

DevEast



SOUTH EAST ECONOMY

**The Cost of Insecurity and Sit-At-Home
Protest on the Business Environment**

Economic Impact Report (Part 1)

DevEast Foundation Ltd/Gte is a non-profit, issues-based policy and business advocacy organization with emphasis on the development of Eastern Nigeria.

This study was conducted for DevEast by SBM Intelligence, an Africa-focused geopolitical research and strategic communications consulting firm focused on addressing the critical need for political, social, economic and market data and big data analytics.

The report was produced by Isu Media Limited, a communication for development and knowledge management firm that addresses the communications needs of non-profit organizations from programme communication to editing, writing and social marketing.

DISCLAIMER

The data contained in this report is only up to date as of Friday, April 29, 2022. Some of it is subject to change during the natural course of events. SB Morgen cannot accept liability for any errors or omissions that may follow such events that may invalidate data contained herein. SB Morgen researchers employed one-on-one interviews and desk research to collate the available data. Their editors sifted through the data, using various proprietary tools to fact-check and copy-edit the information gathered. It is formatted for easy and quick reading and may not necessarily contain all the data that SB Morgen gathered during the survey. Complete datasets can be made available on request. A baseline of accurate and comprehensive historical data is collected from respondents and publicly available information.

TABLE OF CONTENTS

EXECUTIVE SUMMARY.....	5
INTRODUCTION.....	16
OBJECTIVES OF THE STUDY	16
THE ECONOMY OF THE SOUTH EAST	16
METHODOLOGY	19
FINDINGS.....	21
GENERAL TRENDS	21
ECONOMIC LOSSES	22
ESTIMATES OF LOSSES.....	24
QUANTITATIVE ANALYSIS	27
REGIONAL TREND	27
STATE BY STATE QUANTITATIVE ANALYSIS	32
IMPLICATIONS.....	50
CONCLUSION.....	51
APPENDICES.....	53
REFERENCES	59

SOUTH EAST ECONOMY

**The Cost of Insecurity and Sit-At-Home
Protest on the Business Environment**

Economic Impact Report (Part 1)

BY: **DevEast** —————

EXECUTIVE SUMMARY

Introduction

Over the last two years, the South East region of Nigeria has experienced increased violence which has hampered the Region's economy. Some of the triggers of the violence have been the agitations of the Indigenous People of Biafra (IPOB), military operations in the Region, and the #EndSARS protests. The emergence of non-state actors with several designations, which include "Unknown Gunmen", Eastern Security Network (ESN), and Ebube-Agu, has also contributed to the deplorable security situation in the Region. This was escalated by the declaration of a sit-at-home protest to demand the release of IPOB leader Nnamdi Kanu after he was arrested and extradited in June 2021.

The protest has been brutally enforced. Vehicles going through the South East roads have been burnt down, and other defaulters have been attacked and, in some cases, with fatalities.

This study seeks to uncover the implications of the current state of insecurity on the South East's economy and business environment.

Objective of the Study

The objective of the study is to understand the impact of the current state of insecurity as well as the sit-at-home protest on the South East's economy (Anambra, Enugu, Imo, Abia and Ebonyi States), in order to:

- Quantify the monetary losses caused by insecurity and sit-at-home in the Region, especially with regards to lost income and jobs;

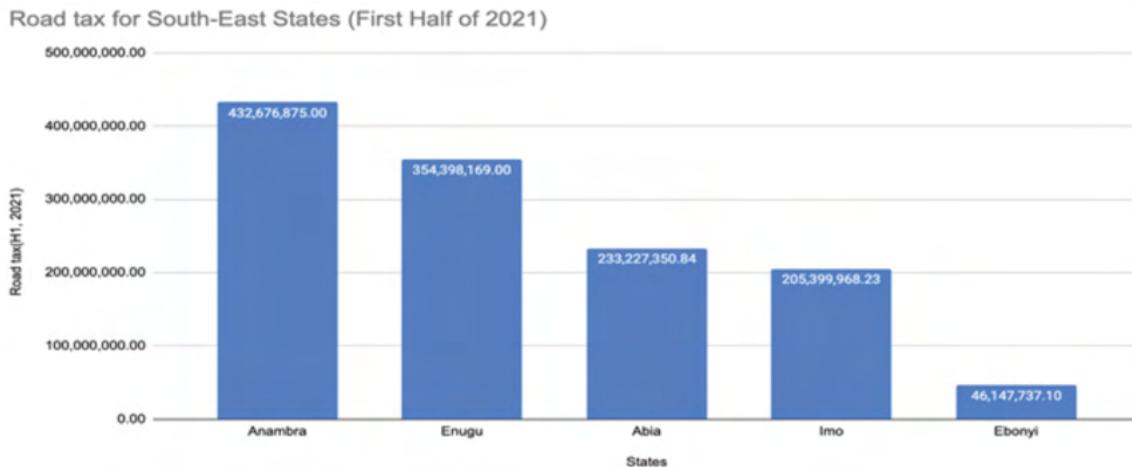
- Understand the various dimensions in which the security situation disrupts businesses and supply chains; and
- Project the long-term effect on the economic and social life (education, health, family, etc.) of the people.

The Economy of the South East

The South East zone comprises five states: Abia, Anambra, Ebonyi, Enugu and Imo. These states collectively have 95 local governments and over 20 million people. While most people in the rural areas are involved in agriculture, the town dwellers are primarily involved in commerce and trading. The South East boasts other thriving businesses in the South East, such as hospitality, banking, entertainment, and social enterprises. The cities hold many micro, small and medium-scale enterprises and indigenous manufacturing, fabrication and agro-allied industries.

Transport

Road transportation in Nigeria is a highly indispensable tool for economic development. The underdevelopment of other transportation networks like rails and waterways makes the roads crucial. The transport sector contributes to market accessibility and employs several people. Within the states, transportation also contributes to the government's revenue. Data on the internally generated revenue from the Nigeria Bureau of Statistics show the amount of money generated by South East states on road taxes.



Anambra, with a sum of more than four hundred and thirty-two million naira (₦432,676,875.00), had the highest revenue

from road tax when compared to other South East states. Ebonyi generated the least from roads-- forty-six million naira (₦46,147,737.10).

Road Tax as Percentage of State total IGR



Regarding the percentage contribution of internally generated revenues, Anambra still tops the chart when the road tax is calculated

as a percentage of the GDP, though Abia displaces Enugu. The core argument is that the State loses road taxes on the sit-at-home days.

Methodology

The study used qualitative and quantitative methods, which include surveys, in-depth interviews and focus group discussions.

Focus group discussions are essential in capturing group dynamics, shared meanings and interpretations of events or particular phenomena. The application of focus group discussions was to get group consensus and understand how the South Easterners interpreted their experience of the sit-at-home protest. FGD was also considered necessary because it helped the participants to think through their problems and brainstorm possible alternative solutions collectively. The topic's sensitivity limited the focus group discussions as most respondents were unwilling to join for fear of the IPOB group's wrath. This was circumvented through trusted mediators, but the numbers were insufficient for the proposed study.

In-depth and key informant interviews were also conducted to complement the focus group discussions. The interviews and discussions were both digitally mediated and face-to-face. A high level of anonymity was maintained because of the topic's sensitivity. In-depth interviews were conducted in the five states of the South East, including Delta. Delta State was included in determining the effect of the violence on neighbouring states and their businesses.

A total of 86 in-depth interviews were conducted in the six states. The demographics are in the state-by-state discussions. Respondents were between the ages of 22 and 65, ranging from young adults to sexagenarians, covering a significant portion of the population.

Findings

General Trends

Violence used to enforce sit-at-home

Defaulters of the protest are often threatened with violence, destruction and loss of property, among other repercussions. Ebonyi State

respondents witnessed much violence compared to other states.

Effect of sit-at-home ripples through society

The effect of the violence on all stakeholders has a compounding impact on business people, traders, community leaders and similar groups.

Lowered Trust

The agitations, violence and inability of constituted authorities to handle the security situation in the Region appear to have further dwindled public trust in the political and community leaders. There is a noticeable decline in trust between residents.

Economic Losses

Loss of Working Days

Businesses lose every Monday of the week to the sit-at-home protest and an extra day when Nnamdi Kanu goes to court, which means the sit-at-home approach has led to the loss of about 4-5 working days per month.

Reduced Working Hours Leads to Jobs Losses

The protest affects not only a whole day but has a spillover effect on the other days of the week. Residents of the South East lose side jobs and secondary businesses as the reduced working hours and time makes it hard to keep a business or job.

Loss of clients Outside the Region

Customers outside the Region are forced to find alternatives as the South East has trade relations with neighbouring towns. Apart from traders who used to travel to nearby markets to sell their wares, those who had their customers coming into the Region said their customers have reduced and are finding alternatives even in other places like Lagos.

Increased Cost of Service Delivery

Businesses trying to keep up with customers outside the Region have to include logistics and bear the risk, but only big businesses can afford this. As a strategy of keeping their customers, some companies have to add delivery services.

