorest of the poor. Also, many state governments and individuals created food banks to cushion the effect of the lockdown on vulnerable households.

While the importance of interventions to provide relief for the vulnerable in a crisis cannot be overemphasized, it is equally important that the interventions delivered are in line with the actual needs of the recipient. This is because people's needs vary widely, from economic, social, health, psychological to education, just as the relative importance of each of these needs differ from one household to another.

Interventions from both the government and private sector actors should therefore be

based on scientific evidence. However, there is presently a dearth of micro-level evidence in Nigeria upon which the interventions and policy responses for recovery can be based. This survey attempts to fill this gap. Given the unprecedented nature of the crisis, it is important to understand the current impact of the pandemic and take collective action to mitigate its impact on the socio-economic conditions of households (Food Security Information Network, 2020:5).

The overall objective of this study is to determine the impact of COVID-19 on households in Nigeria. The study also aims to achieve the following specific objectives:

- i. *To understand the effect of the COVID-19 Pandemic and attendant lockdown on the economic wellbeing of households in Nigeria.*
- ii. *To assess the level of impact of the COVID-19 lockdown on the social wellbeing of households in Nigeria.*
- iii. *To examine the impact of the COVID-19 lockdown on education for households in Nigeria.*
- iv. *To examine the impact of COVID-19 lockdown on health for households in Nigeria.*
- v. *To examine the extent to which COVID-19 lockdown has impacted the psychological wellbeing of households in Nigeria.*
- vi. *To recommend evidence-based policies for mitigating the long-term impact of the COVID-19 lockdown on households in Nigeria.*

The aforementioned objectives point to the relevance of this study. The generation and subsequent use of the data for policymaking are in line with the Nigerian Economic Summit Group's mandate to position the Nigerian economy to achieve inclusive growth and global competitiveness. The study will aid the Nigerian Economic Summit Group (NESG) in its evidence-based policy advocacy and assist it to effectively play its roles as a dialogue partner, watchdog, and intervener. More importantly, the findings of this study will help the government and the private sector to understand the impact of the pandemic and the lockdown and provide evidence-based policy recommendations on the nature of interventions that will benefit households and the economy at large.

¹ Note that this report was prepared during the first wave of the virus outbreak.

² Data as of 15th January 2021 from the same source shows a surge in the number of infections and fatalities since the report was initially prepared, with a total of 93,087,609 recorded cases across the globe and 1,993,699 fatalities from the virus in 191 countries/regions across the world.

³ NCDC data as of 15th January, 2020 reveals that out of the 1,135,533 people tested, 105,478 tested positive for the virus; with 1,405 fatalities recorded.

Methodology

This study adopted qualitative and quantitative data collection approaches (Tashakkori & Teddlie, 1998). Typical of epidemic impact surveys, the study employed desk review to provide a framework for the survey (Zafar et al., 2016). The desk review examined issues relating to public health crisis such as the outbreak of a virus, socio-economic realities, extreme measures that accompany a fall out from a pandemic including lockdowns and their general impact on the population, with a particular focus on developing countries like Nigeria (Dabalen et al., 2016).

The desk review also examined recent disease outbreaks, their socioeconomic dimensions, and coping strategies. This provided a framework for the survey, lending direction for the impact assessment questions. Considering that the COVID-19 pandemic led to an unprecedented public health crisis in living memory (United Nations, 2020), it became imperative to go beyond desk reviews and obtain disaggregated data on the socioeconomic impact of the pandemic, as well as the public health measures put in place by the government.

A total of 2,045 respondents across all states of the country and the Federal Capital Territory (FCT) completed the questionnaire that was administered. The questionnaire was designed to obtain both qualitative and quantitative data. Questions were modeled from validated instruments successfully used in an outbreak impact assessment in Guinea (Zafar et al., 2016). Questions were adapted from the Guinean instrument and reviewed by a team of experts to align with the context of the study. Our desk review also yielded questions that were reviewed by the experts.

To gain a balanced insight into diversity, the survey also sought in-depth information through telephone interviews (Dabalen et al., 2016) because of the inability to conduct face-to-face meetings due to the imposed lockdowns.

To ensure representativeness and to get the perspective of different interest groups in the telephone interviews, purposive sampling was adopted through chain referrals to capture five interest groups namely Women Traders (market women), Small and Medium Scale Entrepreneurs, Taxi-persons (Motorcycle and tricycle, and car hire), Household Heads and Youths.

In line with a recent World Bank (2020) survey, a total of 54 telephone interviews were conducted, with respondents coming from every state of the country and the Federal Capital Territory (FCT). Participants were interviewed using an interview guide developed to ensure consistency in the processes and procedures of administration of the assessment tool. Just like the questionnaire, the interview schedule, including the key questions, was pilot-tested to ensure interviewers understood the model employed and for quality control.

Upon completion of interviews, data completion checks and editing were done. Data was processed using the Statistical Package for the Social Sciences (SPSS), version 23. Territory (FCT). Participants were interviewed using an interview guide developed to ensure consistency in the processes and procedures of administration of the assessment tool. Just like the questionnaire, the interview schedule, including the key questions, was pilot-tested to ensure interviewers understood the model employed and for quality control.

Upon completion of interviews, data completion checks and editing were done. Data was processed using the Statistical Package for the Social Sciences (SPSS), version 23.

Features of the Sample

This survey was conducted between early April and late May 2020. A total of 2,045 respondents participated in the questionnaire administration while 54 heads of households took part in the structural interview. Table 1.1 below shows the key features of the sample.

64.7% of the survey respondents are above 30 years of age. 2 out of every 3 respondents are male. 48.9% of the respondents are married, 1.7% are single parents, 0.6% are divorced, 1% are widows while the remaining 47.4% are single. All the 36 states and the Federal Capital Territory (FCT) were represented in the study with 24.9% resident in Lagos, 22% in Kano, 12.5% in Abuja, 5.8% in Kaduna, 4.2% in Ogun and so on. As shown in Appendix IX, respondents cut across all the 36 states of the Federation and FCT-Abuja.

The most common type of household – 27.6% of the respondents that participated in the study were households with parents and 3-5 children, followed by those where the head of the household is unmarried but has dependents, representing 17.7% of the respondents.

Table 1.1: Features of the Sample

S/N.	Description	Features	Number	%
1	Sex	Male	1,336	65.3%
		Female	709	34.7%
		Total	2,045	100%
2	Age Group	18 – 29	722	35.3%
		30 – 39	836	40.9%
		40 – 49	323	15.8%
		50 and above	164	8%
		Total	2,045	100%
3	Marital Status	Single	970	47.4%
		Married	1,000	48.9%
		Single parent	35	1.7%
		Divorced	12	0.6%
		Widowed	20	1%
		Engaged/in a Relationship	8	0.4%
		Total	2,045	100%
4	Household Type	Single and staying alone	354	17.3%
		Not married but with dependents	362	17.7%
		Spouses only (no child yet)	126	6.2%
		Parent with 1 child	191	9.3%
		Parent with 2 children	284	13.9%
		Parent with 3 – 5 children	565	27.6%
		Parent with 6 – 10 children	126	6.2%
		Parent with more than 10 children	37	1.8%
		Total	2,045	100%

52.3% of the respondents indicated that they are the only source of income for their family (see Appendix I). 60% of the respondents were gainfully employed at the time of the survey. 17% indicated that they recently lost their jobs. This is one of the direct fall-outs from the COVID-19 induced lockdown as businesses embarked on cost reduction strategies to weather the storm of the pandemic. Similar evidence was obtained from a COVID-19 Monitoring Survey conducted by NBS between April and May 2020 where about 42% of the respondents that were on paid employment before the outbreak in Nigeria lost their jobs during the pandemic. Of those who are gainfully employed, most (33.7%) work for private companies, 22.3% are small business owners while 20.5% are civil or public servants. Unlike the paid workers, small business owners who depend solely on daily incomes were the worst hit by the impact of the pandemic. In terms of respondents' current level of income, only 10.5% earn below N5,000 per month. Majority (21.5%) earn between N51,000 and N100,000.

Impact of the Pandemic and Lockdown on Households' Economic Well-being

This survey attempts to understand the effects of the lockdown on households in the country. Specifically, the study was designed to understand if there were changes in measures of economic welfare such as the stability of sources of livelihood and income, food consumption, length of capacity to cope with lockdown, receipt of palliatives (including sources), assessment of the delivery of palliatives and overall impact on households.

Changes in Source of Livelihood and Income

Majority of the Respondents Have Experienced Changes in their Livelihood and Incomes



Figure 1.1: Changes in Sources of Livelihood During Lockdown

The analysis revealed that 57.3% of the respondents have experienced some form of changes in their source of livelihood. Of this percentage, 54.8% have experienced negative changes as a result of the lockdown. Also, 22.3% have not made sales in their businesses since the lockdown with an additional 6.7% experiencing a significant slowdown in their businesses; 20.3% had their salaries slashed, while 2.1% lost their jobs.

