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KNOWLEDGE PLATFORM ON INCLUSIVE DEVELOPMENT POLICIES

COVID-19 in Nigeria



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Chapter 1. Introduction

On February 27th, 2020, Nigeria reported its first case of the coronavirus (COVID-19) disease (Ehanire, 2020), and by the third week of March, the total number of cases had risen to 22 across Nigeria. While the number of cases in Nigeria at the time paled in comparison to other countries, it was clear that the ravaging effects of the virus in other countries made it a threat to Nigeria's fragile health system. In response to this, the government took drastic measures to try to curb the spread of the virus in the country, by instituting a four-week lockdown and halting all non-essential activity in four of the most industrialised states in the country - Lagos, Ogun, and Kano, and Abuja, the Federal Capital Territory (FCT). Curfews were implemented across other affected states, and travel into and within the country was halted entirely. Public health measures, including frequent hand-washing, avoiding handshakes, and the wearing of face masks, were also immediately introduced across the country.

At a macroeconomic level, for Nigeria, whose economy was in a particularly vulnerable position due to the global oil price plunge fueled by the disagreement between Saudi Arabia and Russia earlier in the year, the economic outlook in the wake of the pandemic was bleak. At the microeconomic level, the ramifications from the dual shocks of the lockdown measures and the oil price shocks threatened to intensify existing structural vulnerabilities and inequalities.

The lockdown affected some of the most urbanised and industrialised states in the country, contributing significantly to the country's Gross Domestic Product (GDP). For Nigeria, Africa's most populous nation, this was a 'crisis within crisis', and the effect on the economy at large has been adverse. However, the weight of this impact has disproportionately been on the most vulnerable: poor households, micro and small enterprises in the informal sector, and daily wage workers operating in the formal sector. The COVID-19 pandemic and the resulting policy response to curb its spread put enormous pressure on the country's most vulnerable people. Without a proper safety net in place, there has been little to cushion the impact.

This report is part of a multi-country project that aims to systematically reconstruct, document, and analyse how national governments and other stakeholders across Africa took equity into account in policy responses and interventions during the COVID-19 pandemic. This report focuses on the nature of mitigation and policy responses implemented in Nigeria and their impacts on Nigeria's most marginalised and vulnerable groups. We evaluate the appropriateness and inclusiveness of the measures taken, focusing specifically on the informal economy and education sectors. We also highlight knowledge gaps, elaborate on lessons learnt, and propose new policy, research, and practice directions.

We organise the report as follows. The following section outlines the methodological approach. Section 3 discusses the poverty, vulnerability and inequality profile of Nigeria. Section 4 delves into the government's policy responses to curb the spread of the virus, their immediate socio-economic costs and impact on society at large, and the poor and vulnerable in particular. Section 5 examines the mitigation responses implemented by the government and other stakeholders, evaluates their inclusiveness, and discusses the gaps and challenges related to the programmes' effectiveness. Section 6 concludes and offers recommendations, lessons and policy implications to the Nigerian government, and other stakeholders to strengthen policy measures' inclusivity in the future.

Chapter 2. Methodology

This research draws on both primary and secondary research carried out between August and November 2020.

2.1 Secondary Data Sources

Literature review: A comprehensive review of the literature on COVID-19 policy and mitigation responses was carried out, including analysing strategy documents, policy reports, and findings and evidence from academic studies, and other grey literature, covering the period between March-August 2020. The literature review provides the backdrop of the evolving socio-economic context in the following chapters.

National Longitudinal Phone Survey (NLPS) 2020: This report draws on findings from the COVID-19 National Longitudinal Phone Survey 2020 (NLPS) (World Bank, 2020) conducted jointly by the NBS and the World Bank to monitor, in real-time, the socio-economic effects of the COVID-19 crisis on households and individuals in Nigeria. A nationally representative sample of 1950 households was drawn from the selection of households interviewed in the 2018/2019 General Household Survey-Panel (GHS-Panel). This survey provided detailed background information that we leveraged to assess the differential impacts of the pandemic in the country.

The survey has been conducted monthly, beginning in April, with the survey questions revised monthly to accommodate the crises' evolving nature. For this report, we utilised data from the survey collected over three rounds - April/May, June and July. The questionnaire asks households a set of core questions on the key channels they are anticipated to be affected by the COVID-19-induced restrictions. They include food security, employment, access to essential services, coping strategies, education, and non-labour sources of income. This data is drawn on to answer critical questions of importance to this report, especially around providing a country-wide and broad perspective on the impacts of the social and economic implications of the COVID-19 pandemic.

2.2 Primary Data Sources

Primary data was collected to provide some depth to understand the full socio-economic implications of the COVID-19 pandemic. The primary data collection aimed to understand better the impact of COVID-19 and the containment measures and restrictions implemented by the government, and assess the accessibility and impact of the mitigation measures on micro and small enterprises, the informally employed, and students, particularly the most vulnerable groups. We collected primary data through two methods: surveys/questionnaires and Focus Group Discussions (FGD).

Survey/Questionnaire: We collected data from the four states with federally-imposed lockdowns - Abuja, Kano, Lagos, and Ogun. The field surveys were administered in rural and urban communities. Participants were interviewed using a structured questionnaire, including both open and closed-ended questions. The questionnaire's objective was to assess the gender context, social protection coverage, the potential for learning loss, and distance learning coverage deeply. Two separate questionnaires were administered, one channeled toward garnering information on the impact on the informal economy, and the other on the basic education sector (primary and secondary schools). Therefore, we discuss the findings in individual sections in the following chapters. For both questionnaires, a purposive sampling

technique was employed to select informants, including business owners and workers in the Micro, Small, Medium Enterprises (MSME) sector, and parents, students and teachers.

- Informal Economy:** This included Informal and formal sector micro and small enterprises. We captured formal enterprise owners and employees in this survey for two reasons. First, juxtapose and contrast the effects of enterprises within the same category, operating in both sectors. Secondly, some formal micro and small enterprises rely on daily access to markets and customers and employ casual/contract workers who would have been adversely affected by the 5-week lockdown. A total of 103 people were surveyed across the four states. The response rate was 62.5 per cent.
- Education Sector:** Parents, students, and teachers across private and public (government schools) were captured in the survey. A total of 414 people were surveyed, including 181 parents, 123 teachers and 110 students. The response rate was 58 per cent.

A cross-sectional technique was employed, and the interviews were conducted in-person, using a Computer Assisted Interview (CAPI) method. The questionnaires were administered by trained enumerators residing in each state. Interviews were conducted between October and November after the government had lifted the movement restrictions and reopened schools. The findings are discussed in subsequent chapters. It is important to note that we did not find considerable variations in findings across the four states; thus, the findings' results are not disaggregated by state.

Profile of Respondents: For the NLPS survey, majority of the respondents worked in the agriculture sector (51.3 per cent on average in the months of interest), followed distantly by workers involved in buying and selling (18 per cent average), and personal services (15 per cent average). To make up for this agricultural sector bias, the field survey we conducted covered a small percent of agricultural sector workers (7 per cent), focusing more on wholesale retail and trade (buying and selling, 56 per cent). We also purposefully selected respondents who worked in sectors with substantial informal sector representation.

Table 1. Survey sites by State

State	Areas Covered
Abuja (FCT)	Gisihiri, Nyanya, Karu, Mpape
Kano	Dakata, Dawakin Dakata, Kawaji, Yankaba, Saban Gari, Naibawa yarakwa and Karkasara
Lagos	Ifako Ijaiye, Agege, Ikeja, Ogba, Abule Egba, Victoria Island, Lekki, Osapa London, Jakonde, Agungi, Cheveon, badore and Langbasa
Ogun	Olorunsogo, Oke Lantoro, Oke yidi, ijaye, nawarudeen, sapon, ijemo Agbadu, Oke ilewo, quarry, idi aba, Ake, Sapon, Obantoko, Elite, Alabata, Abiola way

FGD: Cumulatively, we conducted four FDGs at two selected sites in Abuja - Mpape and Gishiri, two remote and rural areas in Abuja. The participants were all-women groups, drawn from the communities, a cross-section of mothers, informal and micro-enterprises business owners or workers, and school teachers or owners. The aim was to get a broader and community perspective on the gendered effects of COVID-19. We did not hold focus groups in the other key states of interest because of safety concerns related to COVID-19.

Despite attempts to comprehensively map all the policy and mitigation responses implemented and their impacts across Nigeria, there were some limitations, mainly secondary data availability. We sought to overcome these through our data collection efforts, but overall, we recognise that gaps remain in the overall mapping.

2.3 Ethical Considerations

Participation of the informants in this study was voluntary. Before filling out the questionnaires, each participant was given a detailed explanation of the study's aims and questionnaire content and was advised of their rights to stop at any time without consequence. Participants were required to give both verbal and electronic consent and were fully informed on how their information confidentiality would be ensured. The same applied to the FGD participants. However, FGD participants were offered refreshments after the discussions had ended; participants were not aware of the refreshment prior.

Chapter 3. The Context: The Poverty, Vulnerability and Inequality Profile of Nigeria.

This section outlines Nigeria's pre-COVID-19 conditions, including its macroeconomic outlook and acute poverty, vulnerability, and inequality statistics. It pays particular attention to the labour market and education sector, and the intersection of inequalities along income, health, gender and regional lines.

3.1 Macroeconomic Outlook: The Dual Shock of COVID-19 and Dwindling Commodity Prices

Before the pandemic, the Nigerian economy had been grappling with a weak recovery from the earlier 2014 oil price shock. In 2019, GDP growth hovered around 2.3 per cent. In February 2020, the IMF revised its initial forecasted 2020 GDP growth rate from 2.5 per cent to 2 per cent (Fouda, 2020) to reflect the impact of lower international oil prices and limited fiscal space. A high debt profile further impeded the economic growth trajectory. As of the end of 2019, the total public debt portfolio stood at USD 84 billion (NGN 27.40 Trillion). The debt service-to-revenue ratio was estimated at 60 per cent (Debt Management Office, 2020). By the end of Q1 2020, when the first phase of the lockdown was implemented, the debt service-to-revenue ratio was skyrocketed to 99.2 per cent (Federal Ministry of Finance Budget and National Planning, 2020).

Nigeria's overdependence on crude oil also resulted in a gloomy revenue outlook for the year. To reflect the oil output cut by the Organisation of the Petroleum Exporting Countries (OPEC), in Q1 2020, the Nigerian crude oil production volume was revised, from the 2.18 million barrels per day (mbdp) used to create the 2020 budget, to 1.9 mbdp (Federal Ministry of Finance Budget and National Planning, 2020). This revision resulted in an estimated budget shortfall of about USD17 billion. Given these constraining factors, coupled with deteriorating terms of trade, the outlook for Nigeria's economy pre-COVID-19 was fragile.

The fall in crude oil prices has caused a substantial fall in the value of the Naira, leading to currency depreciation. With Nigeria being mainly a consumption-based economy and relying heavily on importing consumer and producer goods, the depreciation of the Naira has raised price levels consistently over the past year, reaching 15.75 per cent in December 2020 (CBN,n.d.). Rising prices, in turn, have further negatively affected the economy. On the one hand, there has been a fall in aggregate demand due to the lower purchasing power of Nigerians, and on the other hand, there have also been a fall in aggregate supply, which is due to the increase in production costs. Both effects have contributed to deepening the fragility of the national economy.

3.2 Pre-COVID-19 Inequalities

Structure of the Labour Market (Informality): The most pertinent characteristics of the labour market in Nigeria are the prevalence of informal employment, and the predominance of Micro, Small, and Medium Enterprises (MSMEs). A robust informal sector characterises Nigeria’s economy; according to the International Labour Organisation (ILO), the informal sector accounts for over 80 percent of employment in the country, and the industry contributes roughly 65 per cent of the Nigerian GDP (International Labour Office, 2020). PricewaterhouseCoopers (PwC) estimates that about 96 per cent of all enterprises in the country are categorised as MSMEs, contributing 84 per cent of national employment (PwC, 2020). In Lagos, the commercial hub of Nigeria and one of the first states to be locked down, the informal economy employs almost 5.5 million people, representing about three-quarters of the state's labour force.