They organise logistic vehicles and transport the goods to their customers' destinations. Interstate transporters break long trips of 11-12 hours into two and continue in the morning to avoid arriving in the South East after the curfew commences. Traders of perishable goods like vegetables, fruits and other farm products complained of increased spoilage due to the extended off-market days.

Reduction in Salaries

As businesses cannot meet up with sales volumes due to obvious constraints, they are faced with no option other than to retrench some of their employees. Of those who still have their jobs, a good number who work with SMEs said they had experienced reductions in salaries, compensation or bonuses. Another coping method reported by small businesses is that they have opted to pay their employees daily rather than monthly salaries.

Savings and Future Investment

Most of the businesses in the Region subscribe to a daily savings system. They are committed to saving a fixed amount of money every day. They are unable to save on Mondays and struggle to keep to their commitments.

Estimates of Losses

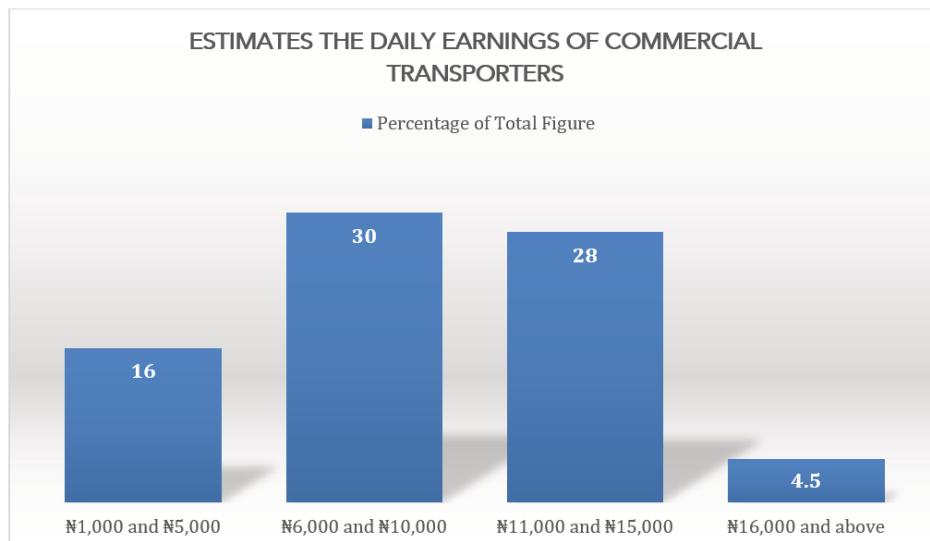
This study estimated the losses for two categories of businesses:

1. Transporters;
2. Traders and Artisans: This category comprises nano, small and medium enterprises mostly involved in trade and commerce, as well as artisans. These small and nano businesses are characteristically sole proprietorships, making it difficult to distinguish the entity from the principal.

Income decline was mainly lower in Enugu than in the other states surveyed, but significant income declines were recorded between 5%-12% for about four respondents; two respondents said they gained while others said they lost between 18% and 22%.

Transporters Lose about N10 Billion to N13 Billion Every Protest Day

An estimated 1,083,000 commercial vehicles (excluding motorcycles and tricycles) are in the South East region of Nigeria- Abia, Anambra, Ebonyi, Enugu and Imo. This number is derived from percentage estimates of total commercial vehicle registration numbers in the Q2 2021 Road Transport Data report from the National Bureau of Statistics (NBS).



Trading Businesses Lost Upwards of N655bn to N3.8tr in 24 months

Data on the number of SMEs in the South East were extracted from the SME Survey 2021 report. This shows that businesses in the South East generated between 5.4 billion (₦5,461,519,488) to 31 billion naira (₦31,385,900,929) daily. If they lost approximately five days in a month from October 2020 (24 months), about 120 days have been lost, which takes the number of lost earnings on only sit-at-home days to between approximately six hundred and fifty-five billion naira (₦655,382,338,560) and three trillion point eight trillion naira (₦3,766,308,111,480) losses so far.

Purchasing from the Regions costs more time and days

Although not originally part of the target population, the researchers also interviewed interstate buyers who visited the State for purchases to understand their coping strategies. Most of them mentioned that they had reduced the number of times they visited the State and would only make their orders online. They noted that they spend more days and time purchasing in the State, a cost they pass to the final consumers.

Savings and future investments imperilled

To keep to their commitments. When savings reduce, the potential for future investment is reduced.

No government intervention for struggling businesses

The researchers asked our interviewees if they had heard about any palliative or booster to cushion the effect of the violence on small businesses. None of them across all the states had heard of any palliative of any sort. Rather, they mentioned some of the Federal Government initiatives like the Trader Moni, which shows that there is no government intervention.

Protest impacts negatively on students' academic progress across all levels

The sit-at-home protest negatively impacts students' academic progress across all levels of education. Apart from the loss of learning time, they are also concerned about their graduation time and their ability to get high-paying jobs, considering the age restrictions on entry-level jobs. Newspapers reported that the protest disrupted exams, including the secondary school leaving certificate, WAEC exams.

Quantitative Analysis

Quantitative data collected on the issues in the explored states strengthened the qualitative responses' findings. Respondents were sampled from Abia, Anambra, Delta, Ebonyi, Enugu, Imo and Rivers states.

Regional Trend

Nearly 75% say violence affected their businesses and careers

Nearly 75% of the respondents agree that the violence somehow impacts their careers or businesses. Only 27% of the respondents were of the opinion that they were not affected. More than 60% of transporters, businessmen/women and civil servants surveyed said they were affected. It is only in the students category that a majority said their businesses were not affected by the violence in the State.

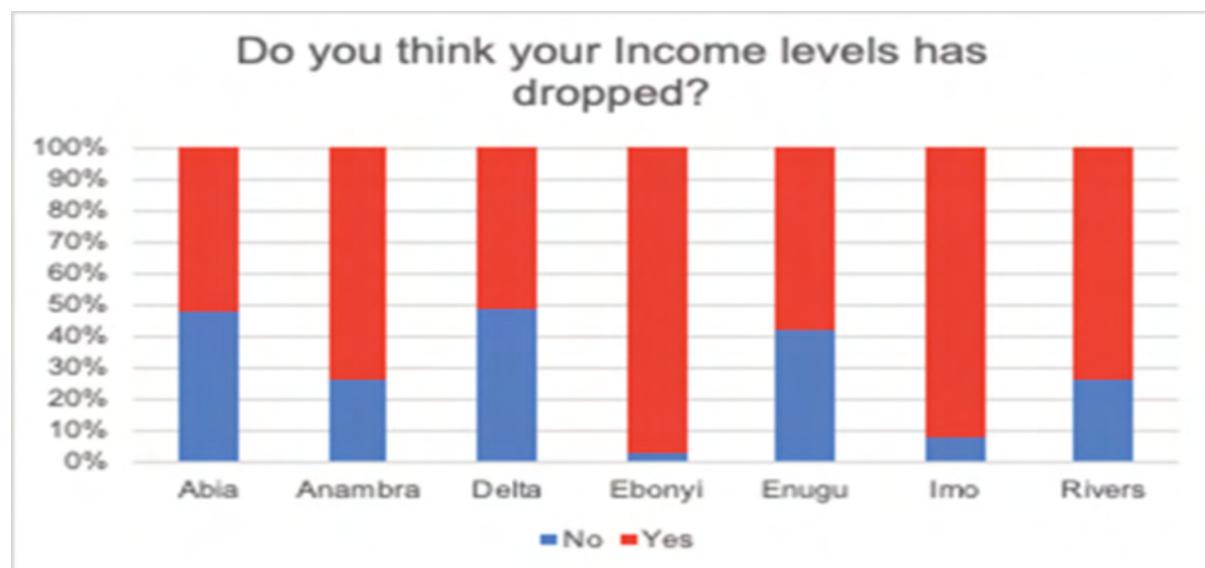
Rich gets richer, and poor gets poorer

Almost one-third of the respondents (30%) said they earned between ₦6,000-₦10,000. 21% earned between ₦1000-₦5,000, while 24% earned ₦11,000-₦15,000 and between ₦16,000 and above. Currently, The percentage of people who earn between ₦6,000 - ₦10,000 has increased to 39% from 30% as of October 20th. The percentage of people who earned between ₦1,000-₦5,000

increased to 30% from 21%, which shows that about 9% had a reduced income from the base date. The percentage of those who earned ₦11,000-₦15,000 had reduced from 24% to 17%, and those who earned ₦16,000 and above also reduced from 17% to 24%.

October 20th, about 16% of transporters earned between ₦1,000-₦5,000; 28% earned between ₦11,000-₦15,000; 26% earned between ₦16,000 and above and 30% earned between ₦6,000-₦10,000.

After October 20th, transporters' income changed; the percentage of transporters who earned ₦1,000-₦5,000 increased to 21% from 16%, showing that 5% had been added to the number of bottom earners. The percentage of those who earned between ₦11,000 to ₦15,000 shrunk by 8% from 28% to 20%, those who earned 16,000 and above dropped from 26% to 4% and those who earned ₦6,000-₦10,000, moved from 30% to 55%. The others are represented in a table for better visualisation.