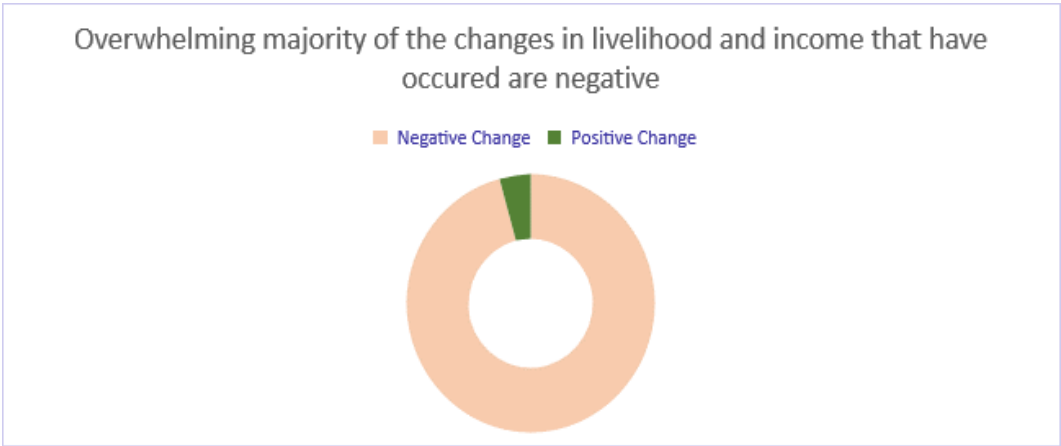


Figure 1.2: Nature of Changes in Livelihood

On the positive side, 2.5% recorded positive changes during the lockdown. Of this, 0.8% got a new job while 1.7% indicated that their businesses were booming as they found innovative means to reach their customers. Those who indicated that their businesses were booming were mostly from the South West, North West, and North Central parts of the country. The businesses that had not made any sales since the lockdown were predominantly from the North West (Kano) and North Central (Abuja). Moreover, the few respondents that secured a better job during the lockdown were mainly from the South West.

Food consumption since lockdown

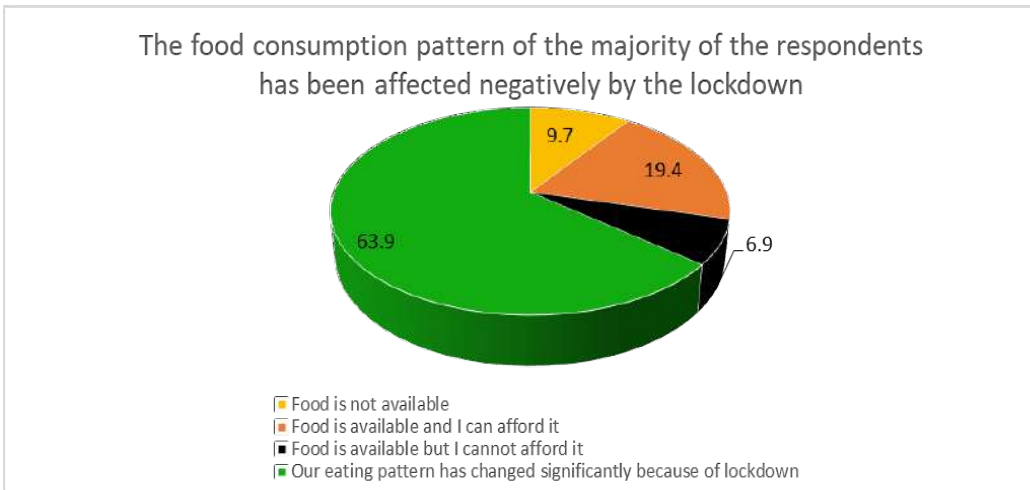


Figure 1.3: Food Consumption during Lockdown

In terms of the impact of the lockdown on food consumption among households in Nigeria, analysis revealed that 63.9% have experienced significant changes. This ranges from the outright non-availability of the staple food items consumed by households to the lack of money to purchase food even when available. The negative impact of the lockdown on the food consumption pattern could be attributed largely to job losses, lost sales revenue and limited access to palliative measures. According to the NBS Survey for April/May 2020, households have embarked on coping strategies including a reduction in food consumption and drawing down on their savings to meet their needs. The NBS survey report showed that 13% of households received food assistance, while 2% of households reported having received a direct cash transfer. This ultimately translates to about 85% of households having no access to social safety nets during the period of lockdown.

Length of time and capacity to cope with lockdown

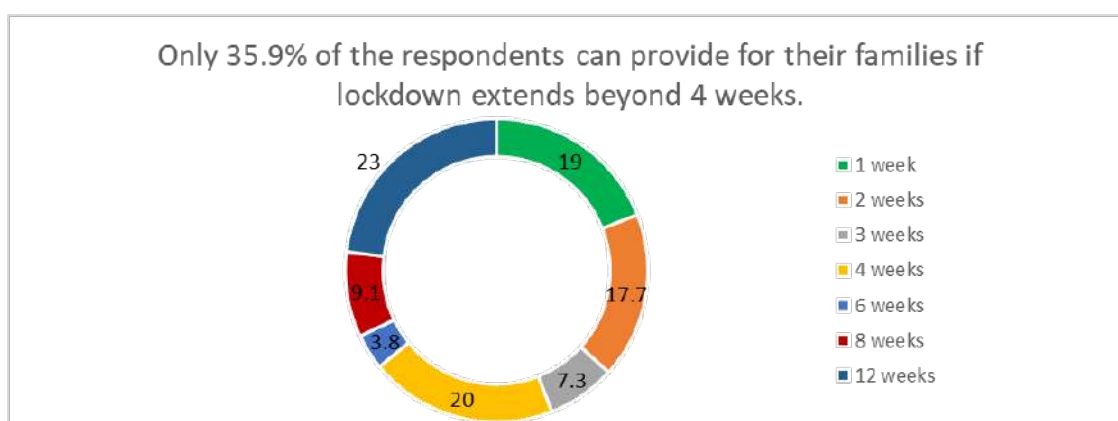


Figure 1.4: Length of time able to Cope with the Lockdown

On the question of whether households could afford to remain under the lockdown without engaging in income-earning activities, the data revealed that only 39.4% of households in Nigeria could afford the lockdown beyond one month. Of those who could cope with the lockdown beyond one month, 3.8% of the total respondents could cope for up to six weeks, 9.1% up to 8 weeks, and 23% up to 12 weeks. Of the majority who could not cope with the lockdown beyond one month, 19% could only provide for their family for up to one week, 17.7% up to two weeks, 7.3% up to three weeks, and 20% up to 4 weeks. This result is indicative of the inadequacy of social security system in the country, which makes it difficult for the palliatives offered by the government to trickle down to the needy and vulnerable groups who mostly earn their income by engaging in informal activities. Considering that the informal economy was severely affected by the pandemic, the poor struggled to cope with the negative impact of the lockdown on their household finance.

○ The overall impact on household finance

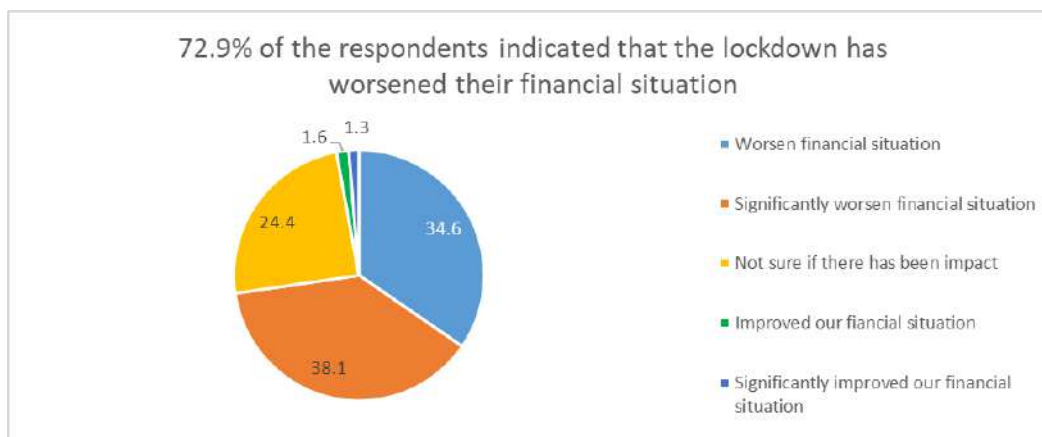


Figure 1.5: Overall Impact of the Lockdown on Household Finances

In terms of the overall impact of the lockdown on the welfare of households, particularly on their finances, data showed that the finances of the overwhelming majority of the respondents have been negatively affected. 38.1% of the respondents indicated that the lockdown has 'significantly' worsened their families' financial situation. Similarly, the COVID-19 Monitoring Survey conducted by NBS in between April and May 2020, showed that 92% of respondents viewed the coronavirus as a threat to their household's finances, whereas 79% of respondents reported that their households' total income had decreased since mid-March. This suggests that the lockdown has further impoverished a number of households, a situation that could worsen the level of poverty in the country in 2020. In 2019 (pre-COVID), Nigeria's poverty rate was estimated at 40.1%, implying that 4 out of 10 people are poor. Table 2.1 below contains a sample of responses to questions on the overall impact of the lockdown on the welfare of households.