The informal sector absorbs a disproportionate amount of women, young workers and migrants—all of whom face socio-cultural barriers that often place them in precarious economic conditions. Despite the informal sector’s significant contribution to the economy, there is very little representative data on the businesses and associated households. The difficulties this entails for targeted support are magnified because there are no structures set up to protect and build resilience within the informal sector.

Education: Inequality of educational opportunities and learning outcomes are also stark, and educational attainment is correlated with poverty incidence. Households headed by individuals with little or no education experience the highest depths of poverty in Nigeria (Ojowu et al., 2007) and the number of people who have little or no education in Nigeria far outnumbers those who are educated (NDHS, 2013). Over the past two decades, Nigeria has experienced an increase in net enrolment in primary schools, with 9 out of 10 children enrolled in schools (NPC, 2010). This is due to the Universal Basic Education (UBE) interventions and commitment to the Millennium Development Goals (MDGs) and the Education For All (EFA) targets. However, this number fails to acknowledge the deep inequalities that exist in the system. There are still 10.5 million out-of-school children, and attendance levels are low across primary and secondary schools.

A higher proportion of boys than of girls enrol in primary and secondary schools in Nigeria. At the primary school level, the gross enrolment rate was over 5 per cent higher for boys than for girls. At the secondary school level, though there has been an increase in secondary schools enrolment for both boys and girls, it has been consistently higher for girls than for boys. Drop out rates also tend to be significantly higher for girls than boys, especially in schools that do not have separate toilet facilities for boys and girls (NPC, 2010).

While the adult literacy rate has also improved over time, a gender gap in literacy exists. Literacy rate in Nigeria in 2018 stood at 55.44 per cent of the total adult population, which is an improvement from the 51.07 per cent earlier recorded in 2008. Across gender, while the female literacy rate was 43.7 per cent in 2018, the male literacy rate was 67.65 per cent. This gender disparity also exists between male and female youth (within the age bracket of 15-24 years) in Nigeria. In 2018, the literacy rate for female youth was 61.48 per cent, compared to 81.35 per cent for males.

Regional differences are also stark. Northern Nigeria has the highest proportion of people with no education - about 7 in 10 women and 5 in 10 men (NPC, 2010). Child literacy is also generally higher in urban areas (NEDS, 2015).

Income poverty and Inequalities: While Nigeria is the largest economy in Africa, poverty and inequality are pervasive. According to data from the National Bureau of Statistics, NBS (2019), 40 per cent of the total population lives below the country's poverty line of USD381.75 (137, 430 Naira) per year. Stark disparities exist between the rural and urban areas in Nigeria: in 2019, urban poverty was 18 per cent, while rural poverty was 52 per cent. Income inequality is also high at a Gini coefficient of 35.1. Rural Nigeria, however, experiences higher income inequality, with a ratio of 32.8 compared to 31.9 for urban areas. A look at geographical regions shows a divide in poverty rates between the Northern and Southern regions of Nigeria, with Northern Nigeria exhibiting the highest poverty rates.

Health and Nutrition: There have been improvements in health outcomes in Nigeria over the past few years. Health inequalities, as measured by the healthcare access and quality index, have declined. The trend shows that there was a constant decline in health inequality between 1990 and 2020. This could be due to improvements in rural health care and increased mobile penetration across Nigeria. Despite this, there is still a significant cause for concern.

First, healthcare expenditure in Nigeria is low in comparison to other countries. In 2018, the per capita government expenditure on health care was 3.89 per cent of GDP, below the regional average of 5.1 per cent (World Bank, 2018). Delivery of health services across Nigeria is also grossly inadequate. According to the World Health Organisation (WHO, 2009), some of the challenges affecting health care service delivery include inadequate decentralisation of services and poorly defined roles between the three tiers of government, poor health infrastructure, and weak institutional capacity. As of 2019, there were 0.381 physicians per 1,000 people (World Bank, 2018), meaning that traditional medicine still plays a significant role in meeting people's health needs, especially in rural areas (Antail, 2010).

Regional Inequalities: Regional inequality is prominent. Three of the country's thirty-six states, two of which were initially locked down - Lagos and Kano, are the largest industrial centres and account for 25 per cent of the nation's economic output. Both states are also the two most populated in Nigeria, accounting for approximately 13 million people (Varrella, 2020).

Gender Inequality: Economic and gender inequality are interconnected and reinforce each other, and discriminatory cultural and social practices further aggravate inequality. Women are more likely than men to be living in poverty in Nigeria. Most women are concentrated in casual, low skilled, low-paid informal sector employment (Okome, 2016). Women are underrepresented in all areas, including the economy and governance, which excludes them from full participation in the economic, social, and political realms.

Structural Disadvantage: Lack of access to necessary infrastructure is a crucial driver of poverty in Nigeria. Access to electricity is low; Nigeria currently has a generating capacity of about 4000MW (USAID, 2020) with a current access rate of 45 per cent. While the rural areas have an access rate of 36 per cent, the urban areas have a greater access rate of 55 per cent. However, data from World Development Indicator(WDI) (World Bank, 2020) reveal a much lower access rate of 22.61 per cent in 2017 for rural areas and much higher access to electricity in the urban areas at 86.8 per cent. Even when there is access to electricity, electricity in Nigeria is erratic, and vulnerable households find it difficult to pay electric bills. Additionally, due to the exchange rate crises in Nigeria, it has become expensive to afford generators. For those households who own generators, fuel prices have increased significantly over the years, leading to reduced usage.

Access to internet connectivity has improved; access to the internet in Nigeria has reached 42 per cent of the population as of 2017, compared to 1996 where only about 0.008 per cent of the entire population had access to the internet (World Bank, 2020). However, a significant proportion of the Nigerian population still do not have access to the internet, limiting their access to pertinent information and services. Poor communities have bad roads, lack network services for telephone calls and internet services. The percentage of those in poor communities who own smartphones are also low. The number of smartphone users in Nigeria generally is estimated to be about 25 to 40 million (Statista, n.d.) in a population of about 200 million. Most of these users dwell in urban areas.

According to a 2019 report by Water, Sanitation, Hygiene National Outcome Routine Mapping (WASH-NORM), the total number of Nigerians who have access to basic water, sanitation and hygiene services dropped from 21 million in 2018 to 18 million in 2019 (Allafrica, 2020).

The following chapter highlights the policy responses implemented by the government to curb the spread of the virus. It discusses their impacts on the poor and vulnerable, drawing on the review of available secondary literature and primary data sources.

Chapter 4. Policy Responses to COVID-19 Health Crisis: Costs and Impacts

4.1 The Health Crisis

The first recorded case of COVID-19 in Sub-Saharan Africa (SSA) occurred in Lagos State, Nigeria, on February 27, 2020 (NCDC, 2020), and was attributed directly to an Italian who had arrived in Nigeria on the 25th of February. On the 9th of March, the second case was confirmed, a Nigerian citizen in Ogun State who had come in-direct contact with the Italian citizen.

Response to the Health Crisis

In June 2020, Nigeria's capacity for COVID-19 testing was about 2,500 samples daily (Dixit et al., 2020). However, only 50 per cent of this capacity was utilised due to constraints in the availability of testing kits, laboratories, and human resources. As of June 30, 2020, only 0.07 per cent of the Nigerian population had been tested for the virus-- 138,462 individuals in a population of 200 million. This is in contrast to South Africa, where more than 3.26 per cent of the population were tested for the virus, over 1.6 million individuals in a population of 58 million people.

Before the outbreak, Nigeria had only 350 ventilators and 350 Intensive Care Unit (ICU) beds. However, in April 2020, 100 additional ventilators were acquired. An additional 200 ventilators were donated by the government of the United States of America (Federal Ministry of Health, 2020). Also, ICUs have been provided across various states in the six geopolitical zones of Nigeria (devex, n.d.).

In ensuring a coordinated emergency response to the virus, in February 2020, a Level 3 Emergency Operations Centre (EOC) was activated by the Nigeria Centre for Disease Control (NCDC). Before the emergence of the coronavirus in Nigeria, the National EOC had already been placed on alert mode. It monitored the spread of the virus in other countries and began to prepare, with the likelihood that the virus might enter Nigeria. In this period, NCDC had trained health workers across the country. Since the first confirmed case, NCDC has trained more than 13,000 health workers in case management and infection prevention and control (NCDC, 2020). To reduce the risk of infection by health workers, the NCDC, in partnership with the Federal Ministry of Health provided personal protective equipment to health workers.

Before the outbreak, the NCDC had established EOCs in 23 Nigerian states. These centres have continued to serve as the state level's coordination point since the confirmation of the first case. Furthermore, state governments have established isolation centres to provide the necessary care and social distance for COVID-19 patients. The NCDC has also deployed rapid response teams across the states in Nigeria and has continued to work with and receive support from the African Centre for Disease Control, the World Health Organisation (WHO) and the West Africa Health Organisation (NCDC, 2020). Furthermore, the Nigerian government provided grants to all the states in Nigeria and the FCT via the COVID-19 Preparedness and Response Project (CoPREP) to support the fight against the virus through containment and mitigation strategies. CoPREP aimed to improve the capacity for detecting the virus by providing technical expertise, diagnosis and case management in the 36 states in Nigeria. It also aimed at strengthening response capacity through frontline healthcare workers training, among other aims.

In May 2020, the Ministry of Health announced that the country discovered a possible local cure for the coronavirus. One group of researchers based at the University of Jos claimed to have herbal treatment for the coronavirus. The lead researcher claimed that herbal treatment helped COVID-19 patients recover from the virus (Etang, 2020). While the government admits that proposals for local remedies for the disease had been received and were forwarded for evaluation, the NCDC maintained that no local treatment of the virus has been found or adopted by the Nigerian government.

Nigeria had also received the COVID-19 herbal medicine from Madagascar. During this period, the Ministry of Health announced that tests were ongoing on the efficacy of the herbal medicine (africanews, 2020). However, it was revealed that the medicine could not cure the coronavirus (AA, 2020).

Initial Governance Response

Although the first case of COVID-19 was recorded in late February, this did not lead to an immediate outbreak in Nigeria, as experienced in other parts of the world. This was primarily attributed to the swiftness with which the government introduced public health interventions, simultaneously limiting further importation and local transmission of the virus.

After the first case discovery, a multi-sectoral NCDC-led national emergency operation centre was activated. This was followed up with Rapid Response Teams (RRT) deployed across the country, with individual states charged with lead contact tracing and other health response activities within their states. Following the second case, on the 9th of March, the Federal Government commissioned a Presidential Task Force (PTF) on COVID-19, which was supposed to work collaboratively with NCDC to provide crucial and uniform guidelines for dealing with the pandemic at the national level. Immediately, the PTF began issuing policy guidelines aimed at controlling the spread of the virus within the country. These guidelines are broadly described in the four categories below:

Lockdown: At the end of March, all of these policies finally culminated in a Federally Sanctioned lockdown implemented in three states that were early centres of the outbreak, Lagos, Ogun, and the Federal Capital Territory. In April, the federal government extended the federally-sanctioned lockdown to Kano State, and several state governments also implemented lockdown procedures to curb the spread.

School Closures: The government ordered all tertiary institutions, secondary and primary school nationwide to close.

Travel Ban: In mid-March, a travel ban was placed on 15 countries with the highest number of cases worldwide. All international and domestic airports closed, ceasing operations across the country. Interstate travel within Nigeria was also banned.

Closed Borders: All air and land borders were closed for an initial four-week period.

In addition to these, the government strengthened public health measures and contact tracing activities. The National Rapid Response Team (NRRT) was set up to lead the contact tracing and improve travellers' surveillance entering Nigeria. Nigeria's strategy for contact tracing was a targeted tracing approach, specifically targeting individuals who had returned from foreign countries and those they had been in contact with. With this strategy, about 30-40 follow-up contacts per-case were made within 14 days.

Exemptions: The government made some exceptions to accommodate essential services to facilitate food movement within states and across the country.