Across states, income has dropped

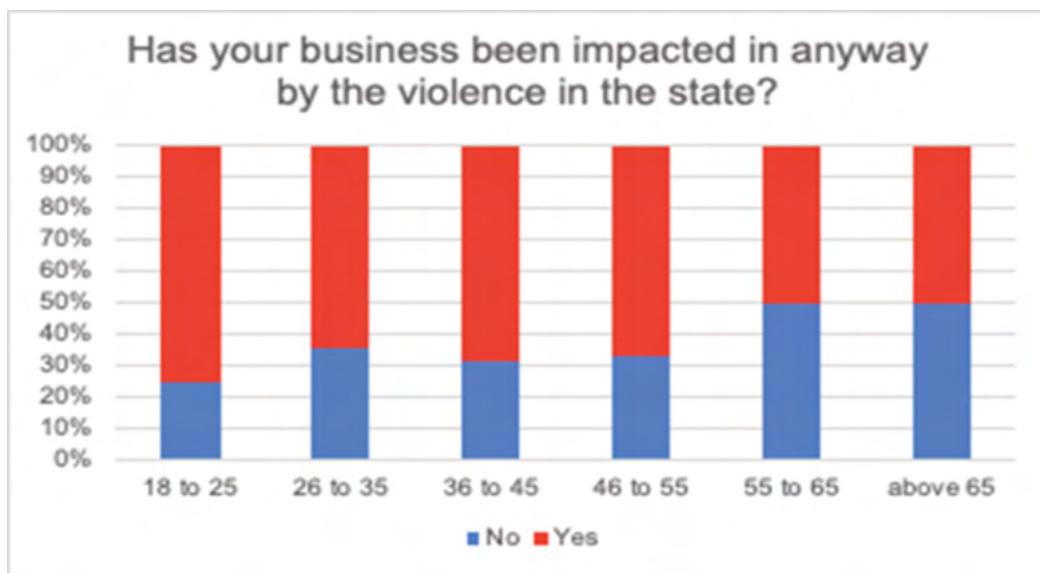
Most respondents (71%) agree that they have experienced a drop in their income between October 2020 and the present. More than 2/3rd of the respondents (71%) shared this opinion. The researchers estimated the percentage reduction using the data and assumptions for transporters in the South East, which is reported in the earlier part of the report. More respondents in Ebonyi and Imo testified to income drops than in the other states.

Governments are not lending a hand to businesses

Most people(60%) have not heard of any government palliative for distressed businesses in the State. Most of the 40% who said they heard of government support to businesses were respondents in Rivers (90%) and Delta (61%). However, most of the respondents referred to Federal Government schemes as palliatives.

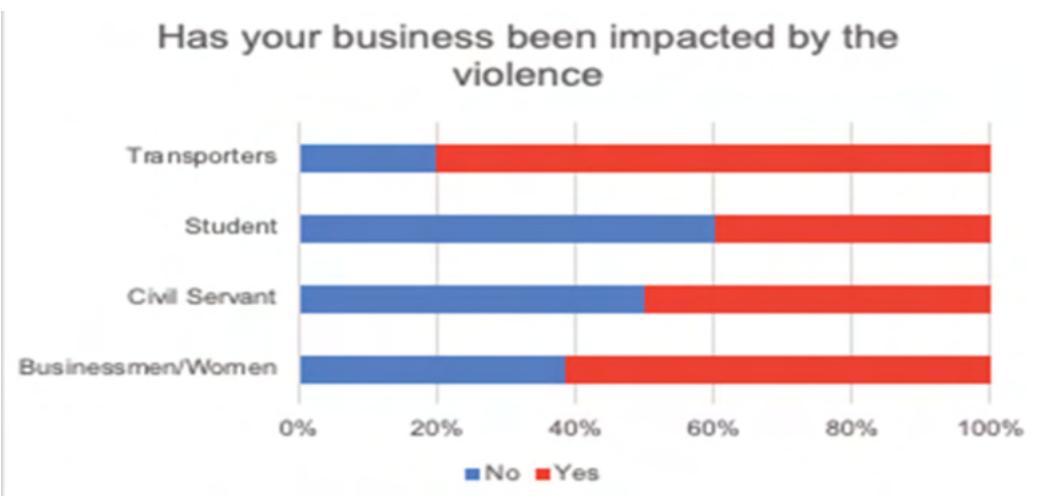
State by State Quantitative Analysis

Abia State: Higher impact on younger people and transporters



A majority (66%) said their businesses had been impacted by the sit-at-home protest. More younger persons said they were more impacted by the violence than older persons.

Ebonyi State: Many men suffer reduction in income



A majority (66%) said their businesses had been impacted by the sit-at-home protest. More younger persons said they were more impacted by the violence than older persons.

Transporters (80%) and businessmen/women (40%) are the most impacted by the violence. The violence affected a lesser percentage of civil servants (50%) and students (40%). More males (80%) said their businesses were affected than females (59%).

Enugu: Civil servants' income not affected by sit-at-home

Most respondents (77%) said the violence in the State had impacted their businesses or careers, and 23% of them believed that the violence did not impact their businesses. All transporters said they were affected by the violence in the State, 70% of businesses said they were affected, and only 50% of civil servants said they were affected by the violence.

A majority (55%) of those who said they were not affected believed that it doesn't really matter. This majority comprised civil servants, which suggests they were undaunted because they still received their full work benefit, regardless of the sit-at-home or violence.

Anambra: Increased number of bottom-earners

In Anambra, The percentage of those who earned between ₦6,000-₦10,000 increased from 20% to 29%, those who earned ₦11,000-₦15,000 shrunk from 17% to 3% and those earning ₦16,000 and above dropped from 37% to 26%. This shows that the percentage of people who earned in the ₦11,000, ₦15,000 and ₦16,000 and above brackets shrunk, while the lower income brackets gained.

Imo State: More people are losing income than in other states

Before October 2020, most (56%) respondents in Imo earned ₦16,000 and above, and the next majority (33%) earned

₦11,000-₦15000. These dynamics changed after October 2020; the percentage of people who earned ₦1,000-₦5,000 increased from 3% in the previous season to 21%, and those who earned ₦16,000 and above also shrunk to just 3% from 56%.

Rivers

Rivers was added to the study to give a comparative picture of how the conditions in the South East region affect their businesses. The researchers wanted to know If they gained more customers who dropped off from the South East or otherwise. Most (68%) of the respondents said they have had their businesses impacted by the violence in the State, and it affects mostly their income (45%), customers (35%) and goods (17%). In Rivers State, unlike the other South East states, while respondents(74%) attest to income drops between October 2020 and now, most (57%) of them do not attribute this income drop to violence in the State or in the South East. Reasons adduced for a dropped income are mainly related to reduced purchasing power occasioned by the present economic hardship.

Delta

For most people in Delta State, what has been most affected is their travel to the South East (48%), the next major concern for most of them was the high cost of goods that they used to purchase previously from the states in the South East. Most people (51%) believe that their income levels have dropped, and the majority (94%) attribute this income level to violence in the South East states.

Implications

The findings from this study reveal that the sit-at-home protest has massive consequences for every resident of the South East region, including states that have their businesses connected to the Region. The large volume of losses computed in this report shows that the protest is hurting the system and could lead to a complete breakdown of the economic system.

Confidence must be restored in the South East economy

Loss of trust in the economy of the South East is a significant offshoot of this protest if it gets more protracted than the 24 months it has already lasted. Given that the vibrancy of the South East economy derives from a deep belief the people have in themselves, there would be a need to rebuild this otherwise waning attribute of the people. Businesses need to be targeted with economic interventions to make them remain in the Region as the most affected businesses were seeking alternatives in other locations, while some businesses are at the risk of folding up owing to lack of customers. Wholesale fabric businesses, dress and shoemakers, especially in Aba, and spare part dealers were some of those who made these complaints.

Potential Loss of FDI

If insecurity worsens and businesses cannot thrive, then states like Anambra will lose their opportunity to receive foreign direct investment, which stood at 10 million dollars in the previous year. Anambra received foreign direct investments worth \$10.02 million in 2020, despite Covid-19, making it the 6th highest capital importation destination in Nigeria that year.

The Federal Government Loses on VAT, Too

Not only are individual businesses and states suffering losses, the Federal Government

also loses from the affected states by the sit-at-home as it cannot collect significant value-added taxes from the consumption of goods and services in hotels and events. Recently the Federal Inland Revenue Service won the right to continue collecting value-added taxes after some dispute with the state government.

States May Soon Struggle to Pay Debt

As the debt profile of the states in the Region stands, they may be heading toward insolvency if they cannot raise enough internal revenue to service their debts and meet other obligations. According to National Bureau of Statistics data, domestic debt in the South East for 2020 stood at N44.2 billion for Ebonyi, N59.9 billion for Anambra, N68 billion (Enugu), N89.2 billion (Abia), and N150.2 billion (Imo). And a dwindling economic profile will also mean a weakened capacity to repay the local debts.