Table 2.1: Effects of Lockdown on the Finance of the Households

Sample of Comments on the Effects of Lockdown on the Finance of Households
"It has been both challenging and easy. Due to the lockdown, we have not been able to go about our regular businesses. We have not had any addition to the family's income. We are salary earners and although the salary has been coming in, it has not been sufficient. We have not been able to meet all our needs only some basic needs."
"The impact on my family's finances has been very devastating. I am a woman of over 80 years old. I do not have any job but depend on my children for feeding. Since this lockdown started, my eldest daughter who usually takes care of me from the proceed she makes from selling wares have not been able to open shop and therefore no money for all of us. I have 4 grandchildren living with me, right now we can barely survive."
"We didn't really prepare for it. We didn't see it coming. Personally, I had already made some expenses before the lockdown was announced and I was asked to go on unpaid leave. Now that the lockdown was announced, I had to start managing my resources including savings to be able to meet obligations I still had. I have spent a lot of money to run my generator as there is no light. Generally, I have spent more during this period of the lock-down than I normally do. Right now, my savings have been what has been keeping me as I haven't received any income and had spent my salary at the beginning of the month as I was not planning for a lock-down."
"It has been tough but we give thanks to God for sending in help. I have not received a salary since January due to the ongoing industrial action by our union, ASUU, against the FG. I wouldn't say that was caused directly by the lockdown but it contributes in a significant way. It made it difficult for the necessary interaction to resolve the issue to take place. So basically, the lack of income, fueled by the lockdown has affected me and my family negatively. With the little we could get from our previous savings, we had to scale back our expenses, including the kind of food we consume."

In summary, the impact of the lockdown has been devastating; many have lost their jobs and sources of income, just as others have emptied their savings to cater for their families and loved ones. The welfare loss associated with the lockdown would have been moderated by palliative measures, except that Nigeria does not have adequate social security systems to protect the needy and vulnerable groups against economic shocks.

Impact of the Pandemic and Lockdown on the Social Well-being of Households

A key objective of this survey is to understand the impact, if any, of the lockdown on the social well-being of households in the country. Specifically, the study attempted to understand changes in indicators of household social well-being such as relationships with others, relationships with children (if any), relationship with other members of the households, relationship with members of the community, etc.

○ Impact of Lockdown on Relationship with Significant Other

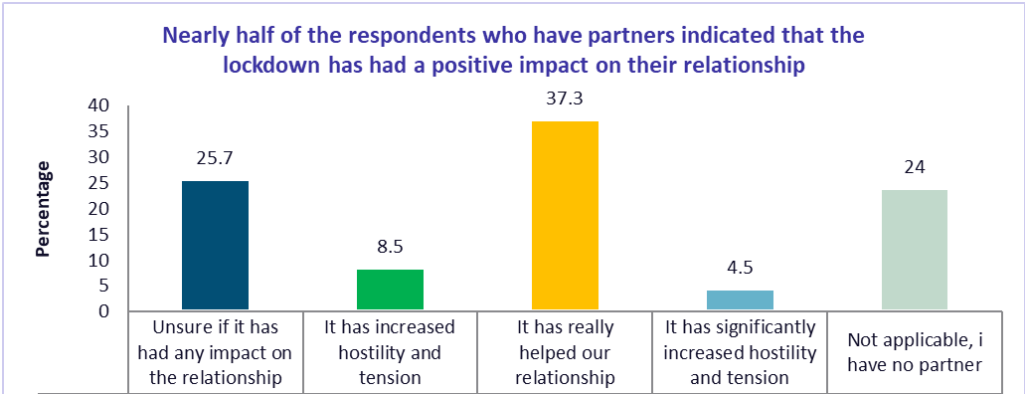


Figure 2.1: Impact of Lockdown on Relationship with Significant Other

Of the 2,045 respondents in this study, 76% are in some form of relationship – mainly marriage. As illustrated in Figure 2.1, of the respondents who are in a relationship, 49%⁴ (equivalent to 37.3% of total responses) indicated that the lockdown has helped their relationship, giving them time to bond with each other. 54.7% of the respondents who have partners described their relationships as ‘happy and satisfactory’ while another 15.1% described their relationship as ‘just happy’ (Figure 2.2). However, 17.1%⁵ of applicable responses (13% of total) reported increased tensions and hostilities while about one-fourth of the respondents are not sure if the lockdown has had an impact on their relationship or not. As shown in Figure 2.2 below, only 5.8% of the respondents used negative words such as ‘unhappy’, ‘unsatisfactory’ or ‘abusive’ to describe their relationship with spouse or partners.

⁴37.3 (positive responses)/76(total applicable responses) x 100 = 49.08

The North-Western part of the country reported the highest percentage of improvements in the relationship between intimate partners as a result of the lockdown followed by respondents from the South West. It should however be noted that there were more respondents from these two geopolitical zones, with South West (represented mainly by Lagos) having the highest respondents followed by North West (represented mainly by Kano), than from other zones.



Figure 2.2: How Lockdown has affected Happiness in Relationship

• **Impact of Lockdown on Relationship among Members of the Household**

Similar to the findings on the impact of the lockdown on the relationship between intimate partners, the survey revealed that half of the respondents have experienced an improvement in their relationship with other members of their households. In essence, the lockdown and movement restrictions have helped many people strengthen their bond with members of their families and not just with their partners. However, a third of the respondents could not say whether the lockdown has had any impact on their relationship with members of their households or not.

The survey also finds that 15.8% of the respondents have experienced increased tensions and hostilities with members of their households. Psychological pressures due to the loss

⁵ $13(\text{negative responses})/76(\text{total applicable responses}) \times 100 = 17.11$

of income occasioned by the lockdown can explain the increase in tensions witnessed among this group of respondents.

In terms of the behavioural change among family members, 43% of the respondents reported a positive change in behaviour, using such words as ‘active’, ‘lively’, ‘better social habits’ to describe behavioural changes among members of their family. However, 20% of the respondents indicated that there have been negative behavioural changes among family members with words such as ‘depression’, and ‘withdrawal’ being used to describe such a situation (see Appendix IV).

Overall, the lockdown has had a positive impact on relationships among members of households – between partners, between parents and children, and among all members of the

○ Impact of Lockdown on Relationship among Members of the Community

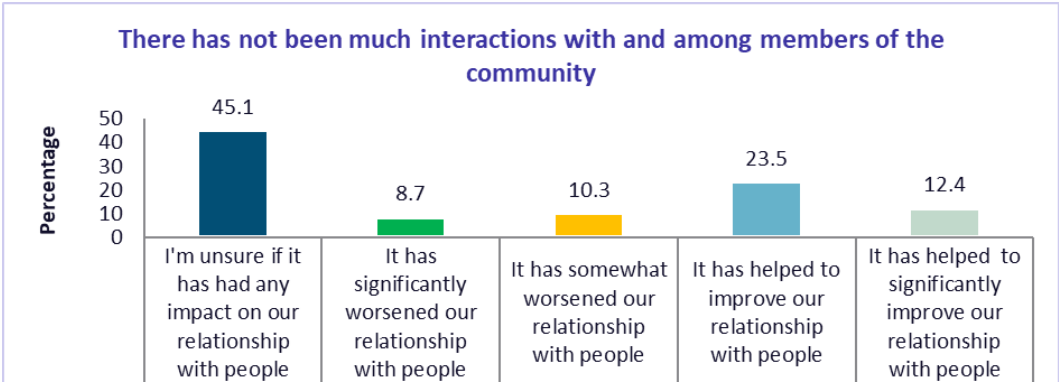


Figure 2.3: Lockdown and Relationship among Members of the Community

Relationship with members of the community is an important element in the social life of a household. The findings of this study revealed that because of the “stay-at-home” directive, the interaction between households and members of their community has been restricted. As such, a large percentage of respondents indicated that they are not sure if the lockdown has had any impact on their relationship with members of their community. About 19% of the respondents believe that the stay at home directive has worsened their relationship with members of their community. This could be because of the lack of communication and the absence of the usual communal activities that bring people together, strengthen unity, and enhance peaceful co-existence.

On the other hand, 36% of the respondents believe that the lockdown has improved their relationship with people generally. This perhaps confirms the observation that the pandemic has made people much more empathetic and considerate for others. Table 3.1 contains a sample of responses to questions on the overall impact of the lockdown on the social life of households in Nigeria.

Table 3.1: Effects of Lockdown on the Social Life of Households

Sample of Comments on the Effects of Lockdown on the Social Life of Households
“Due to the lock-down, we have suspended family functions and marriages we were supposed to have. The only way we interact with others is mainly through calls and online media.”
“Everyone has been avoiding everyone. Recently I was quarreling with a man who visited me to give me food from the government and was avoiding my 6-year-old granddaughter. I had to ask if he suspected that my daughter had the virus that made him start avoiding her; it's that serious. People who usually come to me to play with me from the other houses do not come again because it seems everyone is suspecting everyone”.
“We have not been having any interaction with people. The only person I have gone out to meet are some of my close friends living within my home. Asides that, other forms of social interaction have been non-existent.”
“Frankly there hasn't been much interaction. I have been quite serious about the Coronavirus and I took extreme measures early on to make sure that I and my family stay protected. So, I don't mix up or interact with members of the community. I stopped going to and praying in the mosque for about 3 months ago. So, in a nutshell, it has made interaction impossible”.

In summary, the lockdown has not only led to the cancellation of most social functions but has also created a “new normal” in the way people relate with each other at home and within the community. While this has resulted in opportunities to strengthen bonds with family members, it has also negatively impacted the family and society at large by increasing feelings of loneliness, depression, and the tendency to avoid people.

Impact of the Pandemic and Lockdown on Behaviors and Feelings of Members of the Households

This study also attempted to understand the impact of the lockdown on the feelings and general dispositions of members of the households towards one another. The issues covered include domestic violence and abuses. We also sought to assess the possible impact of the new normal on the future aspirations of members of the household. Below are the findings.