Table 2. Exemptions to Response

Response	Exemptions
Lockdown	Health care workers; Food processing, distribution and retail companies; Petroleum distribution and retail companies Power generation, transmission and distribution companies; Private security companies.
School closures	None.
Travel Ban	Special permits were issued on a needs basis.
Closed Border	Seaports.

Source: Presidency, Federal Republic of Nigeria (2020). *The Quarantine Act (CAP Q2 LFN 2004)*.

Timeline of responses

Within the period covered in this report, there were 3 phases of the lockdown. The phases are broken down below, and subsequently in this report, will be referred to as phase 1, phase 2 and phase 3.

Phase 1: Full Lockdown

On March 29, the federal government announced a month-long statewide lockdown with immediate effects in three states of the federation: Lagos, Ogun, and Abuja. The lockdown restricted all movement in the states mentioned above, except for essential travel and services: transportation of agricultural products, petroleum products, relief items, goods, commodities related to the COVID-19 response and persons on crucial duty.

On April 27, the federal government implemented a two-week lockdown in Kano State, extended the aforementioned states' lockdown for one week, and announced an indefinite nationwide curfew between 8 pm and 6 am, beginning on May 4.

Phase 2: Partial Lockdown i (curfew, 8 pm - 6 am) May 4 - June 1

On May 4, the government began the gradual easing of the lockdown. During this phase, movement was permitted, with a night-time curfew between 8 pm and 6 am. Schools and borders remained closed, and interstate travel movement remained restricted.

Phase 3: Partial Lockdown ii (curfew, 10pm - 4am) June 2 - September 3

The second phase of the partial lockdown commenced on June 2 and lasted until September 3. During this phase, the nationwide curfew was modified to 10 pm - 4 am. Retention of the current response phase was still in place with minor changes to address economic, socio-political and health concerns. Banks were permitted to commence regular operations, and government offices reopened with abridged hours. The gradual reopening of schools began, with permission granted to exit classes to resume ahead of school-leaving examinations. Airports and borders mostly stayed closed, but rail transportation between states was reopened.

Phase 4: Partial lockdown iii (curfew, 12 pm - 4 am) September 4 - November 30th

The third phase of the partial lockdown commenced with modified curfew hours, between 12 am- 4 am. All formal restrictions on movement within the country were lifted, and aviation services resumed. Private and public sector businesses were permitted to resume regular working hours. All schools were allowed to resume, with recommendations to phase and stagger out resumptions across universities, secondary and primary schools. At the same time, all day-care institutions remained closed to in-person classes and engagements.

4.2. Socio-economic Costs and Impact of the COVID-19 Pandemic on the vulnerable populations in society

The government phase 1 response (full lockdown), while informed at the time, came at increased socio-economic costs to the country, with an overwhelming impact on the most vulnerable populations in Nigeria. These measures impacted employment and livelihoods, food security and access, access to learning, and overall human development. Some of the socio-economic costs include:

4.2.1. Human Rights Abuses

The implementation and enforcement of the lockdown policy ultimately proved controversial and fatal in Nigeria. In particular, security operatives, military and paramilitary personnel were drafted to execute the lockdown order in the Federal Capital Territory and several states with state-imposed lockdowns. Despite the increase in inter-agency cooperation between the police and other institutions, the enforcement of Phase 1 of the lockdown amplified existing challenges around human rights abuses and corruption within these institutions, and the nation.

Between March 30 and April 15, the first two weeks of the lockdown, eight reports of extrajudicial killings were directly related to the enforcement of the lockdown regulations, leading to eighteen deaths (Africanews, 2020). Stark, when juxtaposed with the fact that the COVID-19 virus had led to only eleven deaths in the country (NHRC, 2020). Various other forms of human rights violations were reported during the monitoring period, induced by corruption, misuse/abuse of power, excessive use of force, and non-adherence to national and human rights laws. They include thirty-three instances of torture, degrading and inhumane treatments, twenty-seven cases of breach of the right to the freedom of movement, unlawful detentions and arrest, nineteen cases of unauthorised seizures/confiscation of properties, thirteen cases of bribery and extortion (profiteering from the lockdown), and sexual abuse (Odigbo, Eze & Odigbo, 2020; Obaji, 2020).

Beyond the abuse of human rights, some of these incidents also served to undermine the lockdown's purpose. During Phase 1 of the lockdown, when interstate travel was banned, security officials (the police and military) were accused of profiteering from the lockdown by extorting money from motorists in exchange for passage at established checkpoints (The Guardian, 2020a).

4.2.2. Increase in Social Unrest and Crime

There was an initial spike in crime and unrest in the affected lockdown states due to lockdown hardships and inmates' release from correctional facilities across all states (Oditia, 2020). Within the first two weeks, 200 people were reportedly arrested on counts of robbing and raping young girls. The increase in local crime rates, especially in residential areas, resulted in impromptu vigilante groups springing up in residential areas, as residents tried to secure themselves (Benson, 2020).

There was also an increase in other forms of crime during the first month of the lockdown (Asimi, 2020). Intelligence from Interpol headquarters revealed that fraudsters had set up fraudulent websites, e-commerce platforms, and social media accounts claiming they retail COVID-19 medical products. In April 2020, the INTERPOL unit in Nigeria was placed on high alert due to an observed and expected increase in organised crime, owing to the lockdown (The Guardian, 2020b). Terrorist activities also spiked during the different phases of the lockdown. The Boko Haram terrorist group in Nigeria exploited the pandemic by spreading misinformation, declaring that COVID-19 was brought by 'evil' and proclaiming that their version of Islam was the anti-virus (Africa news, 2020b). In late April 2020, Open Doors also reported that Boko Haram had started to expand their territory significantly (Forbes, 2020). There was a spike in extortive crimes, such as kidnap-for-ransom. According to Control Risks, Nigeria's kidnap-for-ransom incidents increased by 30 per cent in the first quarter of 2020, compared with the same period in the previous year (Control Risks, 2020).

There was an upsurge in spousal, and child abuse across several states as the restrictions on movement during Phase 1 of the lockdown confined vulnerable people to their attackers. In June 2020, Lagos state government-run Domestic and Gender Violence Response Team said it had been inundated with increased sexual and domestic violence reports since the lockdown began at the end of March (DSVRT, 2020). On average, the team received 13 new calls daily, and by the end of March, had 390 reports. Cumulatively, domestic violence, sexual violence, and physical child abuse cases increased by 60, 30, and 10 per cent, respectively, compared to the months before the lockdown was implemented. Although the lockdown restrictions were relaxed in May, this upsurge persisted through the other phases of the lockdown, as many offices and schools stayed closed until September 2020. Additionally, people's financial difficulties during and beyond the full lockdown contributed to the upsurge (Global Biosecurity, 2020).

4.2.3 Increase in poverty level and depth

Due to the pandemic and the ensuing lockdown, people who were barely above the poverty line were pushed below, and those below were forced farther down. Between 2019 and 2020, about 12.6 million Nigerians became extremely poor, with a significant proportion of the new extreme poor resulting from COVID-19 (World Poverty Clock, 2020).

4.3 Informal Sector: Impact on Labour Market Outcomes, Income and Basic Needs of the Vulnerable

Full/Significant loss of jobs and income across all sectors

The lockdown measures led to the fall in economic activities across all industries and segments of the economy, causing a spike in unemployment rates. Unemployment in Nigeria increased from about 23 per cent in Q3, 2018 to more than 27 per cent in Q2, 2020. This signified more than a 17 per cent increase in total unemployment and a 4-percentage point increase in real unemployment. However, compared to the male unemployment rate, youth and female unemployment increased significantly. In contrast, the youth unemployment rate rose by 5.2 percentage points; female unemployment rose by five percentage points. Male unemployment increased by 2.6 percentage points.

The COVID-19 pandemic and resulting policy measures to curb its spread have pushed many people, especially those in the informal sector and the lowest income quintiles into poverty, due to loss of incomes, unemployment and underemployment. As of July, the first three rounds of the NLPS 2020 survey revealed that since mid-March, 11 per cent of the respondents had not engaged in any work, and 39 per cent, 36 per cent and 14 per cent were able to return to work in April/May, June, and July respectively. This was substantiated by the field survey, where 27.5 per cent of respondents reported that they had experienced unemployment due to COVID-19, with 17 per cent of the total respondents reporting that they were yet to find suitable employment as at the time the surveys were conducted. The most affected workers were those operating in food services (28.8 per cent) and the wholesale and retail sectors (11.6 per cent), which are highly informal. According to the NLPS 2020, by June, 45 per cent of Nigerians surveyed had simply stopped working.

At household levels, labour income losses were ubiquitous. 80 per cent of NLPS respondents reported some level of income loss. The decrease in household income was prominent for households engaged in non-farm activities. For the field survey, 93 per cent of respondents reported an income decrease of at least 50 per cent in current incomes (when the field surveys were conducted) due to the lockdowns. For informal sector respondents, this reflected 95 per cent compared to 86 per cent of formal sector respondents. All respondents operating in the agricultural, fishing, poultry, food service, construction and domestic work sectors reported a level of loss in income. In all other sectors under review, above 90 per cent of respondents reported a level of loss in individual and household incomes.

The findings from NLPS 2020 and the field survey reveal two things. First, the compliance of Nigerians with the government's policies to curb the spread of the virus. Secondly, for the people who were most affected by the pandemic, recovery has been slow. Although the partial reopening of the economy began in May 2020, the dampening effects of Phase 1 of the lockdown on the livelihoods have persisted.

Urban Informal sector workers were the most vulnerable, but micro and small enterprises across both the urban formal and informal sectors were severely affected. According to the NLPS 2020, 56 per cent of people with formal urban jobs had stopped working as of June 2020, compared to 40 per cent for rural workers. 30 per cent of the field survey respondents who identified as employees in the informal sector revealed that they had experienced unemployment due to the lockdown, compared to 20 per cent in the formal sector. Field survey respondents who identified as business owners reported that their business was family-run, meaning that if a business was shut down during the lockdown, key contributing members of the household likely lost jobs too.

Business owners/the self-employed in the wholesale and trade industry reported the most significant challenges, followed by the services sector. Many of the field-survey respondents that identified as business owners/self-employed said their businesses were negatively affected during Phase 1 of the lockdown. Despite returning in May, they were yet to recover as of October/November fully. Majority of the respondents reported that they either had complete or partial loss of access to their customers. For business owners involved in wholesale and trade, over 80 per cent said that their supply chain had been interrupted during the lockdown, and they are yet to revert to the pre-COVID-19 situation. Respondents in several sectors, most notably manufacturing and services sectors, reported that there had been a surge in prices in raw materials and accessories required by their businesses. However, a few respondents involved in wholesale and retail trade in the health sector reported increased patronage due to the high demand for hand sanitisers, face masks and antimalarial medicines. The NLPS 2020 revealed that 45 per cent of households said they experienced an increase in business and farming inputs, 21 per cent experienced a decrease in output prices, and 36 per cent had to shut down their non-farm enterprises.

It is worthy to note that the NLPS 2020 revealed that the impact on the agricultural sector was not negligible, as the workers in the industry reported a significant loss of jobs and income. This can be attributed to two factors. First, farmers, especially those in urban Nigeria, live far away from their farmlands and would have been unable to access it due to the lockdown. Secondly, farmer incomes would have been affected by the disruption in national supply chains.

Youth were more vulnerable to job losses, and the most impoverished people were most susceptible to high-income losses. The age bracket of respondents with the highest unemployment due to the COVID-19 was youth between 18 and 25 years old. However, an overwhelming majority of respondents in all age groups under review reported that their incomes had been severely affected since the lockdown (above 90 per cent for all age groups). While all income groups reported a loss in income, those who fell in the first wealth quintile, less than the minimum wage of USD 78.70 (NGN 30,000) reported the most significant losses, at almost 80 per cent.

Increased food insecurity and hunger

Food insecurity issues were exacerbated during lockdown periods, and the effects have persisted. Though the major lockdowns affected urban areas more than agricultural producing rural areas, restrictions on interstate movement, panic buying, and border closures, caused bottlenecks in the food supply, driving up prices.