Businesses Must Be Supported to Improve IGR

From the estimates of losses on sit-at-home days and the estimates of losses on other days, it can't be seen that not only do the individual businesses lose a lot of money, but the government also loses the opportunity for internally generated revenue mainly through taxation of the revenue. This is a major loss for the economy. If this continues, the governments will be in a precarious situation given that the revenue coming from oil at

the federal level is also dwindling due to the global economic situation and the domestic political situation that inhibit Nigeria's ability to fulfill its quota of oil extraction and export.

Governments need to create intervention plans that increase the liquidity for the people and support them to be able to spend those resources to lubricate the South East economy in the short term.

Increasing Poverty

As the per capita income decreases, poverty is worsening in the South East due to the factors already listed. There's reduced income in most households because citizens have less opportunity to increase their spending and income, whether in government or in the private sector (transporters, traders and artisans). There is worsening unemployment

and a reduction in opportunities for job creation. Though this study cannot make precise estimates, all the interviews and data gathered reveal a reduced capacity to absorb the mass of qualified persons available for employment.

Conclusion

This report shows that the current state of insecurity and escalated by the sit-at-home protest has massive consequences for every resident of the South East region, including states that have their businesses connected to the Region. It is hurting the system and may lead to a complete breakdown of the economic system. More work needs to be done to study the impact of the situation in greater depth, though this report already shows some of the directions.



SOUTH EAST ECONOMY

THE COST OF INSECURITY AND SIT-AT-HOME PROTEST ON THE BUSINESS ENVIRONMENT

Introduction

Over the last two years, the South East region of Nigeria has experienced increased violence which has hampered the Region's economy. Some of the triggers of the violence have been the agitations of the Indigenous People of Biafra (IPOB), military operations in the Region, and the #EndSARS protests. The emergence of non-state actors with several designations, which include "Unknown Gunmen", Eastern Security Network (ESN), and Ebube-Agu, has also contributed to the deplorable security situation in the Region. This was escalated by the declaration of a sit-at-home protest to demand the release of IPOB leader Nnamdi Kanu after he was arrested and extradited in June 2021.

The protest has been brutally enforced. Vehicles going through the South East roads have been burnt down, and other defaulters have been attacked and, in some cases, with fatalities.

This study seeks to uncover the implications of the current state of insecurity on the South East's economy and the business environment.

Objectives of the Study

The objective of the study is to understand the impact of the current state of insecurity as well as the sit-at-home protest on the South East's economy (Anambra, Enugu, Imo, Abia and Ebonyi States), in order to:

- Quantify the monetary losses caused by insecurity and sit-at-home orders in the Region, especially with regards to lost income and jobs;
- Understand the various dimensions in which the security situation disrupts businesses and supply chains; and
- Project the long-term effect on the economic and social life (education, health, family, etc.) of the people.

The Economy of the South East

The South East zone comprises five states: Abia, Anambra, Ebonyi, Enugu and Imo. These states collectively have 95 local governments and over 20 million people. While most people in the rural areas are involved in agriculture, the town dwellers are primarily involved in commerce and trading. The South East boasts other thriving businesses in the South East, such as hospitality, banking, entertainment, and social enterprises. The cities hold many micro, small and medium-scale enterprises and indigenous manufacturing, fabrication and agro-allied industries. Micro enterprises have less than ten employees, small enterprises have between 10-50, medium enterprises have 50- 199 employees, and large businesses have more than 200 employees.

These cities host some of the country's largest markets such as Onitsha, Ogbete, Nnewi and Ariaria.

Transport

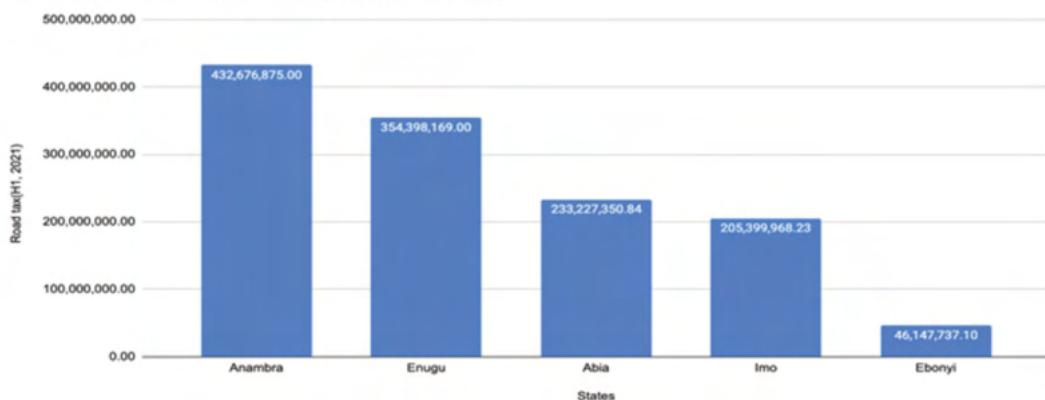
The transport sector contributes significantly to the South East economy for two major reasons: the commercial nature of the South Eastern towns, which attracts visitors from every part of Nigeria, and the federal highway designs, which link the South Eastern states to the other parts of the country. Due to the commercial nature of the states, the Region hosts several large markets, including the famous Ariaria, Ogbete, Nnewi and Onitsha markets, all trading varieties of goods in bulk. In addition, a shoe-making and leather works cluster in Aba produces goods that serve urban markets as far as Lagos. A cluster of importers in the Region and franchises also serves as a pull to the Region.

The country's federal highway design connects other states to the Region, from Port Harcourt in Rivers State, through Aba, Umuahia in Abia State, Okigwe in Imo State, Enugu and Nsukka in Enugu State, and Makurdi in Benue, Lafia in

Nasarawa, Jos in Plateau, Bauchi, and Potiskum in Yobe State. The highway then continues through Borno State's capital, Maiduguri, before finally terminating at Gamboru, a town in Borno State, 140 kilometres from Maiduguri, on the border with Cameroon. The South East region serves as the closest exit to the oil-producing South-South states of Rivers and Akwa Ibom.

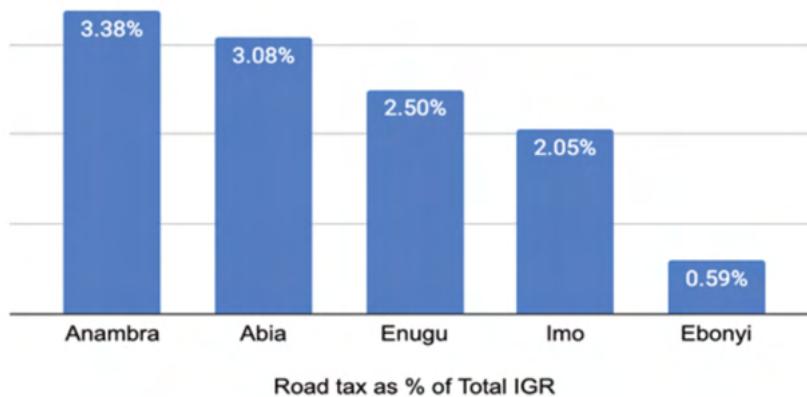
Road transportation in Nigeria is a highly indispensable tool for economic development. The underdevelopment of other transportation networks like rails and waterways makes the roads crucial. The transport sector contributes to market accessibility and employs several people. Within the states, transportation also contributes to the government's revenue. Data on the internally generated revenue from the Nigeria Bureau of Statistics show the amount of money generated by South East states on road taxes.

Road tax for South-East States (First Half of 2021)



Anambra, with a sum of more than four hundred and thirty-two million naira (₦432,676,875.00), had the highest revenue from road tax when compared to other South East states. Ebonyi generated the least from roads-- forty-six million naira (₦46,147,737.10).

Road Tax as Percentage of State total IGR



Regarding the percentage contribution of internally generated revenues, Anambra still tops the chart when the road tax is calculated as a percentage of the GDP, though Abia displaces Enugu. The core argument is that the State loses road taxes on the sit-at-home days.

Trade and Commerce

The South East zone of Nigeria is famous for trading and commerce. This zone hosts 112,510,00 micro, small and medium-sized enterprises spread across manufacturing, service and trading clusters. The Abia cluster predominantly manufactures leather materials and clothes. Agriculture is also a key contributor to the economy of the South East, especially in the rural areas. As mentioned earlier, there are several big markets in the area, such as Ariaria, Ogbete and Enugu main markets. There are private and individual efforts at improving trade and traders' opportunities in the Region, one of which is the Aba Chamber of Commerce, Industry, Mines and Agriculture (ACCIMA), which has recently taken a regional outlook. Imported goods also add to the commercial nature of these states; goods are imported from abroad, and this draws other business people from all over Nigeria. This is why the Region is popularly known as a trading and commercial zone. The markets in this zone have played a significant role in contributing to the Region's GDP of the Region and country at large.