○ Impact of Lockdown on Domestic Violence, Sex, Verbal and Other Abuses

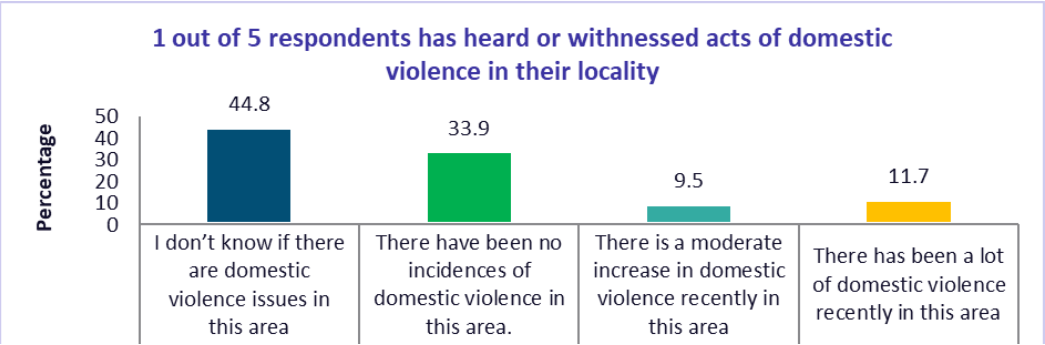


Figure 3.1: Lockdown and Domestic Violence

A key measure of social cohesion in a household or community is the occurrence of domestic violence in the form of sexual abuse, verbal abuse, or physical attack on individuals. The findings of this study revealed that some form of domestic violence occurred within the community. 20.2% of the respondents indicated that there has been domestic violence with 11.7% reporting an uptick in violence.

However, 78.7% of the respondents are either not aware of violence in their community or are emphatic that there has not been any violence. Only 1% of the respondents reported being personally involved in domestic violence, particularly sexual abuse during the lockdown (see Appendix V). 2% would rather not say whether they have experienced sexual abuse or not while 11% have experienced verbal abuse within the household (see Appendix VI). Also, 3.8% of the respondents have suffered physical attacks from other members of their households (see appendix VII).

The survey also sought to determine if there has been an increase in substance abuse among members of the household. As shown in figure 3.2 below, nearly 1 in 10 respondents indicated that they have been tempted with substance abuse in the form of drugs, alcohol, cigarettes, and others.

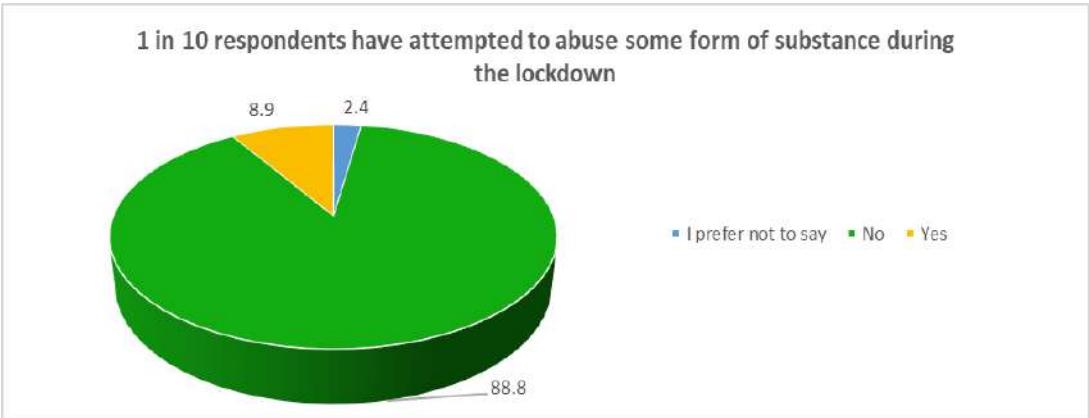


Figure 3.2: Lockdown and Substance Abuse

• **Impact of Lockdown on Feeling towards Oneself, Life and the Future**

Another key objective of this study was to examine the psychological feelings of respondents concerning themselves, life, and the future. Results of the survey revealed that two-thirds of the respondents maintained a positive feeling about themselves, 27.3% are not sure how they currently feel while 11% indicated that they currently have a negative feeling about themselves.

Table 4.1: Lockdown and Peoples’ Mood

S/N	General Feelings of Respondents	Positive	Not Sure	Negative
1.	Feeling about self	61.7%	27.3%	11%
2.	Feeling about life	64.9	15.1	20
3.	Feeling about the future	44%	14%	42%

Also, about 65% of the respondents are currently optimistic about life although less than half of the respondents, only 44%, are positive about the future. Those who are positive about the future described their optimism with statements like “I am likely to become more health-conscious and be able to make better health choices. I am likely to come out of the pandemic better educated and skilled and be able to secure a better job.”

However, the percentage of respondents who are either negative or unsure of the future are 42% and 14%, respectively. These group of respondents described their pessimism in statements like “this pandemic will leave me and my family in a financially precarious position. I may suffer social anxiety after becoming used to staying alone. I will be reluctant to get close to other people like before’ and ‘I cannot tell how it will change my life in the future.”

Table 4.2 contains sample responses to the questions on the overall impact of the lockdown on the behaviour and feelings of members of households in Nigeria.

Table 4.2: Effects of the Lockdown on the Behaviour of Members of Household

Sample of Comments on the Effects of Lockdown on the Behaviors and Feelings of Members of the Households
“It is really not easy to stay indoors but it has been a positive feeling so far. Even when I feel down, it doesn't last long.”
“I am not happy with myself. Because I have small children with me that complain to me about hunger and I cannot do anything about it. Their parents that usually support us with feeding cannot earn money again. Nobody will like a situation where you have children with you and you can't feed them”.
“For me, during this lockdown, I have had time to evaluate a lot of things in my life which I did not have time for before. It has helped me to see where I am and if I am happy with where I am”.
“Although my feeling towards myself has been generally positive, I sometimes feel psychologically stressed because of long stay in one place. But generally, I feel okay and good about myself, especially knowing how much I am learning and the new skills I am developing.”

Overall, the psychological impact of the lockdown on members of households has been mixed. For some, the lockdown has resulted in loneliness and depression while it has afforded others the opportunity for reflection, learning and development of special skills.

Impact of the Pandemic and Lockdown on the Healthcare Needs of Households

COVID-19 pandemic is first of all a health crisis. However, apart from the widespread concern of getting infected, the lockdown and other policies of the government made to contain its spread and the subsequent economic fallout have also created additional health challenges.

1 in 10

Respondents have lost loved ones to the pandemic

Figure 4.1: Death in Households due to COVID-19

This survey found that 12% of the respondents had lost loved ones to the pandemic. Apart from the direct loss of lives, the survey sought to understand the other health challenges that have resulted from the lockdown and to recommend measures for addressing them.

- **Effectiveness of Health Insurance and Coverage in Nigeria**

One of the issues exposed by the outbreak of COVID-19 and the subsequent lockdown in Nigeria is that of the inadequate health insurance coverage in the country. An effective health-care system depends on quality, accessible, and affordable health insurance. The findings of this study however revealed that only 17.7% of respondents currently enjoy some form of health insurance. 10.9% of respondents were enrolled under a health insurance scheme but complain of still having to make out-of-pocket expenses to meet most of their healthcare needs. As high as 71.4% of the respondents do not have any health insurance. The findings of the survey have important implications for the health status of members of households in Nigeria as well as their financial condition.

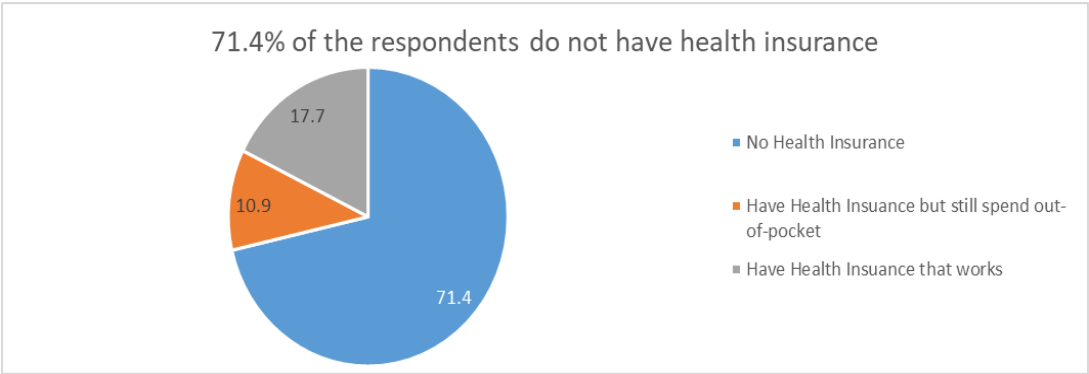


Figure 4.2: Availability of Health Insurance

• **Attitude to seeking medical care during the lockdown**

A key impact of COVID-19 on households in the country is the high level of apathy towards seeking standard healthcare services. Findings of the survey revealed that only 1 in 3 respondents are willing to visit a standard healthcare facility if they or any member of their family fall sick.