The lockdown limited access to food and essential services, especially for the most vulnerable, and the effects still linger. Evidence suggests that the COVID-19 pandemic has led to acute hunger and impoverishment for many Nigerians. According to NLPS 2020, more than 80 per cent of the surveyed households could not purchase staple food during Phase 1 of the lockdown because of the lack of income. This number was corroborated during the field surveys; over half of the respondents (51 per cent) reported that their food consumption had substantially reduced both during and after Phase 1 of the lockdown, as compared to the pre-COVID-19 period. Most respondents whose access to food was affected (81 per cent) reported that it was due to the lack of income to purchase food. In contrast, 19 per cent said that it was due to the sheer unavailability of food to buy (scarcity due to inter and intra-state movement restrictions).

A consistent rise in food inflation further exacerbated the food insecurity issue. Food inflation rose steadily between March and September, affecting the ability of households to purchase staple foods. According to the Central Bank of Nigeria (CBN), food prices increased by 0.52 percentage points between July 2020 and August 2020 (CBN, n.d.). According to NLPS 2020, 85 per cent of households experienced increases in the prices of staple foods. 55 per cent of households dealt with income shocks by consuming less food. Even for respondents who didn't experience a reduction in income, rising food prices reduced their food consumption. For the field survey, all of the respondents said they had to adjust their food consumption since March.

4.3.1 Gendered Impacts

During all the lockdown phases, women were just as likely to lose their jobs and have their incomes affected as men. 97.5 per cent of female field survey respondents reported that the lockdown negatively affected their incomes, compared to 93 per cent of male respondents. In terms of employment, 15 per cent of female respondents said losing their jobs during the lockdown, compared to 12 per cent of male respondents.

However, the most significant impact on women was the increase in time spent providing unpaid care work. Even though the economy began to reopen in May 2020, schools largely remained closed till September 2020, which meant an increase in demand for child care within homes. In terms of the increase in time spent doing unpaid care work, women were disproportionately affected. Many female participants during the FGD reported having to reduce their work hours or quit their jobs or businesses to focus on childcare because schools were closed until mid-September. 75 per cent of all field survey respondents acknowledged an increase in the amount of time spent performing non-paid child care, and the burden for providing care was on a female household member. 74 per cent of respondents reported that there was also an increase in the amount of time spent caring for an ill member of the household, and female household members provided 70 per cent of the care.

As a result, the recovery for women has been far slower than for men. Most women in both the field survey and FGDs reported that they had only fully re-engaged with their sources of income in the month preceding the survey/discussions.

4.4 Education: Impacts on Access to Learning for Vulnerable Students

According to the United Nations Education, Scientific and Cultural Organisation (UNESCO), the shut down of schools affected a total of about 35.9 million (91 per cent) primary and secondary school students in Nigeria. Out of these, over 91 per cent are primary and secondary school learners (Adelakun, 2020), of which 84 per cent were public school students (Obiakor & Adeniran, 2020). Aside from the missed learning opportunities, the school shutdowns have resulted in a larger crisis for this group of vulnerable young students. For the most vulnerable young students, formal education provided more than basic educational needs; it provided these groups with daily meals, social protection and other vital school-provided services.

Reduced opportunities to learn across Nigeria, but lower-income and rural households are the most disadvantaged: Data from the NLPS 2020 showed that the Covid-19 pandemic reduced children's opportunities to learn. Over the three months in review, it was revealed that on average, 38 per cent of pre-pandemic in-school children did not engage in any educational activities for the last seven days leading up to the interviews. Poorer and vulnerable households reported less level of activity (35 per cent), compared to wealthier families (65 per cent). Children residing in urban areas also reported more frequent activity (70 per cent) than children living in rural areas (48 per cent).

The most significant barrier to learning was the lack of access to appropriate tools and infrastructure. 84 per cent of all students surveyed in the field reported that their ability to learn during the school closures was limited and in cases, non-existent—only 20 per cent of students self-reported to have been learning well during the school closures. The two most significant barriers to learning identified were the lack of available resources (60 per cent), including not having access to the required devices or internet connectivity, and the unavailability of appropriate support or help (25 per cent). The most significant barriers to learning cited by the parents were the lack of access to adequate tools and resources (40 per cent), and their inability to support the children in their learning, either for lack of time or because they were illiterate (32 per cent). Additionally, over 20 per cent of the parents reported that their children either didn't study at all during the school closures or didn't study up to an hour per day because the children had to be engaged in other income-generating activities to support their families.

Lack of access to adequate nutrition which became a barrier to learning. According to a World Food Programme's estimate, in 2019, Nigeria's homegrown schools feeding initiative provided food for over 9 million students in over 40,000 public schools (World Food Programme, 2019). This infers that around 9 million children were deprived of access to the meals during the school closures, over 50 per cent of whom fall into the first and second wealth quintiles (Obiakor & Adeniran, 2020). The key challenge this poses for low-income households is that it hinders their abilities to save for other household activities. As empirical evidence has revealed, people living below the poverty line usually spend between half and three-quarters of their income on food (Banerjee & Duflo, 2006). For each meal provided, the value can represent up to 10 per cent of a family's income, and for families with more than one child in school, this figure can make a significant dent in available income. Improper implementation of the school feeding program during the school closures would have further deepened the vulnerability of households. A large number of parents (60 per cent) and students (48 per cent) surveyed reported that ability to learn during the school closures was strongly affected by the no/poor access to food. With the lack of access to the daily meals provided at schools, coupled with the loss in income associated with the lockdown, many households were unable to provide adequate nutrition for children, strongly inhibiting their ability to concentrate and effectively learn. Some children (15 per cent) also reported utterly losing interest in learning because they were always too hungry to focus on learning.

4.5 Response to the misinformation crisis

In addition to the aforementioned policies mentioned above policies, the government responded to the pandemic with a massive information campaign through a daily briefing by the PTF, including statements from the ministry of health, the NCDC, and the ministry of information and culture. These briefings aimed to debunk misinformation and misleading reports about the prevalence and impact of the pandemic in Nigeria and share critical information about the government's strategy at reducing the rate of infections ('flattening the curve'). The NCDC also took a range of measures to ensure national coverage and control of the situation. They issued FAQ sheets and initiated public health initiatives and guidance in which regular alerts and details were made accessible to the public. They created regional networks through community development associations and leveraged them to increase public awareness and reduce fake news spreading locally.

In the following chapter, we delve into the government's mitigation measures to address some of the lockdown measures' socio-economic costs. We assess the inclusivity and effectiveness of the mitigation responses focusing on social protection, income and labour support on the one hand, and the education sector on the other. We situate the discussions within the measures' e features, including the timing, accessibility, strengths, and limitations of the measures.

Chapter 5. Mitigation Measures

One of the most immediate and predominant impacts of the COVID-19 pandemic in Nigeria was its impacts on economic outcomes and society. The virus and the corresponding policy measures implemented to curb its spread had severe adverse effects across all sectors and segments. These impacts continue to persist beyond the lockdown. Unfortunately, the first to bear the effect were vulnerable individuals, including students, women, micro and small enterprises and daily wage earners operating in the formal and informal sectors. For these groups, the combined effects of the severity of the pandemic and the uncertainty of everyday normalcy threatened to deepen inequality, and further entrench and enlarge the population of people living in poverty.

5.1 Responding to the Socio-Economic Crisis: Sources, Context, Strengths and Challenges

To mitigate some of the socio-economic impacts, the federal government introduced a range of short-term interventions to absorb some of the shocks to students, individuals, businesses and the economy at large. These efforts were coordinated at the national level by several ministries, in partnerships with state governments nation-wide. In this report, we breakdown the social-economic measures implemented by the government into two categories: income, employment, and livelihoods support, and Education sector support. We delineate the strategic mitigation responses implemented to support income, work, and livelihoods on the one hand, and education on the other. We address their strengths and challenges in terms of equitability and accessibility for the most vulnerable people.

5.2 Income, Employment, and Livelihoods

This includes a conditional cash transfer program, social protection and in-kind support, a CBN USD 129.95 million (NGN50billion) credit facility, tax support for MSMEs.

5.2.1 Income Support

On April 1st, the government announced a conditional cash transfer (CCT) program of 51.58 USD (NGN 20,000) monthly, for four months beginning in April, and targeted toward the poorest and most vulnerable households (Obiakor, 2020). The CCT was an extension of an existing CCT program, introduced in 2016 as part of the President's Social Investment Program (SIP). The initial iteration of the CCT program involved payments of 12.90 USD (NGN 5,000) paid bi-monthly to the poorest and most vulnerable people in Nigeria (mostly residing in rural areas), as identified in the National Social Register (NSR) (Sanni, 2020). The CCT is funded through three combined sources (Sanni, 2020):

- USD322million (NGN 122. 7billion) recovered loot from Switzerland, belonging to the former President, Sani Abacha.
- A USD500million (NGN 190.6billion) credit from the World Bank to run the initiative for six years between 2016 to 2022.
- USD 1.289billion (NGN 500 billion) National SIP, captured in the Federal Government budgets since 2016.

A three-stage targeting process based on geographical targeting, community-based validation, and proxy-means-testing (PMT), was used to identify the poorest and most vulnerable households in the NSR (Okoye & Adeniran, 2020). Before COVID-19, the NSR contained 2.6 million households (Obiakor, 2020), covering a mere 2 per cent of the over 80 million Nigerians living in extreme poverty. The government announced plans to expand the coverage by 1 million households during the first month of the lockdown; given the rural bias of the initial NSR, the following criteria were set for selecting the individuals/families to be included (Chafe, 2020):

- Urban low-income individuals/households with an account balance of USD 12.90 (NGN 5,000) or less.
- Individuals across Nigeria who regularly top-up their mobile phone with between USD 0.26-0.52 (NGN 100 - 200)
- Daily wage earners and people who live with a disability.

The government was swift in announcing the increase in size and frequency of disbursements of the CCT, and in actually disbursing the CCTs. On April 1 (two days after Phase 1 of the lockdown began), the Humanitarian Affairs Ministry started the disbursement of 51.58 USD (NGN 20,000) to families registered in the NSR (Human Rights Watch, 2020). Despite this timeliness, the CCT program underperformed in terms of its comprehensiveness, targeting, and coverage.

The first challenge is that the size and scope of the CCT were insignificant, given the scope of the problem. As a share of GDP, Nigeria's spending on the CCT program before and during the pandemic was insufficient, at 0.00017 per cent. The total amount allocated per household was also inadequate to cover the basic needs for a family of 5, the average number in a Nigerian home (World Bank, 2018). Additionally, the NSR, through which the fund recipients are determined, excludes the majority of people living in extreme poverty in Nigeria. The NSR consists of about 11 million people from about 2.6 million households. Unfortunately, this does not begin to scrape the bottom of the barrel, especially as, pre-COVID-19 and the lockdown, it was estimated that around 87 million Nigerians lived in poverty (Kharas, Hamel & Hofer, 2018). The pandemic and ensuing movement restrictions likely put upward pressure on that number because of loss of access to work. As an example, according to the NBS, in Lagos state, the informal economy in Lagos employs almost 5.5 million people, representing around three-quarters of the state's 7.5 million labour force. With 5.5 million people in Lagos alone, catering to the needs of at least three-quarters of the 13 million non-working population, these cash transfers are unlikely to make a considerable dent even if they were available to only recipients in Lagos state (Obiakor, 2020).

Heeding to the public outcry that the NSR did not truly capture the most vulnerable people affected by the lockdown, on April 13, the government announced plans to expand the NSR by including an additional one million households based on the criteria mentioned above. However, the process was shrouded in mystery as the government failed to disclose any necessary details of the program or the process of profiling new households. Confirmation of the expansion did not come till August 2020 (The Guardian, 2020c), when the ministry announced that the NSR had been expanded to 3.7 million households (15.5 million individuals) as of June 2020 (three months after the most profound impacts of the lockdown had been felt). In terms of reach and coverage, this expansion paled into insignificance, as it only covered 19 per cent of people living in poverty in Nigeria.