Agriculture

The farmers in the South East region farmers engage in both crop and livestock production. They are mainly known for producing cassava, yam, maize, cocoa, kola nut, oil palm, rubber, cashew, banana, plantain and citrus (Ndaeyo, Gabriel, & Ekpe, 2001). The products from the agricultural sector are utilised as raw materials in domestic industries and indigenous crafts. Enugu, Ebonyi and Anambra are known for rice production; in recent times, there has been an increase in their rice production (Ossai, 2017). Like the others, the agricultural sector faces inefficiencies in production, continuous use of

crude tools for farming, and lack of funding.

Financial Services

The financial sector has played a big role in the economic development of the South East. The Central Bank of Nigeria embarked on a financial inclusion policy on October 23rd, 2012, to help increase the number of persons who operate a bank account, thereby increasing people's access to financial services (CBN, 2018). Before the financial inclusion strategy was implemented, the South East region had a financial inclusion percentage of 25.6% in 2010. After the implementation, their inclusion percentage increased to 31.9% by the end of 2012. This has improved financial inclusion in the South East and also brought about economic integration between the South East region and their trading partners outside the country.

Commercial Banking In the South East

Commercial banking is vibrant due to the volume of economic activities mediated by entities within the Region. For this reason, most commercial banks have branches in the South East, except for the concept of Islamic banking, which is relatively unknown there, a factor that limits the patronage and coverage of Islamic banks (Ezech and Nkamnebe, 2020). Banks that are prominent in the Region include Zenith Bank, Access Bank, First Bank, Union Bank, Wema Bank, and United Bank for Africa. Much of the revenue collection by governments and on behalf of governments is undertaken through commercial banks. This is in addition to business-to-business and individual transactions that are taxed and lead to revenue for the government.

Hospitality

The hospitality business is thriving in the South East, and this can be seen in the number of hotels in different states situated in the Region. The Federation of Tourism Associations of Nigeria (FTAN), South East chapter, has been developing tourist attraction sites in the

Region to help pull in foreign exchange and develop the hospitality sector as there is a link between the hospitality sector and tourism sector (Aborisade, Ekanem, & Awofadeji, 2020). Tourists visiting the Region will need a conducive environment to lodge, which will help boost the South East's economy.

Logistics

The logistics industry plays a key role in the change and improvement of economic indicators (Symphina Academy, 2016). The logistics industry creates employment, increases income and brings about an inflow of FDI. The logistics industry is made up of the transport and communication industry. All other industries need the logistics industry to carry out their activities. The logistics industry is a source of income in the South East as people need transportation and communication to do their business. They need logistics to convey goods from abroad, distribute their manufactured goods to final consumers, and to transport goods bought by customers buy to their final destination. Trucks are used mainly for the transportation of goods, and some people eke a living from them. During the sit-at-home order, this sector was also affected as they could not deliver goods to customers for fear of being caught by the IPOB, who were destroying the properties and goods of violators of the sit-at-home order.

Methodology

The study used qualitative and quantitative methods, which include surveys, in-depth interviews and focus group discussions.

Focus group discussions are essential in capturing group dynamics, shared meanings and interpretations of events or particular phenomena. The application of focus group discussions was to get group consensus and understand how the South Easterners interpreted their experience of the sit-at-home

protest. FGD was also considered necessary because it helped the participants to think through their problems and brainstorm possible alternative solutions collectively. The topic's sensitivity limited the focus group discussions as most respondents were unwilling to join for fear of the IPOB group's wrath. This was circumvented through trusted mediators, but the numbers were insufficient for the proposed study.

In-depth and key informant interviews were also conducted to complement the focus group discussions. The interviews and discussions were both digitally mediated and face-to-face. A high level of anonymity was maintained because of the topic's sensitivity. In-depth interviews were conducted in the five states of the South East, including Delta. Delta State was included in determining the effect of the violence on neighbouring states and their businesses. The principle of saturation was applied to determine the number of interviews.

In all, five (5) focus group discussions, ten (10) key informant interviews, and eighty-three (83) in-depth interviews were conducted as part of this study.

The study had six categories of participants:

- Community leaders
- Students
- Artisans
- Transporters
- Business owners
- Employees and
- Religious leaders

Context

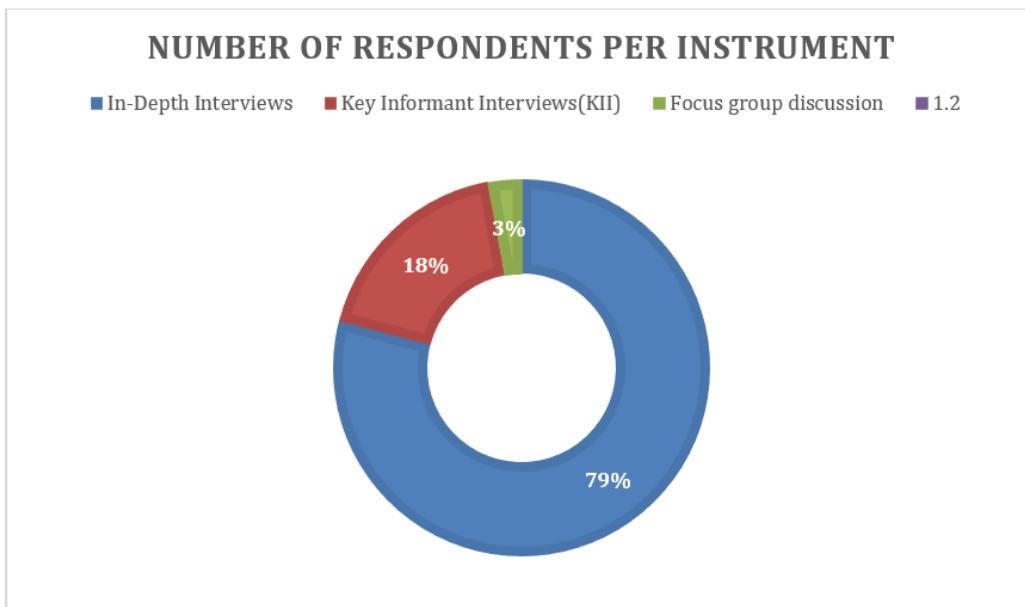
a) **October 20th baseline:** October 20th is used as a baseline for determining income disparities due to increased violence in the Region. This is the aftermath of the violence that followed the End-SARS protest in the Region.

b) **Limited record keeping in the Region:**

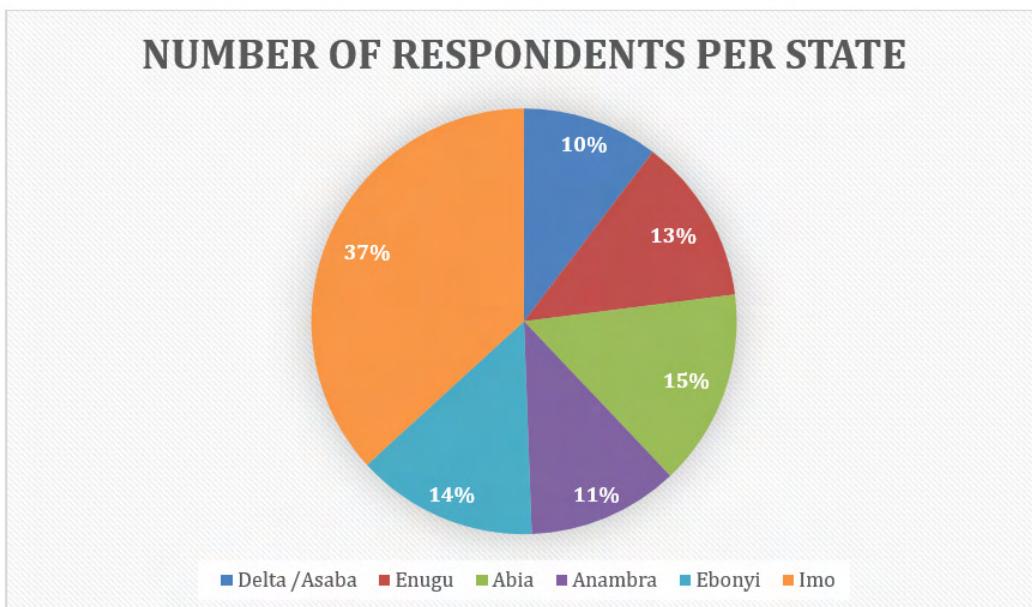
In estimating income change, most traders relied on their memory; most did not reference

any previous record but made the estimate by heart. This can be considered a limitation of this study.

Data Collection Mode



The breakdown of the In-depth Interviews per State is as follows:



A total of 86 in-depth interviews were conducted in the six states. The demographics are in the state- by-state discussions. Respondents were between the ages of 22 and 65, ranging from young adults to sexagenarians, covering a significant portion of the population.

Occupation: The interview covered an extensive range of businesses: micro businesses (such as barbers), artisans (dressmakers, mechanics), transporters, civil servants, community leaders, students and religious leaders.

The broad range of participants selected is to understand how each group of people are differently affected by the sit-at-home protest.

Findings

General Trends

Violence used to enforce sit-at-home

Defaulters of the protest are often threatened with violence, destruction and loss of property, among other repercussions. Most people (62%) said they had family members or friends that were physically impacted by the violence. Imo, Enugu, Rivers, Ebonyi and Delta reported a greater proportion of respondents with family and friends who were physically impacted by the violence. Most people in Abia (71%) and Anambra (75%) did not have close associates who were physically impacted by the violence in the State.