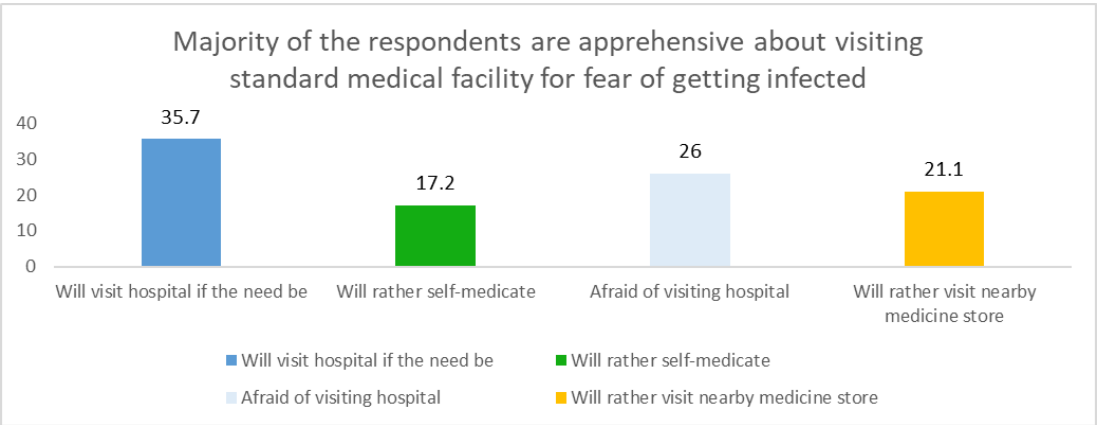


Figure 4.3: Lockdown and Households Attitude to Seeking Medical Care

As shown in figure 4.3, 26% of the respondents are apprehensive about visiting the hospital for fear of getting infected while 17.2% indicated that they would rather self-medicate.

Furthermore, the findings revealed that the pressure of the pandemic on medical personnel has taken a toll on the quality of their service delivery; particularly on the way they treated patients. Nearly half of the few respondents who sought medical services during the lockdown indicated that they were not satisfied with the experience. In particular, they noted that they had to wait for long hours to be attended to and the treatment they received after waiting was not satisfactory.

However, about 43% of the respondents indicated that they were satisfied with the treatment they received from medical personnel in the hospitals they visited. Also, 50% of the respondents believed that the pandemic, as well as its associated lockdown policy, has enabled them to become more conscious of their health status and to develop the habit of making healthy choices.

It is important to note that the reported poor performance in healthcare service delivery during the lockdown can be attributed to the unprecedented nature of the current health crisis that caught the entire health system unguarded, leaving medical personnel overwhelmed and affecting all aspects of service delivery. Meanwhile, the pandemic has resulted in a fall in the frequency of hospital visits as more than two-thirds of respondents did not have any reason to seek medical services during the lockdown. As such, the pandemic has not negatively affected access to healthcare for households in the country. Table 5.1 contains a sample of responses to questions on the overall impact of the lockdown on the healthcare needs of households in Nigeria.

Table 5.1: Lockdown and Healthcare Needs of Households

Sample of Comments on the Effects of Lockdown on the Healthcare Needs of Households
"We really don't have any health challenges or issues. But as a family, we usually go for regular health check-up which we have had to stop. Apart from this, we have not had any health needs."
"I don't know about that. Because I and my grandchildren have not been sick. God has been taking care of us. However, if anything happens, we will rather take care of it from home. Because we don't have money to spend at the hospital; besides government has asked us not to go out. My prayer is that none of us will be sick".
"We have not had any need for healthcare services so I cannot really say the lockdown has affected our access to healthcare."
"I wouldn't say there has been much effect. I and my family, Alhamdulillah, have not had any serious need to seek medical services. The only time we would have needed medical care, my wife, who is a nurse, provided such at home. Besides, we own a pharmaceutical store. Whenever we need any medicine, we simply open the shop and pick."

Overall, apart from the common concern of avoiding being infected with the virus, the general sentiment is that the lockdown has not had any significant negative impact on the health-care needs of households in Nigeria. It has however forced people to take personal hygiene seriously and to be more conscious of their health status. Moreover, just like most people around the world, the survey revealed that Nigerians have accepted 'health-first' as the new normal

Impact of the Pandemic and Lockdown on the Education of Household Members

An early fallout from the COVID-19 pandemic was the abrupt pause to formal schooling. As confirmed cases of the virus began to rise across the country, all schools were shut down, which resulted in far-reaching disruptions to the educational pursuits of many households. While announcing the closure of schools in the country around the second to the third week of March 2020, the Federal Government and many State Government officials indicated that online learning platforms would be deployed to ensure that pupils and students continued to learn. Many were however skeptical about its workability considering the low internet penetration rate in the country, with data from the NBS revealing that only one in four Nigerians have internet access. This shows the extent to which ICT infrastructure is not well mainstreamed into the education sector in Nigeria. This survey was therefore conducted to ascertain the impact of the lockdown on the educational pursuits of households.

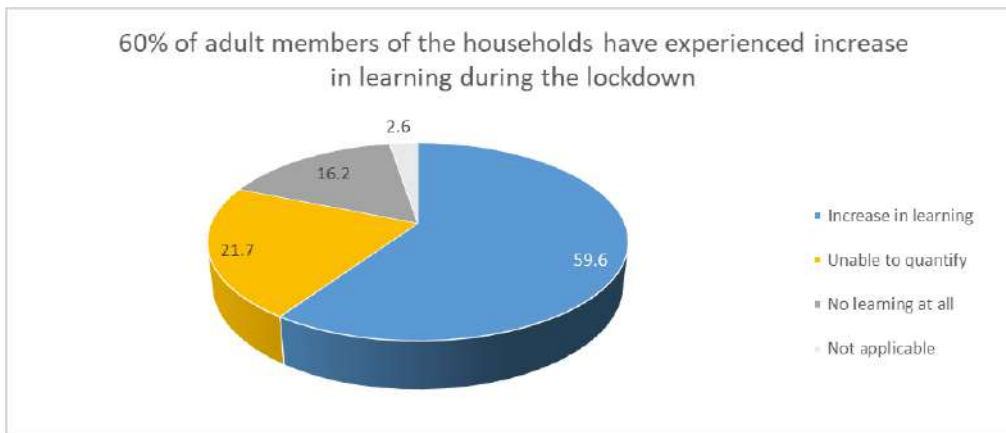


Figure 5.1: Lockdown and Education of Adult Members of the Households

The results revealed a mixed impact of the lockdown on the educational pursuits of members of households. While the lockdown enabled parents and adults to read more books, participate in several online learning programmes, and acquire varying skills, the reverse is the case for children.

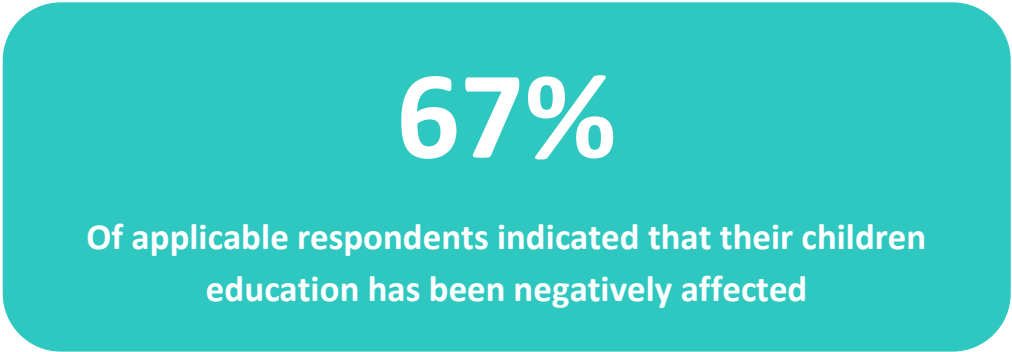


Figure 5.2: Adult Sentiment on Effect of Lockdown on Children’s Education

As illustrated in Figure 5.3, 67% of the applicable responses (respondents who have school children or wards – 46.6% of total respondents) stated that their children/wards’ education has been negatively impacted by the lockdown.

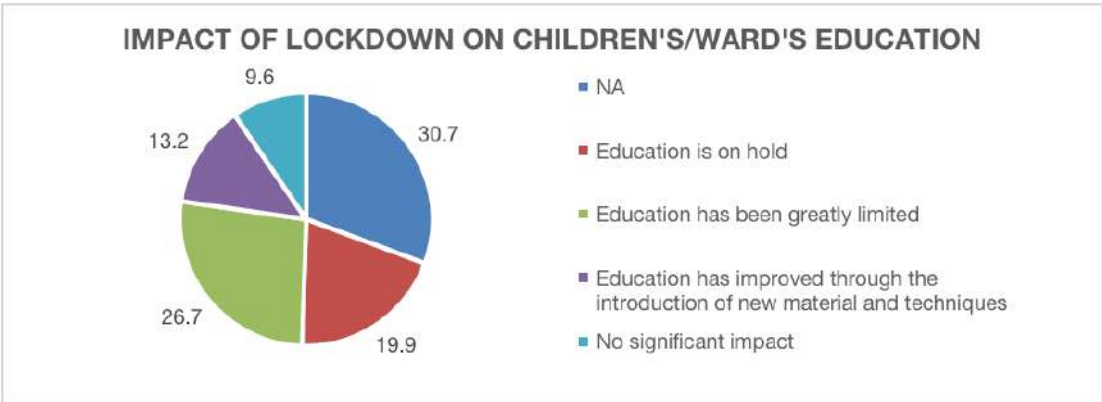


Figure 5.3: Lockdown and Education of Children in the Households

For this group of respondents, children's education has either been put on hold completely, or there has not been any meaningful kind of learning. On the flip side, 13.2% of total responses (19% of those who have school children) stated that the lockdown has improved their children's education as they were able to introduce new learning techniques and materials.