Secondly, there is the issue of poor targeting. The use of the NSR as the method for identifying the recipients of the CCT was uninformed. Their approach was to use the NSR to identify the poorest 30 per cent of households in states with the highest poverty levels, the majority of which were not significantly impacted by the initial lockdown (Okoye & Adeniran, 2020). As mentioned earlier, the federally-

sanctioned restriction on movement occurred in three of the most urbanised states in the country, signifying that the impact of the lockdown would be skewed toward the urban poor - especially those who perform urban informal sector economic activities. The vast majority of people in this population are daily wage earners who rely on income generated from going to work at a physical location daily/weekly, be it an employee for someone, or as a micro/small entrepreneur. People in this population belong to the category of people who were most vulnerable to the adverse economic shocks surrounding COVID-19 because their income-generating activities are more closely tied to the daily whims of the market (Okoye & Adeniran, 2020). Unfortunately, this population was largely excluded from the potential pool of beneficiaries.

Some other systematic issues also limited the program's effectiveness. Nigeria lacks a robust information management system, or comprehensive data based on informal workers, making digital payments difficult. As a result, people had to receive the funds at physical locations; given the movement restrictions, many people in the NSR who were due to receive payments were unable to.

On a governance level, the government did not make any announcements on crucial details of the intervention, limiting the scope for accountability. Additionally, no information is known about who is getting the money, and no data is collected on the national level on the impact of the transfers during the lockdown. This absence of data collection and intervention monitoring limits the government's abilities to learn and improve its social protection programs.

5.2.2 Social Protection and In-Kind Support

The federal government also announced and implemented different in-kind social protection support programs at various lockdown stages.

Fuel and Electricity tariff reduction

In March, the fuel price was reduced from USD 0.37 to 0.32 (NGN 145 - 125). (Olisa, 2020). In May, there was a further reduction to USD 0.28 (NGN 108). Additionally, in April, the Nigerian Electricity Regulatory Commission (NERC) suspended the payment of the new electricity tariff scheduled to commence on April 2nd, till 2021, citing the impact of COVID-19 as one of the reasons for the suspension (Nigerian Electricity Regulatory Commission, 2020). These reductions were timely and a positive move toward ameliorating the lockdown effects, directly through the reduction, and indirectly through its impact on reducing other costs of living. However, given Nigeria's challenge with electricity, these reductions were less likely to impact the poorest and most vulnerable households directly. About 97 million Nigerians are yet to connect to the electricity grid, of whom an overwhelming majority reside in rural areas or urban slums (Energy Central, 2020). Given the relationship between access to electricity and vulnerability, it is evident that the poor and vulnerable people were not the beneficiaries of these reductions. As with electricity, the poor and vulnerable consume relatively less fuel directly. Therefore, reducing fuel prices could only benefit them indirectly through other channels, such as reduced transportation costs or increased food security. However, given the unique challenges of COVID-19 and the ensuing lockdown, those channels were also affected by other market forces.

As of June 2020, the government removed the long-held price cap on the fuel prices (fuel subsidy), causing fuel prices to rise to a high of USD 0.43 (NGN 162) as of December 2020 (BBC, 2020). In September, the implementation of the new electricity tariffs which were temporarily suspended in April was reinstated. With the removal of the electricity subsidy, the electricity tariff increased from USD 0.079 (NGN 30.23) to USD 0.16 (NGN 62.23) for all consumers with an electricity supply above 12 hours per day. The removal of the fuel and electricity were induced by the crash in global prices, which caused a decline in government revenues over the year. Again, given the connection between fuel and electricity prices and cost of living, these increases are poised to indirectly impact the poor and vulnerable households through transportation, increase in food prices and general cost of essential services.

Food Provision

On April 8 2020, the federal government announced the distribution of 77,000 metric tons of food to vulnerable households in the three affected lockdown states (Obiakor, 2020). However, the distribution modalities were not made clear at the time, and the process was impaired by low transparency and accountability (African Arguments, 2020). The lockdown led to a mass hunger crisis in Nigeria induced by reduced incomes, food shortages and the hike in food prices. A survey conducted during the first week of the lockdown revealed that 72 per cent of Nigerians were mainly concerned about the lockdown because of hunger (NOIPolls, 2020). 40 per cent were worried that there would be a lack of food for the poor, 21 per cent worried that people would die of hunger, and 5 per cent worried that the cost of food would rise. Given the sheer scale of the crisis, 77,000 metric tons of food could not likely tend to the needs of a significant proportion of people that lacked adequate food. It was alleged at specific points that the food palliatives were hijacked by state politicians (Eranga, 2020). In October 2020, it was revealed that many state governments had been hoarding COVID-19 food palliatives. This was discovered when citizens overran several government-owned warehouses and found food meant to be distributed to households across many states in Nigeria, during the lockdowns.

Subsidised Housing and Solar Provision

Finally, in response to housing and electricity challenges faced by vulnerable households during the pandemic, the government announced a USD 818.3 billion (NGN 317.29 billion) Mass Housing Program (MHP) (Olaewaju, 2020). The strategy was revealed to have two tracks; track one which will involve building 300,000 homes across the country within a year, and track 2, which will leverage existing institutions to develop an additional 25,515 houses across the country, within the same period (KPMG, 2020a). The program also proposed installing Solar Home Systems (SHS) for 5 million households across Nigeria (Olaewaju, 2020). Funding for the MHP will be derived from the USD 5.93 billion (NGN2.3trillion) National Economic Sustainability Plan (a bouncing back plan for Nigeria) approved by the Federal Executive Council on June 24th. While well-conceived, these programs had no immediate impact on people during the different phases of the lockdown, as they are not being delivered immediately. Therefore the benefits will accrue in the future.

5.2.3 Business Support

Support was provided for MSMEs in loans, tax relief, restructuring of existing loan terms, and additional targeted support for businesses in the health sector.

CBN credit facility and tax relief

On March 23, the Central Bank of Nigeria (CBN) announced a targeted credit facility of USD 128.95 million (50 billion NGN) available for households and SMEs that were impacted by the pandemic (CBN, 2020). The credit facility was financed through the Micro, Small and Medium Enterprises Development Fund (MSMEDF). Through the fund, eligible households can access up to USD 7,737.06 (NGN 3million), while businesses can access up to USD 64,475.48 (NGN 25million) (CBN, 2020). The CBN also announced regulatory forbearance for the restructuring loans, allowing a 1-year moratorium for CBN intervention facilities, granting leave to Other Financial Institutions (OFIs) to consider restructuring loan terms and tenor for businesses/households affected by the pandemic.

A key strength of this credit the funds are available to businesses and households impacted by the COVID-19 induced restrictions and are also gender-neutral. The credit facility avails up to USD 7,737.06 (NGN3 million) each for low-income families, and USD 64,475.48 (NGN25million) each for impacted businesses (CBN, 2020). However, the critical challenge was that this credit facility was targeted at the formal urban sector, having no impact on the informal sector.

The application procedures are at best limiting, and at worst, exclusionary. The lower levels of literacy and access to banking services for poor households and businesses in the informal sector limit their access to formal credit facilities. The applications are made available through an online portal that requires all intending applicants to access a phone/computer and internet facilities and know-how to navigate the portal. For the poorest and most vulnerable households and businesses, this limits their access to this opportunity. Additionally, the application is required to contain Bank Verification Numbers (BVN), business registration documents (for businesses) and a business plan with clear evidence of the adverse effects of the pandemic, and the opportunity that the funding will provide - all considerable barriers for informal sector workers to access the package. This raises several issues, mainly because obtaining a BVN requires access to a bank account, which only about 40 per cent of Nigerians have access to. Getting a BVN also requires a valid form of national identification which 21 per cent (Salazar, 2018) of Nigerians (consisting of the most excluded and vulnerable) currently lack access to. The requirement of a business registration document immediately precludes informal sector businesses. The business plan aspect blurs channels of accountability, allowing individuals to be refused the loan based on someone's appraisal of their plan.

Finally, access to the loans also requires proof of collateral, such as property documents, or moveable assets registered in the National Collateral Registry, and it is not interest-free. Communications around the availability of and how to access the loans are also insufficient, excluding many low-income households and businesses and the informal sector.

Tax Relief

The Federal Inland Revenue Services (FIRS) released a tax relief plan, which included delaying tax filing deadlines (KPMG, 2020b), waiving late returns penalty for personal or corporate income taxpayers who pay their tax liability early, suspension of field audits, 50 per cent tax rebate to all Nigerian companies who retain their workers from 1st March to 31st December 2020, and leniency for taxpayers facing challenges in sourcing FOREX to settle their tax liability (KPMG, 2020c).

For the tax waivers and rebates made available by FIRS, the benefits are available to businesses registered under the Companies and Allied Matters Act, accruing only to businesses in the formal sector, exhibiting another urban formal sector bias. While necessary and beneficial to formal sector business, this bill provides no support for informal sector businesses (who contribute 65 per cent of Nigeria's total GDP and employ 80 per cent of the labour force).

Direct support for MSMEs in the health sector

In March, the CBN announced the extension of USD 257.9million (NGN100 billion) credit facilities to equip businesses in the health sector to deal with the pandemic's challenges. Those eligible for this credit program include health product manufacturers, health service providers, pharmaceutical and medical product distributors, and logistics services. The program covers all products and services they provide, and the credit assistant is designed to run from April till 31st December 2030 (KPMG, 2020a). This scheme was funded by the Real Sector Support Facility-Differentiated Cash Reserves Requirement (RSSF-DCRR) of the CBN (George Etomi & Partners, 2020). On May 8th, the government announced a 6-month import duty waiver for pharmaceutical companies on medical supplies such as ventilators, test kits, personal protective gear, thermometers, disinfectants and essential medical consumables (KPMG, 2020d).

The health sector intervention highlights the urban formal sector bias of the interventions. Given that the health sector is an overly regulated and standardised field, and the informal sector is characterised by the absence of health insurance plans, credit assistance for the health industry and import duty waivers for pharmaceutical firms did not accrue to the informal sector directly. Essentially, given the nature of informality in the country, and the poor understanding of the make-up of the informal sector, the government did not/were unable to provide any support that was created directly to fit the landscape of informality and address the issues being faced.

5.3 Education Sector Support

The socio-economic impact of COVID-19 on the Nigerian education system limited over 35 million children from accessing learning. For vulnerable and disadvantaged children, the effect has been worse, going beyond access to learning.

5.3.1 School Feeding Program

Before the pandemic, students attending public schools in Nigeria were granted daily access to meals provided by the federal-funded school feeding programs (Obiakor & Adeniran, 2020) introduced in 2016 as part of the government SIP to support feeding 24 million school children. According to the World Food Programme's estimate in 2019, over 9 million students in over 40,000 public schools are provided with daily meals by Nigeria's homegrown schools feeding initiative. In addition to feeding, this initiative also provides students with access to essential health services such as immunisation. To mitigate this, the government continued the school-feeding program during the school closures; the program spent over NGN523.3 million (Federal Ministry of Education, 2020).

While the government announced the program's continuation, they made no clear definition of the processes for carrying out the program. To date, there is no clear record of students impacted by the food provisions. A few things stand out that can be used to judge the accessibility of this measure. First, the availability of the food rations was communicated after schools had already been shut down. Therefore, a large number of households with school-aged children would have been unaware of the continuity. Secondly, the daily rations were to be made available at specified locations. Given the

restrictions on movement in several states and the heavy-handed implementation methods enforced by the security operatives, many vulnerable households would have been unable to access it, either for want of adequate transportation to get there or for fear of being harassed on the road.

5.3.2 Learn At Home Program (LHP)

Powered by UNESCO and the Universal Basic Education Commission (UBEC), the Federal Ministry of Education (FME) developed a Learn at Home Programme (LHP), geared towards reducing the effects of the school closures on learning for Nigerian students. Through the LHP -in collaboration with educational technology companies- the FME developed virtual learning platforms, distributed links to e-learning resources, strengthened states radio and television education programs, and provided printed take-home materials for student's activity books, worksheets and assessment cards. The learning mitigation responses did not provide clear-cut actions on responding to learning disruptions for children or addressing the digital literacy and infrastructure divide. The LHP directives provided on the FME web page are vague and did not specifically address how the most vulnerable and disadvantaged students' learning needs would be met during the closures. While the government shared learning platforms and made learning available through radio and television, students from vulnerable households, without access to either low or high-tech distance learning technologies, adequate electricity or requisite learning support from a household member, the chances for learning during the lockdown were limited. This has served to compound pre-existing inequalities and heighten learning disparities amongst vulnerable students.