Ebonyi State respondents witnessed much violence compared to other states. All respondents in Ebonyi said they had a close relative that either lost their lives or lost something very significant to the violence, a trend that doesn't match the other states except for some parts of Imo. While businesses do not go on, as usual, the respondents also alluded to moving around on sit-at-home days, although not to distant locations, and they still experience reduced activities on those days.

Effect of sit-at-home ripples through society

The effect of the violence on all stakeholders has a compounding effect: The sit-at-home protest and its associated violence have a compounding effect on families and the Region. While the study differentiates the experiences of businessmen, traders, community leaders and similar groups, the individuals belong to a household. For instance, the mother can be a business owner who is affected by income loss and the child's academic achievement is stalled.

Lowered Trust

The agitations, violence and inability of constituted authorities to handle the security situation in the Region appear to have further dwindled public trust in the political and community leaders. The populace perceives the political leaders in the Region as aligning with the federal government to suppress their voices and that of the "activist" Nnamdi Kanu.

There is a noticeable decline in trust between residents. Penetrating the communities for the interviews took a great deal of time and effort. In the first survey on the perception of the sit-at- home protest, some field researchers reported receiving threats from pro-Biafra supporters about their involvement in surveys perceived as criminalising or sharing dissenting views on the protest. In some quarters like Abia State, parents were concerned about the crime rate in the Region and how to keep the children from being recruited by armed groups in the Region. This is a concern not only for parents but also for society.

Interviewers in the second round of studies met even stronger resistance. Respondents were not willing to speak about the sit-at-home protest except to well-known people, which increased the cost of the on-ground interviews. Field researchers were perceived as informants for the pro-Biafran sect who have come to spot the "others" who are not in support of the movement for targeted violence. The online surveys proposed for anonymity met even more resistance, and almost half of those contacted

were unwilling to participate. This implies that open conversations on the issue are restrained by fear of being perceived as opposing the movement and the fear of becoming targets of Unknown Gunmen.



No one wants to go out first, and no one wants to get back last because it is risky. You have to return on time, so you will not be a victim.

Economic Losses

Previous research and media reports have widely established that the sit-at-home protest affects businesses in the area. In addition, 72% of the respondents agree that violence has somehow impacted their careers or businesses. In-depth interviews further point to how it affects the businesses, coping strategies and the most affected categories that could be targeted for intervention.

For most people, the IPOB/Unknown Gunmen (43%) have affected their businesses the most, followed by the Police (33%) and then the Army (24%).

Loss of Working Days

Businesses lose every Monday of the week to the sit-at-home protest and an extra day when Nnamdi Kanu goes to court, which means the sit-at-home approach has led to the loss of about 4-5 working days per month. Mondays, as described by one of the respondents, is a strategic market day for traders in the South East because traders uncover their containers of goods on Mondays and merchants from outside the region troop in during the weekend, anticipating good deals on Monday mornings. The sit-at-home protest has altered this arrangement, and customers now seek

alternatives to buying from or doing businesses in the South East region.

Because of the spate of violence in these states, economic activities are restricted to daylight, leading to loss of working time beyond 6 pm. Residents have reduced their working time so that their activities are only limited to daytime. This disrupts the night business life of most cities and has serious consequences for businesses, especially those who made a good amount of money from night sales like beer parlours, roadside bread sellers, etc. One of the respondents captured this very succinctly: "No one wants to go out first, and no one wants to get back last because it is risky. You have to return on time, so you will not be a victim."

Reduced Working Hours Leads to Jobs Losses

But the protest affects not only a whole day but has a spillover effect to the other days of the week. In addition, residents of the South East lose side jobs and secondary businesses as the reduced working hours and time makes it hard to keep a business or job. One of our respondents, a university don, stressed this point, and other respondents corroborated it. Narrating his experience, before the spate of violence, he lectured in two universities and also had an agro-allied business by the side. But the reduced working time means that he has to return home early to avoid falling victim to violence. Most of the formal employees, other than civil servants, said their colleagues had been retrenched at least twice in the last six months and the sit-at-home protest is a factor in their retrenchment.

Loss of clients Outside the Region

Customers outside the Region are being forced to find alternatives as the South East has trade relations with its neighbouring towns. For instance, one of the respondents from Abia, who sells fabrics, narrated her ordeal and similar trends in other states:

"I used to travel to weekly markets in Akwa Ibom to sell my clothes; not me alone, we used to go as a group and return late; sometimes we get home by 10 pm, other times 9 pm. But it is no longer reasonable to take that kind of risk. We used to leave very early; we can't move by that time again, and we have to leave the market very early too. It doesn't add up again. My customers keep calling, but I have to be alive first."

Apart from traders who used to travel to nearby markets to sell their wares, those who had their customers coming into the Region said their customers have reduced and are finding alternatives even in other places like Lagos.

Increased Cost of Service Delivery

Businesses trying to keep up with customers outside the Region have to include logistics and bear the risk, but only big businesses can afford this. As a strategy of keeping their customers, some companies have to add delivery services. They organise logistic vehicles and transport the goods to their customers' destination. While customers pay the delivery fee, it leads to increased work for the businesses as regards sorting and packaging time and further strains on their available staff. Also, this also increases the risk they bear if their goods get missing, are stolen or are destroyed by criminal elements in transit. Most small businesses cannot adopt this coping strategy, especially as they mostly require their customers to make all their payments before delivery and are unwilling to do so most of the time. Also, an interstate driver of a neighbouring state narrated how his transportation company has reviewed its travel policy as a result of violence in the South East. While they used to take long trips of 11-12 hours at once, they now have to break the journey into two and continue in the morning. They are mandated to have a layoff at Delta and not in any of the South East states and

drive through the SE states during the day. This adds to their transportation cost and the company's logistics.

Traders of perishable goods like vegetables, fruits and other farm products complained of increased spoilage due to the extended off-market days. A trader explained that while she has reduced her purchasing quantity to adapt to the changes, she has also increased her prices to cover the wastages she often encounters. In Ebonyi, two respondents said they witnessed increases up to 11% and 18%. One noticeable thing among all the respondents who saw an increase is that there are service businesses. While commodity traders cannot increase their prices and their profits shrank due to the increased cost of the commodity, some service providers/artisans have managed to increase the cost of their services as a whole.

Although not originally part of the target population, the study also interviewed interstate buyers who visited the State for purchases to understand their coping strategies. Most of them mentioned that they had reduced the number of times they visited the State and would only make their orders online. They mentioned that, when they do visit, they spend more days and time purchasing in the State, a cost they pass to the final consumers.

Reduction in Salaries

Another coping method reported by small businesses is that they have opted to pay their employees daily rather than monthly salaries.

As businesses cannot meet up with sales volumes due to obvious constraints, they are faced with no option other than to retrench some of their employees. Of those who still have their jobs, a good number who work with SMEs said they had experienced reductions in salaries, compensation or bonuses. Marketers lamented their inability to meet allotted targets and so have lost their bonuses and are hoping they don't lose their jobs soon. This greatly affects households, considering the country's inflation and unemployment rates.

Another coping method reported by small businesses is that they have opted to pay their employees daily rather than monthly salaries. They explained that this was due to the sporadic nature of the conflict, as they can account for lost days. When we asked employees how they felt about this development, they said it makes it difficult to plan or save for their needs. The reduced marginal propensity to save is highly correlated with poverty.

Savings and Future Investment

Most of the businesses in the Region subscribe to a daily savings system. They are committed to saving a fixed amount of money every day. They are unable to save on Mondays and struggle to keep to their commitments. When savings reduce, the potential for This study will focus on two categories of businesses to demonstrate the impact.

Estimates of Losses

This study estimated the losses for two categories of businesses:

3. Transporters;
4. Traders and Artisans: This category comprises nano, small and medium enterprises mostly involved in trade and commerce, as well as artisans. These small

and nano businesses are characteristically sole proprietorships, making it difficult to distinguish the entity from the principal.

Income decline was mainly lower in Enugu than in the other states surveyed, but significant income declines were recorded between 5%-12% for about four respondents; two respondents said they gained while others said they lost between 18% and 22%.