Table 6.1 below contains a sample of responses to questions on the overall impact of the lockdown on the education of members of households in Nigeria.

Table 6.1: Lockdown and Education of Members of the Households

Sample of Comments on the Effects of Lockdown on the Education of Members of the Households
"Although schools have shut down, we have been learning using online classes and this has impacted us positively as we have improved on our skills and creativity. It has enabled us to learn in places we never thought and taken our education beyond a classroom. Also, it has affected my entry into the University and also my brothers who were supposed to graduate this year may not be doing so this year again."
"My grandchildren cannot go to school since all schools have been closed by the government. You are asking if I have found alternative means of educating them, where I get money to do that. We are still looking for food to eat and you are talking about employing teachers. I heard the government is teaching them on radio but I don't have a radio to give to them."
"There were courses I wanted to take but did not have time to take them. The lockdown has enabled me enroll in online courses and I have been able to acquire basic knowledge in those areas. I plan to still continue on this if the lock-down continues."
"The lockdown has had a big negative impact on my children's education. They have not learnt as much as they would if they were in school. My wife and I have been doing our best to teach them but it's not been easy. There aren't any serious efforts by the government to deliver TV or radio classes as it is the case in other states. It's only recently that the school of one of my children decided to do WhatsApp teaching, which to me personally, has not been effective. So, the impact on the education of my children has been significantly negative."

Conclusion and Policy Recommendations

Conclusion

This study examined the impact of the COVID-19 pandemic and the attendant lockdown policy of the government on the economic, health, education, and social well-being of households in Nigeria. The survey findings revealed that the country was largely unprepared for the pandemic. This is reflected in a weak health system incapable of withstanding external shocks, the lack of a well functioning social protection system, evidenced by the absence of an updated social register, and the inefficiencies in the coordination and distribution of palliatives, as attested to by the majority of the survey respondents. Moreover, the country had to rely on the quarantine act of 1946 which stakeholders across the board agreed could not adequately respond to the challenges posed by the current pandemic.

It is, however, important to note that the country has not experienced a pandemic of this nature in recent history; as such, COVID-19 caught it unguarded. The Spanish Influenza of 1918-1919 was the last time Nigeria experienced a pandemic of this magnitude. Besides, the pandemic has also overwhelmingly impacted advanced economies like the USA, UK, Spain, and Italy. Nevertheless, the outbreak of COVID-19 has exposed the inability of policymakers over the years to invest in critical socio-economic outcomes that guarantee sustained improvements in human capital development. The findings of this survey revealed that the pandemic has had a negative impact on the health status of households, on their schooling and their economic livelihood. 72% of respondents reported a worsening of their financial situation while 67% noted that the education of children was negatively affected.

Even so, an encouraging finding from the survey, especially as it relates to peacebuilding and social cohesion in the country is the fact that the overwhelming majority of respondents claimed that the lockdown helped them strengthen the bond with members of their families and immediate communities. Although about 20% of the respondents reported incidences of domestic violence, the findings of this study reveal that Nigerians can indeed co-exist peacefully if the right policies that guarantee an equitable distribution of wealth, social justice and equal access to socio-economic wellbeing are implemented. While the COVID-19 pandemic presents enormous challenges for Nigeria, it also provides a strategic opportunity for the country to recalibrate its socio-economic fundamentals to set it on a path of sustainable peace, progress and prosperity.

Policy Recommendations

Following a careful assessment of the impact of the pandemic on households in Nigeria, we propose the following recommendations hinged on partnerships between the government and the private sector:

1. *Need for Actionable Policies to Strengthen Social Protection Systems*

A major impact of the pandemic is its effect on the economic livelihood of households, with 72.9% of respondents claiming that the pandemic has worsened their financial situation. This could be because over 65% of Nigerians are engaged in the informal sector of the economy. As such, the majority of households in the country survive on daily earnings. The imposition of the lockdown measures occasioned by COVID-19 has disrupted economic activities with the majority of Nigerians with no corresponding access to alternative sources of incomes or palliatives.

Although the government at all levels attempted to respond through the distribution of food palliatives and cash transfers to extremely poor citizens it could not assuage the sufferings of the mainly due to weak social protection mechanisms, the lack of an updated social register, poor financial inclusion and access, and an ineffective response by the government as a majority of the survey respondents claimed that they did not benefit from the palliative measures. We therefore make the following policy recommendations:

a) Government should take immediate steps to embark on policies that strengthen the country's informal sector. The COVID-19 pandemic has once again reiterated the importance of the informal sector to Nigeria's overall macro-economic outlook; and as such, there is an urgent need to begin the effective management of the sector as a key contributor to the nation's GDP. According to the International Monetary Fund (IMF), the Nigerian informal sector accounted for 65% of the country's GDP as of 2017. The Federal Government should therefore collaborate with State and Local Government to create a social-register with a database that includes those operating in the informal sector such as artisans such as tailors, automobile technicians, hairdressers, based on specific guidelines and protocols. This will help the government in national planning and will also improve the effectiveness of its intervention initiatives as palliatives can be made to get to the targeted beneficiaries.

b) The pandemic brought major business activities to a halt, especially the micro, small scale and medium enterprises (MSMES). According to Nigeria Employers' Consultative Association (NECA), more than 70% of businesses across the country had to shut down due to the pandemic. Also, most companies had to lay off as much as 60% of their staff in order to remain in business. 20.3% of the survey respondents reported that their salaries were slashed while 2.1% reported job losses. Consequently, the pandemic is expected to worsen the existing state of unemployment in the country. The government should therefore develop and implement a "National Livelihood Protection Policy." The policy should focus on exploring

fiscal and monetary policy options that enhance the resilience of businesses to shocks occasioned by the pandemic to help them maintain profitability and avoid the laying-off of staff.

c) While the efforts of the Presidential Enabling Business Environment Council (PEBEC) in stimulating the growth of businesses in the country is commendable, the COVID-19 pandemic has created new challenges that should be viewed as opportunities for the development of SMEs in the country. As a first step, It is important to ensure the effectiveness of ongoing interventions by the CBN, BOI and other financial institutions made towards SMEs in the country. Also, the PEBEC in collaboration with the CBN can develop a web-based SME Business Capacity Assessment Tool (BCAT) that will assist policymakers to determine the number of viable SMEs in the country, their strength and weaknesses in terms of systems, institutional capacity, governance/operational structure and funding gaps. The BCAT will help the government and financial institutions make decisions based on scientific evidence.

d) The lockdown occasioned by the pandemic has also negatively affected the access to food by households in the country. The World Food Program in its report on Global Food Crises warned that the number of people facing acute food crises may rise to 260 million in 2020 due to the impact of COVID-19. Already, Nigeria is among the 10 nations with the highest burden of food crises in 2019 and there is no doubt that COVID-19 pandemic is biting hard on the citizens. Food inflation rose for the 11th consecutive month to 15.48% in July 2020 from 13.51% in September 2019 (National Bureau of Statistics, 2020). The majority of respondents reported that access to basic food was a challenge during the lockdown with over 57.8% indicating that the lockdown has had a negative effect on the availability of food in their household while only 3.8% of the respondent indicated they could survive if the lockdown continued beyond six weeks. Government should therefore begin an immediate review of the National Policy on Food and Nutrition developed in 2016 to accommodate the Emergency Food Security Plan. The development of the EFSP will help the country respond to the present and future food crises occasioned by pandemics, natural disasters or even wars.

2. *Need for Comprehensive Review of National Crisis Response Mechanisms*

Considering that COVID-19 might not be the last of pandemics the country will face, it is important to make deliberate efforts to prepare adequately for future pandemics and other forms of emergencies. It is therefore important that the government in collaboration with the Ministries of Humanitarian Affairs, Health, NCDC and the National Assembly embark on a comprehensive review of the country's Crises/Disaster Response Mechanism in order to ensure swift response to crisis in the future.

3. *Call for Radical Reform of the Education Sector*

Results from the survey revealed an increase in learning among adults and a corresponding decrease in children's learning. While over 60% of adults enrolled in online classes, 67% of

the respondents lamented that their children's education was negatively affected. This is not surprising as only 1 in 6 Nigerians have access to the internet and the country does not have the requisite ICT infrastructure to deliver online learning to children, especially in rural communities. While the efforts of some State Governments to bridge this gap through an initiative known as "School on Air" is commendable, it is important to note that an overwhelming majority of the respondents believe the strategy was not effective. The following policy recommendations should therefore be pursued:

- a. Fundamentally, there is a need for government at all levels to increase budgetary allocation to education. In 2019, only 7.1% of the budget was allocated to education as against the 15 to 20% recommended by UNESCO. Also, efforts should be made to remove the bottlenecks associated with accessing the UBE fund by State Governments as a way of increasing funding for basic education in the country.
- b. More importantly, the pandemic has shown that the nation has to reprioritize its funding of education with a focus on investment in ICT infrastructures. A national policy dialogue on re-engineering education in Nigeria should be facilitated urgently. The dialogue will help explore solutions to learning in the country in the short, medium and long term.
- c. Considering the importance of education to national development which has been further highlighted by the COVID-19 pandemic that disrupted the learning curriculum and calendar in the country, the Federal Government needs to collaborate with State and Local Governments to explore the possibility for Mobile Class Initiative (MCI) in addition to other strategies already adopted. The MCI is an initiative that enables teachers to move around to communities to teach students under a COVID-19 compliant environment.