The following chapter highlights some of the obstacles to effective response and provides substantive evidence of accessibility of the poor and vulnerable to the available interventions.

Chapter 6. Impacts, Gaps, and Challenges of Mitigation Response

While these mitigation measures show pro-poor concerns by national policymakers, an analysis of the modalities around the relief measures/mechanisms presents several gaps that hindered the equitability of the government's response. These obstacles revolve around the deficiencies and knowledge gaps inherent in the formation and implementation of the mitigation measures, resulting in poor access and impact for the people most affected by the COVID-19 shock.

6.1 Targeting

The affected lockdown states include three of the most urbanised states in Nigeria, signifying that the immediate impact of the lockdown was skewed toward those who performed urban informal sector economic activities, including (but not limited to): street trading and vending, micro and small scale manufacturing, repair and service provision, home-based enterprises, and informal employees of formal enterprises (making daily/weekly wages). While the government was quick to implement a range of support programs, the available evidence suggests that these support programs were developed without a thorough understanding of the impact of the crisis.

The poverty-targeted CCT was poorly targeted because its provision was skewed toward the rural households who were less likely to be negatively affected by the lockdown's immediate impact than the urban poor who were the first to feel the brunt of the lockdown. Despite increasing coverage by including more urban poor households in the NSR, the CCT only reached a minority of families. The NSR used to target support also includes significant targeting errors (Okoye & Adeniran, 2020), meaning many of the poorest households will not have been reached despite the expansion. All of the respondents surveyed in the field reported that they were not part of the NSR and did not access the CCT.

Challenges with targeting also stem from limited information on the large informal sector in Nigeria. There is no comprehensive dataset on MSME units and their employment profiles, highlighting the absence of reliable information on this crucial sector of the economy. This deficiency complicates the process of targeting support schemes to the most vulnerable during this crisis. It limits the government's ability to provide relief for individuals engaged in the undocumented informal economy. Therefore, most of the government's assistance schemes targeted the formal economy, providing limited coverage for informal economy workers.

As a result of poor targeting, inherent weaknesses inadvertently create barriers that exclude the most vulnerable sections of the population. Majority of the field survey respondents (98 per cent) who had reported knowing about government support mentioned that they could not access the support because the terms and conditions of the support were exclusionary. Those who met the eligibility criteria reported that the application process was demanding.

This limited coverage also impacted women in a significantly adverse manner. Despite the gender-neutrality and apparent universality of the programmes, the large informal sector, and the gender norms endemic in the country's social fabric likely limited the effectiveness of these policies in reaching those members of the economy most in need of relief. The lower levels of literacy and access to banking services for poor households and businesses in the informal sector limit their access to formal credit facilities.

6.2 Delivery Channels

A key finding in our field survey is that delivery channels for interventions schemes matter. This was especially pertinent in the education sector. The government's available distance learning modalities, including low-tech options (TV, radio), and high-tech options (online), posed challenges for ensuring inclusive and quality learning, given literacy levels and infrastructure challenges in Nigeria. Evidence from the NLPS 2020 and field survey shows that distance learning is likely to compound inequality in education for the most vulnerable groups, especially for children from lower socio-economic backgrounds and those residing in more impoverished communities.

Access to distance learning programs was limited by the vast digital divide and low digital literacy levels in Nigeria. The structural disadvantage, inherent in the lack of access to necessary infrastructures, such as affordable electricity, internet connectivity, and appropriate learning devices in Nigeria, created barriers for the most vulnerable people to access governments' responses. This was substantiated through the findings from the field survey. The results reveal that less-educated parents and lower-income families were less likely to access digital devices and the internet. They also reported that even if provided access, they lacked the skills to leverage the learning tools. The most significant barrier to learning, cited by 60 per cent of students was the lack of access to appropriate tools and infrastructure. They also mentioned that they lacked access to ideal working conditions and learning materials to facilitate at-home learning.

As a result of these barriers, although different low and high-tech distance learning options were used, they did not have a significant positive effect. According to the NLPS 2020 data, on average between April and July, only about 8.5 per cent, 16.2 per cent, and 21.6 per cent of students respectively had used mobile learning apps, watched educational tv programs and listened to educational programs. Within the same time, only 16.8 per cent of students were reported to have completed assignments from teachers. Over half had not spent any time studying or reading independently, and only 39 per cent said that a household member had assisted them. Findings from the field survey revealed that students enrolled in private schools were more likely to have accessed distance learning during the school closures, than public school students.

The delivery system set up for the poverty-targeted support schemes were also inadequate due to inadequate information on intended beneficiaries, lack of adequate database, and inadequate digital payment systems. For example, the CCT and food rations were disbursed in person at specified locations, beginning during the first week of the lockdown. On the one hand, given the strictness with which security officials enforced the lockdown, it would have been difficult to access the collection point at best, difficult and at worst, dangerous. On the other hand, this delivery method was prone to amplify the risk of disease transmission during collection.

6.3 Inadequate support schemes

Many of the support schemes implemented in response to COVID-19 were insufficient for meeting essential needs, supporting struggling households and businesses, or mitigating the learning loss induced by the school closures. For example, despite expanding the CCT, the benefits only accrued to only approximately 13 per cent of the poorest individuals. Additionally, the CCT benefit only constituted about 13 per cent of the monthly expenditure for an average household.¹ As a result, even for the families who got access to the CCT, survival would have been difficult.

One key reason cited for this inadequacy was inadequate consultation with adequate stakeholders. Half of the respondents of the education questionnaire for the field survey acknowledged that they were aware of the government's various distance learning programs. Still, only 10 per cent thought the strategies were effective. The majority cited that the government did not adequately consider their ability to access the programs deployed. Almost all respondents who acknowledged the government's provisions reported that the guidelines provided to co-opt available options were not helpful. 80 per cent of respondents mentioned that the government did not provide access to any tools to support the distance learning measures they made available.

90 per cent of the teachers surveyed reported that their government did not involve them or engage in the decisions to close schools or during the process of developing a COVID-19 education contingency plan. For parents and students, the numbers were just as high, representing 93 per cent and 90 per cent respectively of all parents and students surveyed. For participants who reported that the government had engaged them, all of them mentioned that they had been provided information regarding COVID-19 and why schools had to close but had not been involved in any form in the development of distance learning programs.

The lack of consultation of critical stakeholders underpins power and accountability relations between decision-makers and the poorest and vulnerable people in society. The poor and vulnerable in Nigeria are politically weak and often don't have the resources to repudiate inadequate policies. All respondents for the field survey questionnaires were asked if they were interested in engaging the government in improving interventions. To this, 70 per cent of respondents responded 'no', with a majority citing that they either didn't know how or didn't believe it would yield any desired results.

Another reason for the inadequacy is the government's preparedness to deal with a crisis of this magnitude. One of the essential criticisms was that the government's response effort was the evident poor planning and the failure to consult and engage necessary stakeholders in developing their response strategy. Though most of the education questionnaire respondents for the field survey considered COVID-19 to be a considerable threat, most reported that the government did not plan effectively for the school closures' consequences and effects.

The following chapter considers some of the actions taken by non-state actors, including the private sector, civil society organisations (CSOs) and the media.

¹ Based on an averaged cost of living of NGN43,000 (usd 111).

Chapter 7. Non-State Actors, Social Contracts and Trust

This chapter analyses the private sector's roles in mitigating the effects of COVID-19 and delineates some factors that affected trust levels between the citizen and the government.

7.1 Private Sector

The private sector support was crucial in the various government interventions implemented to mitigate the socio-economic consequences of COVID-19 in Nigeria. Specifically, the private sector provided two forms of support partnership with the public sector and technological innovations.

7.1.1 Private-public partnership in policy responses

Cognizant of the funding challenge facing Federal and State governments as a result of the dual shock induced by COVID-19 and the decline in commodity prices, the Bankers Committee, comprised of the CBN and Deposit banks, as well as critical stakeholders in the private sector (such as the Aliko Dangote Foundation), set up an alliance in March 2020, known as The Coalition Alliance Against COVID-19 (CACOVID).

CACOVID is a private-sector task force developed in partnership with the federal government, the NCDC, and the World Health Organisation (WHO). The overarching aim of CACOVID was to support the government's effort in combating COVID-19 in Nigeria (devex, n.d.). The task force contributed by pulling resources across industries to provide technical and operational support to the government while providing funding and building advocacy through various awareness campaigns. The task force mobilised USD 104 million (NGN 39.6 billion) and channelled the funds toward supporting the health, socioeconomic and misinformation crises. The coalition developed an accountability framework to establish trust: KPMG was engaged as bookkeepers, while Messrs, Ernst and Young were engaged as auditors.

Support for the health crisis: The coalition provided and equipped medical facilities in the six geopolitical zones across Nigeria. This included creating testing, isolation and treatment centres, and the provision of Intensive Care Units (ICUs) and molecular testing labs. They provided beds, medical supplies, and supported medical personnel training at the frontlines. The coalition also funded part of the Surveillance Outbreak Response Management and Analysis System (SORMAS) for contact tracing and provided ambulances' logistic costs.

CACOVID also launched a screening tool (CACOVID, n.d.) which administered a 5-stage questionnaire for users to determine pre-existing health conditions, recent travel history, symptoms, and exposure to any confirmed cases. The screening provides users of the tool with a result which either advises them to isolate or contact the nearest response centre (Okwumbu, 2020).

As of November 2020, CACVOID had funded the development of 39 fully equipped isolation centres across all 36 states and the FCT. These isolation centres, coupled with the other medical equipment and items provided across the federal and state governments, were crucial in augmenting the governments' efforts in dealing with COVID-19.

Support for the socio-economic crisis: The coalition intervened with a palliative scheme that involved providing food relief across all the states in Nigeria to mitigate the reduction in household consumption induced by reduced incomes and high food prices. This included distributing bags of rice, sugar, salt, pasta and other basic food staples (CACCOVID, n.d.). The coalition dedicated USD 60.28 million (NGN 23 billion) (Okwumbu, 2020) to purchase provisions to feed 10 million people in 1.7 million households (benchmarked at 6 people per household). Each family unit that got access to the food was expected to get a 10kg bag of rice, 5kg bag of garri, semovita or maize flour, one carton of pasta, two cartons of noodles, five kilos of sugar and one kilo of salt.

The food relief program targeted the poorest and most vulnerable and was distributed through the local governments and wards (Ejifoma, 2020). They created a formula for identifying the most vulnerable families: they identified communities within states with a high concentration of vulnerable families, and then within those communities, they prioritised the most vulnerable people, including the disabled, widowed, and people who lived in squalor conditions. They worked in tandem with state and local governments within each state and relied on local government officials' knowledge for their identification needs. The food relief was made directly to the state governments who were charged with the actual distribution. CACVOID's rationale for choosing the state government as the distribution channel was based on the assumption that state governments would have the most knowledge and contact with the most vulnerable people. On its part, CACVOID set up a monitoring and evaluation team to ensure that the donation reached the people they were intended to, and a communication team in each state tasked with following up and reporting on what had been done by the states.

As of November, CACVOID confirmed that it had spent USD 75 million (NGN 28.7 billion) on procuring food supplies and disbursing it to 1.7m households across the country.

Support for the misinformation crisis: In June, CACVOID embarked on a grassroots awareness drive to help curb the further spread of the virus in urban and rural areas in several states, including the four states with the federally-imposed lockdown. The awareness drive was implemented to address misconceptions and reinforce the importance of wearing face masks and adhering to social distancing and other prescribed safety measures. A second phase of the awareness drive occurred in September, with the implementation informed by lessons from the first phase. CACVOID also handed out face masks and other protective supplies to residents in the areas where they ran campaigns. CACVOID leveraged Print, TV, radio and social media platforms to disseminate information.