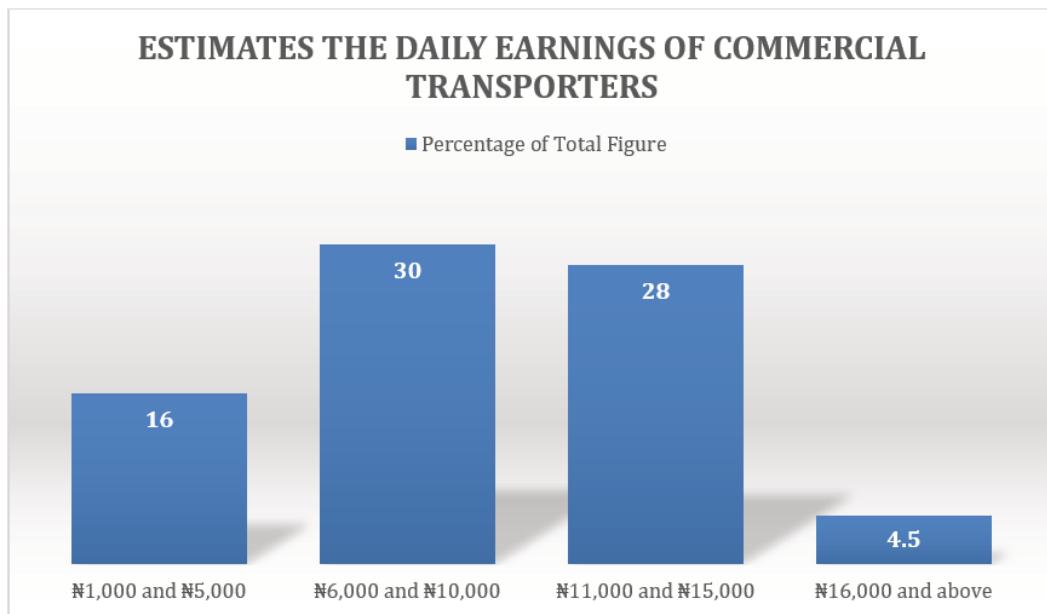
Transporters Lose about N10 Billion to N13 Billion Every Protest Day

An estimated 1,083,000 commercial vehicles (excluding motorcycles and tricycles) are in the South East region of Nigeria- Abia, Anambra, Ebonyi, Enugu and Imo. This number is derived from percentage estimates of total commercial vehicle registration numbers in the Q2 2021 Road Transport Data report from the National Bureau of Statistics (NBS). An estimated 16% of total vehicle registration was from the South East, and with recent estimates of total commercial vehicles in the country at 6,768,756, we obtained the estimated number of commercial vehicles in the Region.

The survey data estimates the daily earnings of commercial transporters as follows: 16% of transporters earned between ₦1,000 and ₦5,000; 28% earned between ₦11,000 and ₦15,000; 26% earned from ₦16,000 and above, and 30% earned between ₦6,000 and ₦10,000. The study used this earning bracket and vehicle numbers to estimate the daily losses further



"Most respondents (71%) agree that they have experienced a drop in their income between October 2020 and the present."



Total estimated number of commercial transporters in the South East region	Derived Percentages from field research and their earning brackets (Percentages)	Minimum earnings of commercial transporters by percentages	Maximum earnings of commercial transporters by percentages	Number of transporters by earning brackets	Minimum daily earnings for transporters in the Region (₦)	Maximum daily earnings for transporters in the Region (₦)
1,083,000	16	₦1,000	₦5,000	173,280	₦173,280,000	₦866,400,000
1,083,000	28	₦11,000	₦15,000	303,240	₦3,335,640,000	₦4,548,600,000
1,083,000	26	₦16,000	₦16,000	281,580	₦4,505,280,000	₦4,505,280,000
1,083,000	30	₦6,000	₦10,000	324,900	₦1,949,400,000	₦3,249,000,000
					₦9,963,600,000	₦13,169,280,000

The chart shows that if 16% of transporters earned between ₦1,000-₦5,000 daily, and 16% of 1,083,000 commercial transporters would suffer daily losses ranging between ₦173,280,000 and ₦866,400,000. The same logic applies to transporters in the other earning categories. The losses for each transporter category is between ₦9,963,600,000- ₦13,169,280,000 (about ten and thirteen billion naira).

Trading Businesses Lost Upwards of N655bn to N3.8tr in 24 months

Data on the number of SMEs in the South East were extracted from the SME Survey

2021 report. The numbers as disaggregated by states and size of enterprises were adapted here to extrapolate the potential loss for the Region as shown below:



"Apart from traders who used to travel to nearby markets to sell their wares, those who had their customers coming into the region said their customers have reduced and are finding alternatives even in other places like Lagos."

Enterprises' Size	Minimum Yearly earnings	Max Yearly earnings	Numbers of SMEs for South East states	Minimum daily Losses	Maximum daily losses
Nano	2,999,000	2,999,000	20,387	167,508,529	167,508,529
Micro	3,000,000	24,999,000	35,088	288,394,521	2,403,191,540
Small	25,000,000	99,999,000	51,686	3,540,136,986	14,160,406,340
Medium	100,000,000	1,000,000,000	5,349	1,465,479,452	14,654,794,521
Total				5,461,519,488	31,385,900,929

This shows that businesses in the South East generated between 5.4 billion (₦5,461,519,488) to 31 billion naira (₦31,385,900,929) daily. If they lost approximately five days in a month from October 2020 (24 months), about 120 days have been lost, which takes the number of lost earnings on only sit-at-home days to between approximately six hundred and fifty-five billion naira (₦655,382,338,560) and three trillion point eight trillion naira (₦3,766,308,111,480) losses so far.

Purchasing from the Regions costs more time and days

Although not originally part of the target population, the researchers also interviewed interstate buyers who visited the State for purchases to understand their coping strategies. Most of them mentioned that they have reduced the number of times they visited the State and would only make their orders online. They noted that they spend more days and time purchasing in the State, a cost they pass to the final consumers.

Savings and future investments imperilled

To keep to their commitments. When savings reduce, the potential for future investment is reduced.

No government intervention for struggling businesses

The researchers asked our interviewees if they had heard about any palliative or booster to cushion the effect of the violence on small businesses. None of them across all the states had heard of any palliative of any sort.

Rather, they mentioned some of the Federal Government initiatives like the Trader Moni, which shows that there is no government intervention.

Protest impacts negatively on students' academic progress across all levels

The sit-at-home protest negatively impacts students' academic progress across all levels of education. Students who formed part of the respondents complained that the protests had reduced their enthusiasm and motivation. Apart from the loss of learning time, they are also concerned about their graduation time and their ability to get high-paying jobs, considering the age restrictions on entry-level jobs. While this problem is also attributed to the ASUU strike (for those in public universities), the protest also affects their speed and learning quality. The researchers did not interview primary and secondary students, but newspapers reported that the protest disrupted exams, including the secondary school leaving certificate (Alozie, 2021).

"Traders of perishable goods like vegetables, fruits and other farm products complained of increased spoilage due to the extended off-market days."

Quantitative Analysis

This section presents the report of quantitative data collected on the issues in the states explored. The surveys strengthen the findings from earlier in the report, validating the result of the qualitative responses in the current study. Respondents were sampled from Abia, Anambra, Delta, Ebonyi, Enugu, Imo and Rivers states. These respondents were from ages 18-65 years old. Ages 26-35 (30%) and 35-45 (35%) accounted for nearly two-thirds of the respondents. Male (51%) and female (49%) respondents were evenly represented in the study. Businessmen/women (66%), transporters

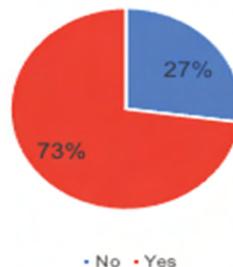
(16%), civil servants and students were the groups captured in the study.

Regional Trend

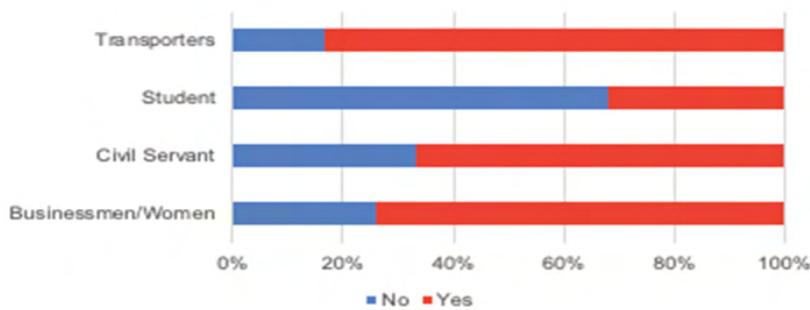
Nearly 75% say violence affected their businesses and careers

Nearly 75% of the respondents agree that the violence somehow impacts their careers or businesses. Only 27% of the respondents were of the opinion that they were not affected. More than 60% of transporters, businessmen/women and civil servants surveyed said they were affected. It is only in the students' category that a majority said their businesses were not affected by the violence in the State.

Has your business or Career been impacted in any way by the violence in the state?



Has your business been affected by the violence in the state



Of those who said they were not affected by the violence in the State, 31% per cent said

they have adjusted by either reducing stocks or the number of employees.



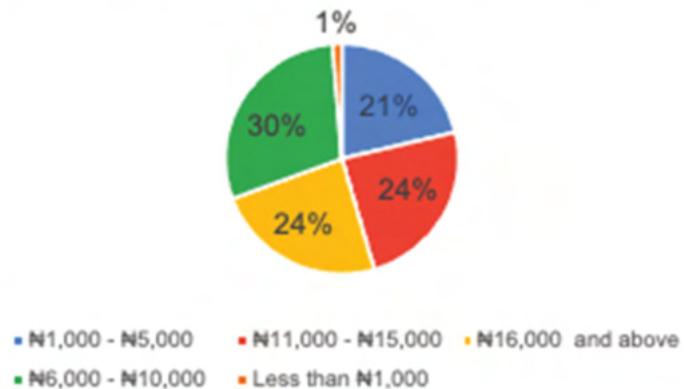
"As the debt profile of the states in the Region stands, they may be heading toward insolvency if they cannot raise enough internal revenue to service their debts and meet other obligations."