4. *Need for Increased Investment in National Health Infrastructures*

The COVID-19 pandemic has exposed the weaknesses in Nigeria's healthcare system due to decades of underfunding and neglect. According to the Revised 2020 Budget, the total allocation to the health sector is N414.45 billion. The estimates for recurrent and capital expenditures are N363.06 billion and N51.4 billion, respectively. This is grossly inadequate for a population of nearly 200 million people. To transform the country's health sector, the following policy recommendations should be pursued:

- a. Government, in collaboration with the private sector, should embark on a comprehensive review of the 2006 National Health Policy and enact a National Public Health law that takes into consideration future pandemics and other important matters such as health sector governance and funding, health insurance, health sector decentralization and a commitment to the 2001 "Abuja Declaration" and the SDG goal of achieving Universal Health Coverage.

b. As high as 71.4% of the survey respondents do not have any form of health insurance coverage. With almost 100 million people in Nigeria surviving on less than N375 a day, not many would be able to afford quality healthcare. Government, therefore, needs to focus on ensuring that all Nigerians have health insurance coverage. A way this can be achieved is through the amendment of the National Health Insurance Act to make health insurance obligatory for all citizens.

Finally, government should ensure commitment to the implementation of the Basic Healthcare Provision Fund enshrined in the 2014 National Health Act that provides for the commitment of a minimum of 1% of the country's consolidated revenue to basic healthcare services. In the same vein, government should also pursue the implementation of the 2001 Abuja Declaration where African Union countries committed to allocating a minimum of 15% of their national budget to healthcare.

The Survey Team

This Survey was Conducted by Members of
the NESG/LEAP Africa Bridge Fellows, 2020/2021 Set

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2.	Charles Adeniran	Assistant Project Manager, Technical
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4.	Agina Emeka Kenechi	Literature Review and Data Presentation
5.	Godwin Henry	Literature Review and Data Analysis
6.	Bernard Fatoye	Conclusion and Recommendation
7.	Emmanuel Chibuike	Literature Review, Telephone Interviews, Review and Editing
8.	Oluwabusola Fadipe	Conclusion and Recommendation
9.	Olutayo Irantiola	General Review and Editing
10.	Ibrahim Banaru	Methodology
11.	Tosin Gbadegesin	Instrument Design and Data Analysis
12.	Olaide Akinyanmi	Literature Reviews
13.	Efosa Trevor	Literature Reviews
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17.	Hassana Bello Aliyu	Literature Review and Data Analysis
18.	Jude Obidiagha	Review of Preliminary Pages
19.	Chinazam Okorie	Review of Preliminary Pages

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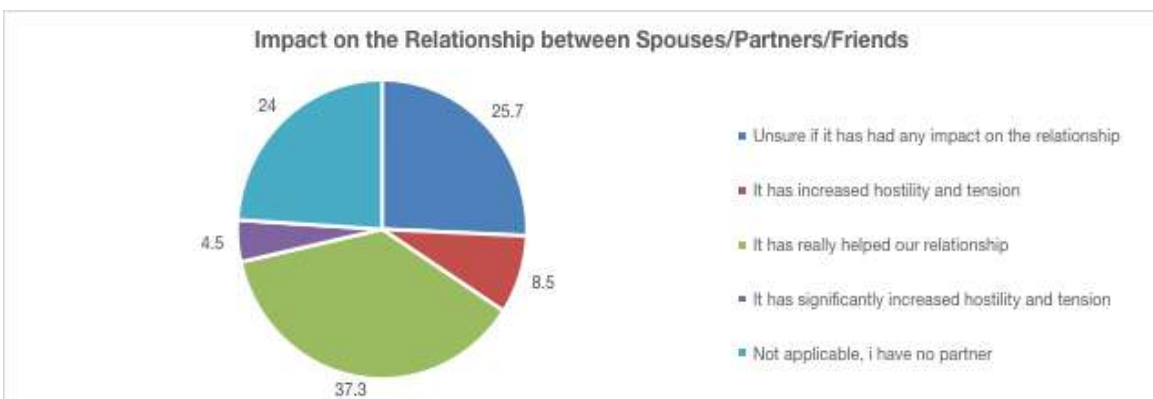
Appendix

Appendix I

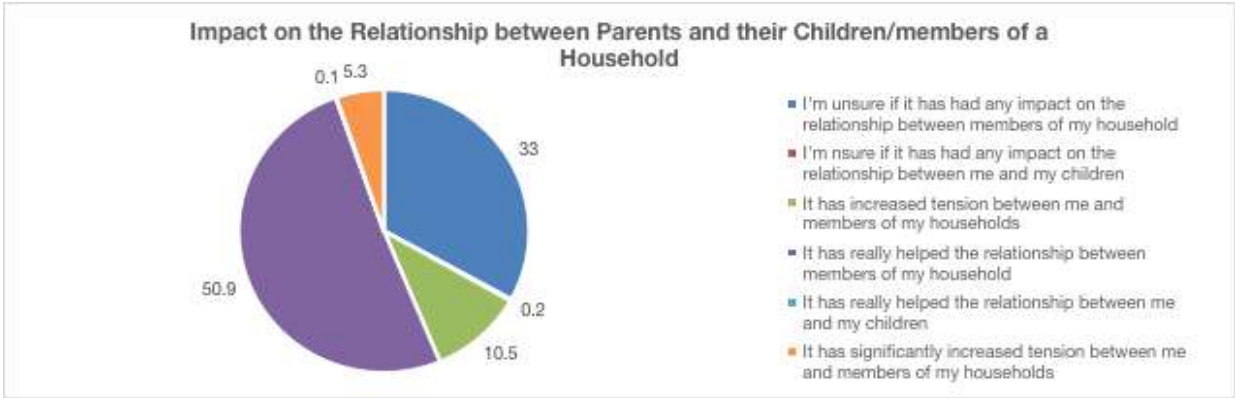
Source of income status since lockdown

S/N.	Description	Features	%
1	Breadwinner	No	52.3
		Yes	47.7
		Total	100
2	Working Situation	NA	1.8
		Employed	59.7
		Business	7.9
		Retired	1.9
		Student	10.2
		Unemployed	16.9
		Volunteering	1.7
		Total	100