7.1.2 Technological Innovations

The second form of intervention from the private sector was technological innovations that aimed to alleviate the adverse effects of COVID-19 and leverage on opportunities that arose. Covid accelerated private sector innovation in the Nigerian tech space, providing growth opportunities across different industries that had typically lacked investment and attention. Until COVID-19 hit, most of the digital platforms used to provide social and economic support during the lockdown and beyond were mostly unknown to the public. However, COVID-19 has acted as a catalyst, sparking innovations and new investments and expansion/adaptation of old innovations to fit current concerns.

Understandably, the health tech industry garnered the most interest and experienced massive growth during this period. Health innovations such as Gerocare, which offers a subscription-based service that provides care-at-home for the elderly using real-time mobile technology, became more recognised and prominent. There was also a spur in Investment interest in the sector. Another example is Wellvis Health, a telemedicine solution that digitally connects doctors to Nigerians geographically excluded from

hospitals. During this period, Wellvis Health created a digital assessment tool that allows users to gauge their exposure to the virus and provide recommendations on the next steps. Wellvis Health shared the data they gathered with the NCDC, which allowed them to make adequate projections for planning needs. Tech4Dev, a platform that empowers African communities with digital skills, developed a contract tracking tool - GloEpid uses telco data from smartphones, GPS, and Bluetooth connection to trace the movements of those who have been potentially exposed to the virus. Several tech hubs that invest in early start-ups made calls to health tech companies to develop innovative solutions to support the fight against COVID-19, including the Ventures Platform Foundation and CCHub.

Beyond the health sector, tech start-ups grew across all industries. There was massive growth in the education tech field; e-learning platforms, such as the Mobile Classroom (PUNCH, 2020), an indigenous mobile learning platform that allowed all individuals across all school levels to learn contact-free, gained prominence in the wake of the pandemic. In recognition of the traction the platform has achieved during the school closures, in November, the FME and UNICEF partnered with them to provide three months worth of free lectures to every subscriber.

Other sectors also experienced a lot of innovation and adaptation. For example, Online markets were adapted to provide more reach to ameliorate the effect of market closures. E-retailer, Jumia Nigeria, launched a 'stay safe with Jumia' campaign that promoted a contact-free delivery of prepaid packages across the country (NM Partners, 2020).

7.1.3 Equity consideration in private sector responses

Though the public has generally commended the private sector for their efforts toward mitigating the consequences of COVID-19 for the most vulnerable people in Nigeria, there are many lessons to be learned around building an inclusive society. While the private sector's interventions appear to be pro-poor in design, it is difficult to gauge the overall effect the interventions had on alleviating poverty and reducing inequality from their implementation. However, one essential criticism in the private sector efforts, primarily through CACOVID is the government's implementation choice as the mode of delivery for some of their donations, for example, the palliatives.

As mentioned above, the founding members of CACOVID included deposit money banks in Nigeria who made sizable contributions to support the CACOVID fund. Given that banks have direct access to many vulnerable individuals, they could have directly reached out to and helped the most vulnerable individuals in their existing banking database. This would have had a more direct impact than providing palliatives through the state government, and CACOVID did. One particular bank, Access bank, announced salary cuts across the bank to avoid job losses (Olurounbi, 2020). This announcement came a month after it had pledged to donate USD 2.6. million (NGN 1 billion) to support the government's effort in fighting COVID-19. While this support was necessary, the salary cuts affected individuals at all salary levels and came at a critical time (Odotola, 2020). While this was done in a bid to prevent job losses, the bank could have used the resources it channelled toward the CACOVID fund to augment and support payment of staff salaries during such a precarious time.

The discovery of the CACOVID food palliatives (during the END SARS protests) meant to support the most vulnerable people further questions the use of the state government as the delivery channel for the palliatives. The palliatives which were meant to be distributed during the first two phases of the lockdown were discovered in warehouses across states in Nigeria in October (5 months after Phase 1 of the lockdown eased). Before this discovery, there were numerous reports in local newspapers of the skewed distribution of palliatives based on political and sectional prejudices (Okon, 2020).

In terms of the technological innovations, given the required infrastructure (e.g. telephone, electricity, internet connection) to be functional, the barrier to entry for vulnerable people was high. This was true for distance learning, with evidence showing that most of the benefit and adoption was concentrated on high and middle-income households (Azubuike, Adegboye & Quadri, 2020).

7.2 Civil Society Organisations

As the COVID-19 pandemic swept across Nigeria, civil society stepped up to support. CSOs impacted the lives of individuals and communities experiencing the effects of the pandemic and the policy measures taken by the government to curb its spread. Across Nigeria, CSOs worked as defenders of human rights and frontline responders, ensuring transparency from the government and providing food and hygiene products for vulnerable people. Below, we provide a snapshot of a diverse array of civil society activity in Nigeria.

Monitoring and defending human rights abuse: In Nigeria, as was previously noted, the lockdown enforcement was associated with an increase in gender-based violence and police brutality, including murder. Spaces for Change (S4C), one of Nigeria's top civic space defenders, led a countrywide effort to monitor, document and analyse the government's response to the pandemic (Fund for Global Human Rights, 2020). S4C launched a series of initiatives intended to curtail government repression and safeguard human rights defenders' work and rights during and beyond the pandemic.

S4C established a tracking team to monitor intrusive measures and mapped their findings in an online database. Through this database, they exposed a range of police and state-induced human rights abuses, including a taxi driver who was killed in Calabar state for carrying passengers who weren't wearing masks. S4C also set up a helpline to provide legal assistance to victims of abusive government actions. They offered legal representation through the helpline, secured police bails, and petitioned other agencies responsible for addressing human rights violations. S4C also launched a communications campaign to share important health information, and engaged stakeholders to guide international advocacy.

Citizen's gavel, a civic-tech organisation, aimed at increasing the pace of justice delivery through technology, also supported by expanding and improving their provision of remote legal support to people who suffered human rights abuses. Legal Defence and Assistance Project (LEDAP) also provided increased access to justice resources for vulnerable criminal suspects and inmates during the pandemic.

Asserting Accountability and Transparency: CSOs also worked to promote accountability and transparency over the government's decisions in response to the crisis, and its use of funds. An example is, Connected Development, a grassroots organisation focused on strengthening local communities by building citizens' capacities to hold the government accountable. Using their social accountability platform, ifollow.money.org, they tracked and provided information on the status of donations made toward the fight against COVID-19 and how they were used. Armed with this information, they urged transparency for the government and invited citizens to use the platform to monitor spending and demand for improved health and socio-economic services.

Other organisations include the Socio-economic Rights and Accountability Project (SERAP) who worked to ensure transparency and accountability in using COVID-19 funds by the government. Women's Rights Advancement and Protection Alternative (WRAPA) worked with a coalition of women's rights

organisations and the ministry of women's affairs to educate the public, demand basic needs, and protect women and children from abuse. Network for Health Equity and Development (NHED) monitored and supported response systems to COVID-19 at the state and federal levels, and promoted awareness among Nigerians.

Disseminating information and curbing misinformation: A key and overlooked challenge in the wake of the pandemic was the spread of misinformation. Several CSOs stepped up to manage the infodemic, promoting healthy behaviours and reducing harms that could arise from misinformation (MacArthur Foundation, 2020). The Centre for Democracy and Development (CDD) launched a fact-checking campaign on COVID-19, providing information and the widely-spoken local languages in Nigeria. The Akin Fadeyi Foundation produced public health videos in Nigerian languages. Infodemic transmits information in local languages through traditional, social, and political leaders who usually wield power and trust positions.

Providing Palliatives: Across Nigeria, voluntary initiatives formed by private citizens emerged. Through these initiatives, they offered food, sanitary products and other essentials.

7.3 Social Contracts and Trust Between the Citizen and the Government

Most of the field survey respondents and FDG participants acknowledged that they trusted the government's initial response to close down schools and ban movement was necessary to curb the virus's spread. However, as the months passed, there is evidence that some government actions have only served to erode the initial trust they might have built during the early phase of government policy response. Some key actions and events stand out.

Low trust levels before the pandemic events: During the FGD's conducted in Abuja, one resounding comment was that the people had no government expectations as they had been disappointed multiple times in the past. Instead, when asked for recommendations on what can be improved to ensure better access to social protection, all participants called on the private sectors, civil society organisations, non-governmental organisations and well-meaning Nigerians to devise ways to support them. Overall, citizens' trust in government (which was not very strong, to begin with) has declined substantially.

Implementing policy response and mitigation strategies with limited stakeholder consultation: The complete lockdown implemented in the four states without adequate notice or support, unfortunately, pushed several vulnerable populations, mostly informal sector workers, into violating lockdown rules. When developing the corresponding mitigation responses to reduce the lockdown's impact, the government did not consult with adequate stakeholders to ensure that the mitigation responses would reach the people that would be most affected.

For example, all of the teachers who responded to the questionnaires during the field survey reported that they were not (and did not know of anyone who was) consulted before the government announced the school closures, or the distance learning options available. If the government had done the required due diligence before implementing the mitigation strategies, they would have learnt that teachers were ill-prepared to deal with distance learning challenges. The teachers surveyed in the field reported that they encountered a myriad of issues while conducting distance learning. Teachers, especially public school teachers and those residing in disadvantaged areas, said they were not well prepared to facilitate distance learning in any form - either through low or high tech options. 43 per cent of the teacher interviewed reported that they did not engage in any form of teaching during the school closures. Only 4

per cent of the teachers said they had utilised high tech devices to deliver learning during the school closures. Over half of the teachers said they lacked access to the required tools or adequate infrastructure to facilitate distance learning. 89 per cent of the teachers said that they had not had proper training on incorporating technology into their classrooms before the pandemic, and 64 per cent mentioned that they didn't receive any training support during the school closures.

Some of the measures pursued at the peak of the lockdown also served to reduce citizen's trust levels directly. For example, the government announced its intention to postpone a planned electricity hike initially scheduled to take effect during the lockdown months. While pro-poor in thought, income levels were so devastated during the lockdown, that it would have been difficult even to afford the previous electricity tariffs. This was substantiated by workers surveyed in the field, with over half of them acknowledging that they could barely afford basic meals during Phase 1 of the lockdown. Therefore, electricity was a distant thought. In direct contrast, however, in Ghana, which is usually set as a benchmark with Nigeria, the government provided electricity subsidies to support citizens as part of their social palliative efforts.

Police brutality, protests and discovery of CACOVID palliatives: During Phase 1 of the lockdown, there was an increase in brutality by security operatives, resulting in 18 known fatalities. As the lockdown eased into curfews, interactions between citizens and security officials increased, as the latter attempted to enforce the curfews. The police killings and their methods of implementing the lockdown and curfew renewed calls for police accountability in Nigeria. Across the country, peaceful protests were staged, with people sharing stories of their experiences and encounter with police officers, and demanding that the government take action. Unfortunately, the protests culminated in the death of at least 45 people across Nigeria by security officials (SB Morgen, n.d.).

The discovery of the CACOVID food palliatives (during the END SARS protests) meant to support the most vulnerable people was unarguably the most significant source of distrust and anger from the citizens. The discovery of the palliatives in warehouses across states in Nigeria, 5 months after the lockdown had been eased, was interpreted as corruption and insensitivity on the government's part to the national economic crisis. The juxtaposition of this and the protest-related deaths caused friction and intensified the people's distrust of the government.

Inequitable distribution of power through various channels has been worsened, and vulnerabilities have increased. Loss of employment and income as a result of COVID-19 has substantially increased vulnerability. This loss of jobs and income further intensifies poverty by increasing the inequitable distribution of power. This has led to severe psychological consequences, including voicelessness and powerlessness, expressed by the FDG participants.