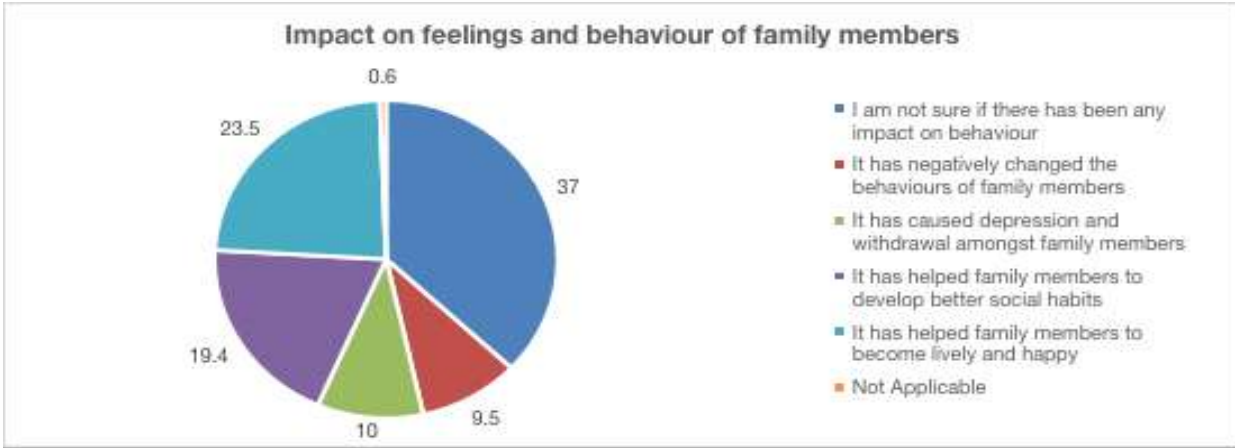
Appendix II



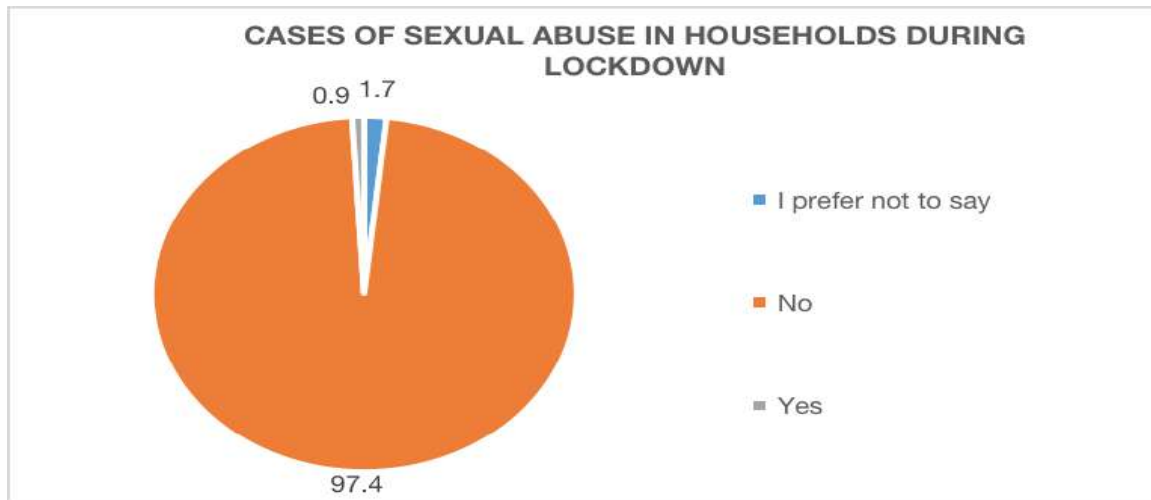
Appendix III



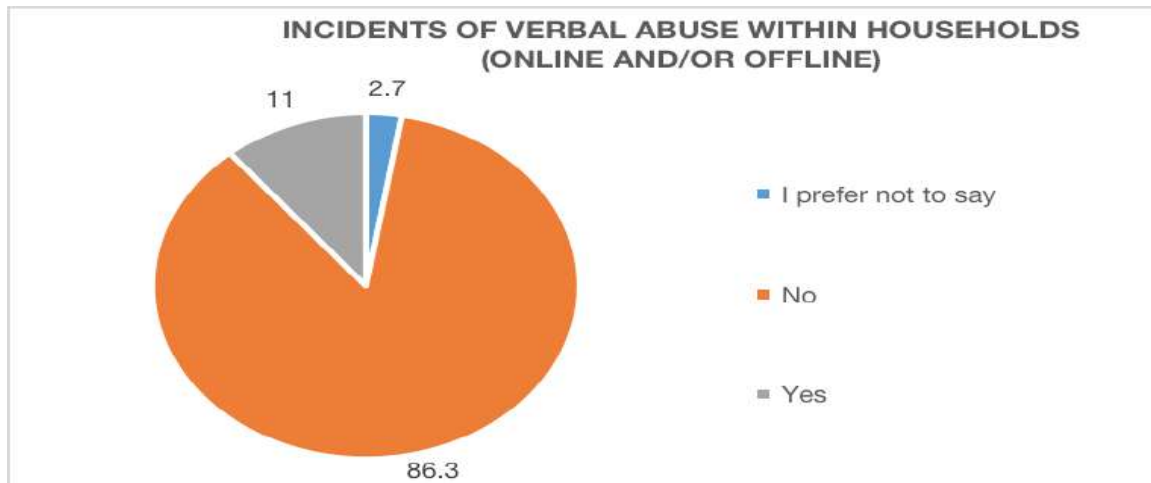
Appendix IV



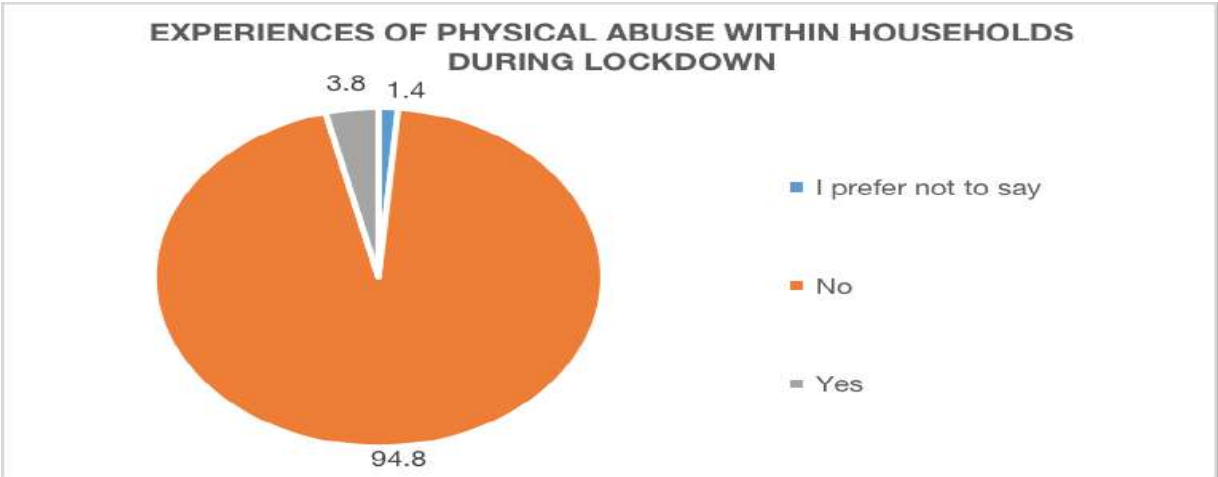
Appendix V



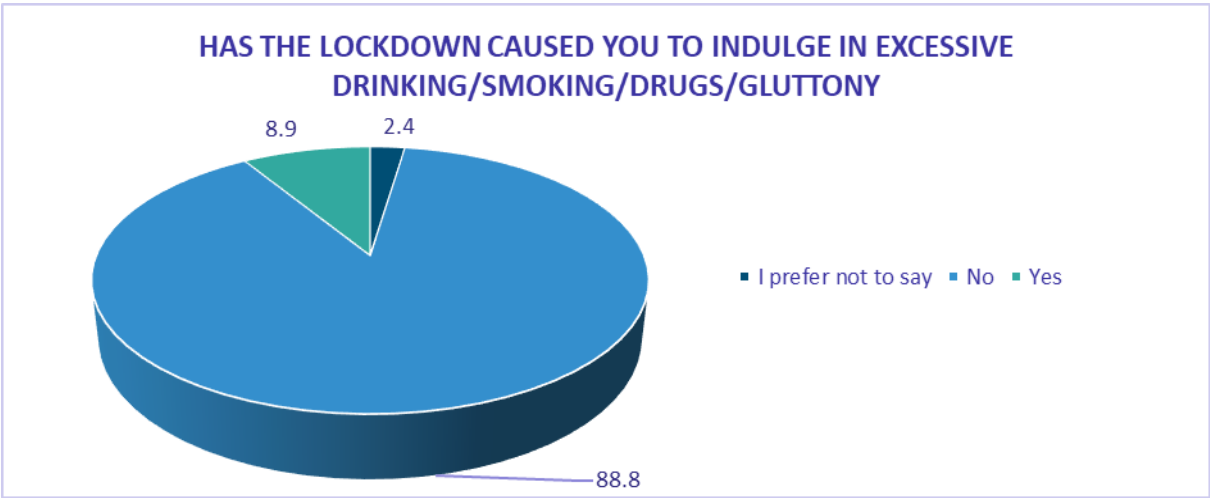
Appendix VI



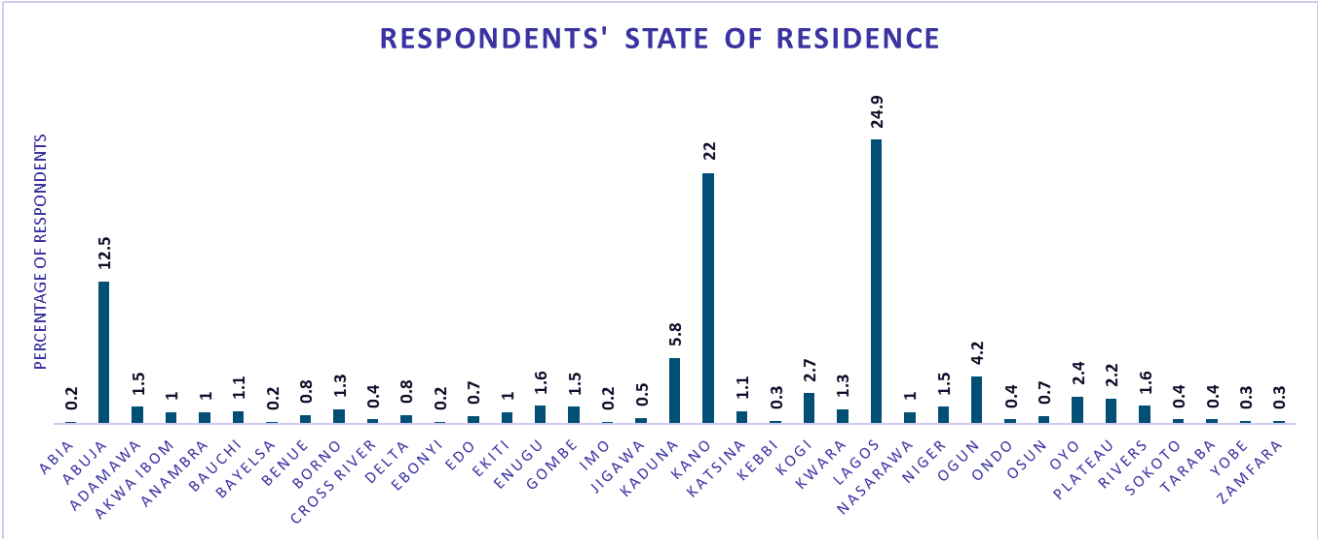
Appendix VII



Appendix VIII



Appendix IX





Introducing NESG Radio

The NESG Radio is a traditionally syndicated podcast that will factually and effectively inform Nigerians with curated localized content. Our weekly podcasts will help communicate critical information such as economic policies, ideas, health information, trends, and interventions to Nigerians.

For enquiries and partnerships, contact us: radio@nesgroup.org

www.nesgroup.org/radio

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Available on



**Episodes are syndicated to radio stations across local communities in Nigeria*

About The NESG Bridge Fellowship

The NESG Bridge Fellowship was initiated in the year 2019 by the Board of Directors to celebrate the 25th Anniversary of the Nigerian Economic Summit (NES#25). The NESG, in collaboration with LEAP Africa, launched the NESG Bridge Fellowship, with the goal to equip a new cadre of young visionary leaders with leadership, research and policy advocacy skills to contribute to policy reform in Nigeria.