Chapter 8. Lessons, Policy Implications and Conclusions

8.1 Emerging Issues and Lessons

Globally, the COVID-19 pandemic has created one of the worst economic crises since the great depression, and the evidence is pointing to the fact that the economic fallout will long outpace the health crisis. Economies worldwide face the adverse economic impact of the lockdown coupled with a global economic slowdown. However, for Nigeria, the effect was intensified by a third factor, the decline in commodity prices that preceded the lockdown measures. Given the pre-COVID-19 conditions, with falling per capita income, high inflation, and an overdependence on oil, the pandemic has placed the nation at a critical juncture.

For the economy, recovery is expected to be weak if the policy status quo is maintained. According to International Monetary Fund (IMF) (n.d.) projections, Nigeria's real GDP growth is expected to become positive again, at 1.5 per cent; however, real GDP is not likely to recover to its pre-pandemic levels until 2022. The outlook for recovery is bleak as the threat of a second wave hovers in the immediate term. Given positive development on the COVID-19 vaccine front, the gradual decline in the United States' shale production, decisions by OPEC+ and Saudi Arabia's to restrain oil outputs, oil prices have sharply begun to rise. Therefore, in the medium term, barring the event of a second wave that requires similar lockdown measures as before, fiscal revenues and oil proceeds could rise. However, non-oil sector growth is expected to remain slow as a result of inward-looking policies. Despite a possible medium-term recovery due to rising oil prices, the nation's over-reliance on commodity exports is dangerous as the past year has shown. Beyond the national economy, a few issues and lessons emerge from the evidence.

A crisis of uneven impacts: The COVID-19 crisis has affected some people within Nigeria more than others. Unfortunately, most affected people are the most vulnerable individuals and households who were already struggling pre-pandemic. The most affected groups were low-income households, informal workers and women. Informal sector workers were particularly vulnerable, given their limited employment protections and access to social protection. It has also significantly affected a population of people who previously had modest incomes, particularly the MSME sector that hires vulnerable people, especially women. For some women, the consequences were especially dire as they were forced to stay out of work beyond the lockdown to provide care for children (before schools were reopened). The pandemic's disproportionate effects have magnified pre-existing inequalities that are likely to persist and evolve under current policies.

A crisis with long-lasting impacts: COVID-19's consequences for poverty and inequality for the Nigerian society are dire and riddled with uncertainty. The effects have been devastating for the labour market, with particularly severe impacts on the urban informal economy. Given the shrinking economy and the disruption of demand and supply chains, the pandemic will likely result in sizable formal employment cuts in Nigeria. These cuts will likely force many people into vulnerable employment and increase the share of people working in the informal economy. In particular, women and youth who are more susceptible to vulnerable employment will be most affected.

For the education sector, Nigeria will lose achievements made in meeting Education for All (EFA) and Sustainable Development Goal Four (SDG 4) as the consequences of the school closures linger. According to the field survey, there was cohesion between teachers and parents surveyed that the prolonged school closures would result in growing dropout rates. Even though schools had been open

for over a month when the field surveys were conducted, many parents mentioned that their children had not yet returned to school because of the pandemic's dampening effects on their incomes. This response was prevalent amongst parents from lower social income groups, especially those who resided in restricted areas without good school options. During the survey, most teachers acknowledged that a positive consequence of the pandemic would be widespread use of technology; however, they noted that it could lead to significant challenges for the most marginalised students, potentially exacerbating inequalities. 78 per cent, 77 per cent and 82 per cent of all teacher respondents reported that they believed the school closures would widen the gap in educational outcomes between rural vs urban, public vs private schools, and children from low vs high-income families.

Majority of the teachers also reported that they feared that the missed learning that occurred during the lockdown would never be recovered, resulting in a fall in education standards and future cohorts of underqualified graduates. When the surveys were conducted, schools had been reopened for about 6 weeks, and both teachers and students reported that the students had forgotten most of what they had learnt in the term before closures. They had to restart teaching from the previous year's curriculum (even though most schools assigned students to the classes they would have been in the absence of the pandemic). 20 per cent of the teachers surveyed reported that they were already witnessing a fall in education standard. They were focusing on catching up on old materials while keeping up with the current year curriculum. The out-of-school children population is also likely to increase. Nearly all the mothers interviewed during the FGD reported that they could not send their children back to school, because they can't afford either the costs or fees associated with actual schooling.

An urban-poor crisis: Low-income individuals and households in urban areas, particularly those operating in the informal economy have been disproportionately affected by the pandemic's effects. What has emerged during this time is that pre-existing social protection programs and safety nets have largely excluded this population of people, making it extremely difficult to provide and target them during the crisis.

A crisis of uneven and ephemeral responses: While the government quickly implemented several support schemes, the response has been mostly inadequate and unevenly distributed. Social safety nets have primarily benefited the rural poor, while support schemes targeted toward businesses have wholly excluded the most vulnerable sector - MSMEs operating in the informal economy. There was no direct effort to target workers in this sector. The lack of social protection for this population makes them especially vulnerable to shocks as they cannot count on protection provided by poverty targeted support schemes or social insurance. Additionally, the schemes have been transient, mostly stop-gap emergency responses that were not accompanied by adequate policy and institutional structures that provide long-term social protection for informal economy workers. There is no evidence that the government is picking the right lessons from the crisis, focusing on recovering the economy instead of revamping it to be more inclusive.

An information crisis: The government's COVID-19 response was hindered by lack of adequate information, strategy and planning. The initial reaction to impose lockdown measures and shut down schools was hampered by the absence of a clear and long-term strategy as the response was copied directly from developed countries. The government implemented this response without cognisance of Nigeria's context, particularly its limited fiscal space to provide adequate support to sustain people through the lockdown, provide access to learning for affected students, and little knowledge and information on the population affected by their response. A further deficiency of the current measures involves the poor monitoring of the most effective uses of financial support.

In the absence of data, stakeholder dialogue is critical to garnering information. Unfortunately, in forming and implementing the socio-economic support schemes, they did not consult or get necessary input from critical stakeholders or scheme users. The government's poor use of evidence and inclusive social dialogue hindered both its policy responses and corresponding mitigation responses.

8.2 Policy Implications

The neutrality of mitigation strategies implemented to address the pandemic's socio-economic impacts could deepen poverty and inequality in Nigeria. The consequences are already evident and will continue to linger unless conscious action is taken. As the threat of a second wave looms, social protection must be built around any health responses. The COVID-19 crisis has revealed gaps in Nigeria's social protection systems and stressed the importance of developing robust national social protection systems, establishing social protection floors, and covering working in all forms of employment. The awareness of these gaps has created the impetus for policymakers to reflect on the space that social protection should occupy in their socio-economic models. Longer-term strategies for extending social protection and support should be part of broader, integrated strategies to promote inclusive development. When developed and implemented correctly, social protection can contribute to more comprehensive recovery plans and policies that simultaneously address structural socio-economic weaknesses. While mobilising the resources will be difficult, the cost of inaction would be detrimental for the country.

Context-specific solutions: In this emerging phase of the crisis and recovery, response strategies must be context-specific, considering existing inequalities to provide inclusive solutions.

Gathering data and improving reliance on social dialogue is crucial: To provide tailored support, collecting data on diverse segments of the population and understanding how this crisis and potential future crises could affect them is critical. Data is vital because there is no single method for addressing the consequences of such a situation that is superior to others. The choice of approach incorporated by the government will be informed by, amongst other things, the availability of data and information. This is crucial for Nigeria, given its limited fiscal space to undertake robust social protection measures and the myriad options available to provide, target, and deliver support. As such, making the best use of available data will be essential.

Building permanent structures for the Informal Sector: In general, a key priority is to strengthen the government's capacity to support and transform the informal sector. Any short-term financial and technical support for struggling businesses and households, albeit necessary, will not on its own strengthen the long-run resilience of these vulnerable actors. The crisis may renew the often controversial calls to ensure greater formalisation as a long-run strategy to manage the informal sector's needs better. However, it will be essential to steer clear of the theoretical debate of formalisation and focus on concrete approaches to building permanent structures that provide long-term support and build resilience for this crucial component of the economy. The ultimate goal should be to build resilience within the informal sector, supporting them for future crises and empowering them to contribute more toward the economy. This will heavily involve rethinking mainstream approaches to formality, and approaching formalisation through the lens of reducing risks of the working poor in the economy and increasing their earnings (as opposed to requiring formal business registration and taxation of informal businesses). In particular, four pillars for building resilience include: providing legal and social protection, creating fair taxation and suitable regulation policies, strengthening group savings and mutual insurance schemes, and prioritising channels for increasing productivity, earnings and contribution to the overall economy.

Recovering and revamping the education sector: Before COVID-19 stalled learning for students in Nigeria, the nation's education system was facing an epidemic of its own: a deeply inadequate and inequitable education system that taught far too little to only a few students. The pandemic's immediate and long-term consequences on education are dire. It is essential to channel concerted effort towards mitigating some of the impacts and making education systems more resilient. However, the pandemic-induced crisis must not overshadow the learning crisis that existed pre-pandemic (previously). As attention is on the pandemic, policy will be focused on the broken segments of the education system highlighted by the pandemic, with an overwhelming focus on increasing ICT for learning in the foreseeable future. Unfortunately, this short-sighted approach could create another decade or so of misplaced priorities for Nigeria. Instead, the nation should focus on the FACTS method, a smart and straightforward process to recover the expected learning loss and revamp Nigeria's education system (Obiakor and Adeniran, 2020). The FACTS process is summarised below:

- **Foundational learning:** Focusing on reading and comprehension (in the language of the learner's immediate environment) and arithmetic, is crucial to enabling students to learn in subsequent grades and preparing them for careers after school.
- **Assessments:** Conducting a combination of frequent, low-stakes, formative assessments at the school level, and nationwide school surveys are crucial to providing feedback that informs swift, targeted, and locally-relevant responses.
- **Curriculum Alignment:** The key to learning recovery in Nigeria will be aligning teaching and instructional support to where students are in their learning trajectory. A benefit of the frequent school level assessments is that it will provide evidence that allows schools to adapt curricula as required.
- **Technology:** Given Nigeria's socio-economic disparities and poor infrastructure, educational technology will not work in isolation. With the onset of this second wave of the virus, policymakers must begin to consider alternative learning options by working with research and development partners to pilot and rigorously test the effectiveness of blended learning approaches tailored to different regional contexts and aligned with varying profiles of deprived learners and under-resourced learning environments.
- **Specific dimensions of exclusion:** Prioritizing vulnerable students' needs is critical for Nigeria's education system to make an inclusive and equitable recovery and build the foundation for future progress. One way to achieve this is to work in tandem with organisations working locally to confront the nation's most intractable local challenges.

8.3 Conclusion

This paper analysed the mitigation strategies and policy responses deployed by the Nigerian government and examines its equitability in the context of Nigeria's prevailing vulnerabilities. Although the government responded quickly to COVID-19, the pandemic has tested its capacity to manage such a large-scale economic crisis. The government imposed the lockdown, school closures and other emergency restrictions hurriedly with inadequate preparation and no consultation with appropriate stakeholders. Consequently, this has had a detrimental effect on the Nigerian society at large but pertinently on the nation's most vulnerable people. While the government offered support in response to the downturn in economic activity and other effects of the emergency restrictions, these support schemes were often inadequate, failing to consider the needs of the most affected and vulnerable groups. In particular, people working in the informal sector, who felt the immediate effect of the movement restrictions as it upended their livelihoods, could not access most support measures because they mostly targeted and recognised formal labour. For the education sector, the distance learning options available take cognisance of the enormous digital divide in literacy and access to infrastructure, inherent in the country. As a result, distance learning options were exclusionary, especially for the vulnerable and marginalised students.

The private sector was also critical in supporting the government in fighting the health crisis and addressing the subsequent socio-economic turmoil. CSOs also intervened, focusing on mitigating the impact of the government's lockdown and restriction policies and plugging holes in the government's responses. The absence of digital inclusion, adequate infrastructure, and financial inclusion explain some of the observed lack of inclusion of the private sector interventions (as with the government intervention). Unfortunately, these were pre-pandemic issues that were magnified and aggravated by the pandemic. A key lesson lies in addressing these different dimensions of exclusions as they tend to amplify both existing inequalities while creating new ones.

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