Rich gets richer, and poor gets poorer

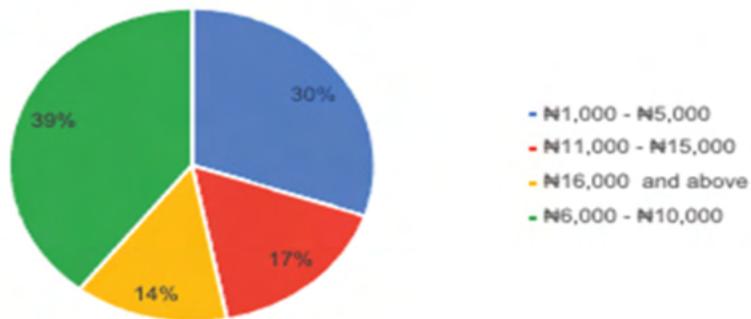
Almost one-third of the respondents (30%) said they earned between ₦6,000-₦10,000. 21% earned between ₦1000-₦5,000, while 24% earned ₦11,000-₦15,000 and between ₦16,000 and above. Currently, The percentage of people who earn between ₦6,000 -₦10,000 has increased to 39% from 30% as of October 20th. The percentage of people who earned between ₦1,000-₦5,000 increased to 30% from 21%, which shows that about 9% had a reduced income from the base date. The percentage of those who earned ₦11,000-₦15,000 had reduced from 24% to 17%, and those who earned ₦16,000 and above also reduced from 17% to 24%.

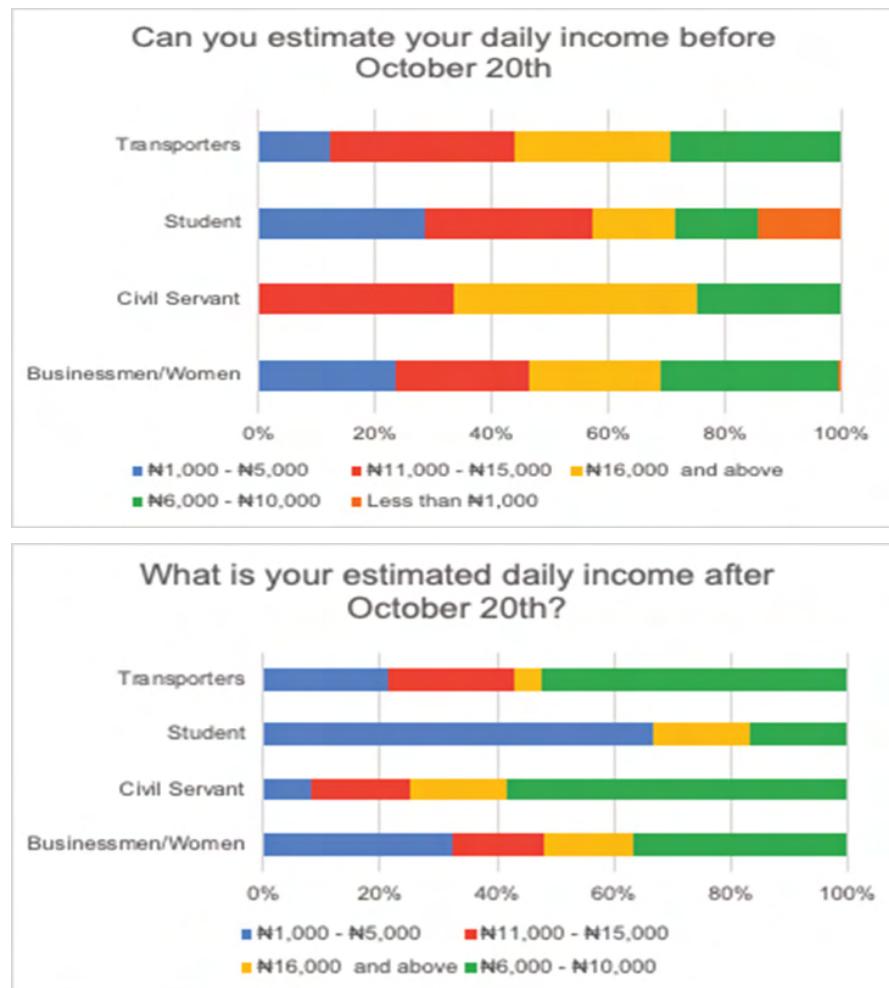
Before October 20th, about 16% of transporters earned between ₦1,000-₦5,000; 28% earned between ₦11,000-₦15,000; 26% earned between ₦16,000 and above and 30% earned between ₦6,000-₦10,000. After October 20th, transporters' income changed; the percentage of transporters who earned ₦1,000-₦5,000 increased to 21% from 16%, showing that 5% had been added to the number of bottom earners. The percentage of those who earned between ₦11,000 to ₦15,000 shrunk by 8% from 28% to 20%, those who earned 16,000 and above dropped from 26% to 4% and those who earned ₦6,000-₦10,000, moved from 30% to 55%. The others are represented in a table for better visualisation.

Can you estimate your daily income before October 20th



Estimate your current daily income



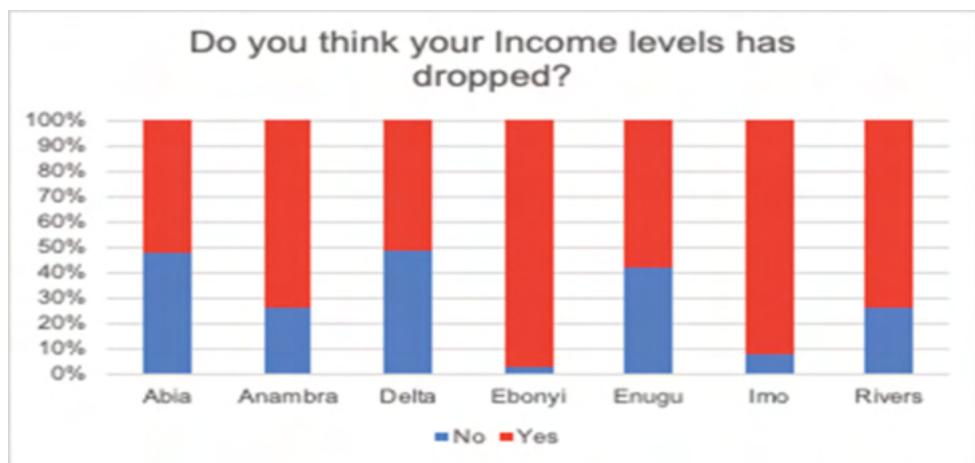
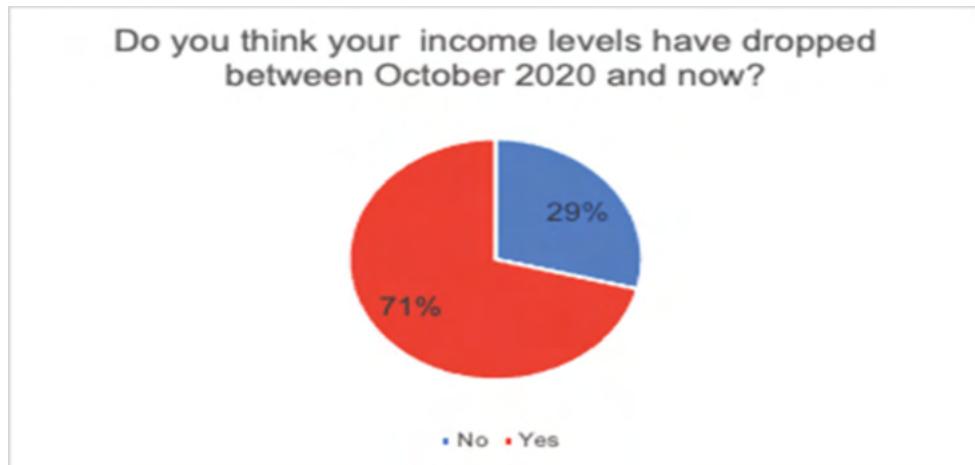


Before October 20th, about 16% of transporters earned between ₦1,000 - ₦5,000; 28% earned between ₦11,000 - ₦15,000; 26% earned between ₦16,000 and above and 30% earned between ₦6,000 - ₦10,000. After October 20th, transporters' income changed; the percentage of transporters who earned ₦1,000 - ₦5,000 increased to 21% from 16%, showing that 5%

had been added to the number of bottom earners. The percentage of those who earned between ₦11,000 to ₦15,000 shrunk by 8% from 28% to 20%, those who earned 16,000 and above dropped from 26% to 4% and those who earned ₦6,000-₦10,000, moved from 30% to 55%. The others are represented in a table for better visualisation.

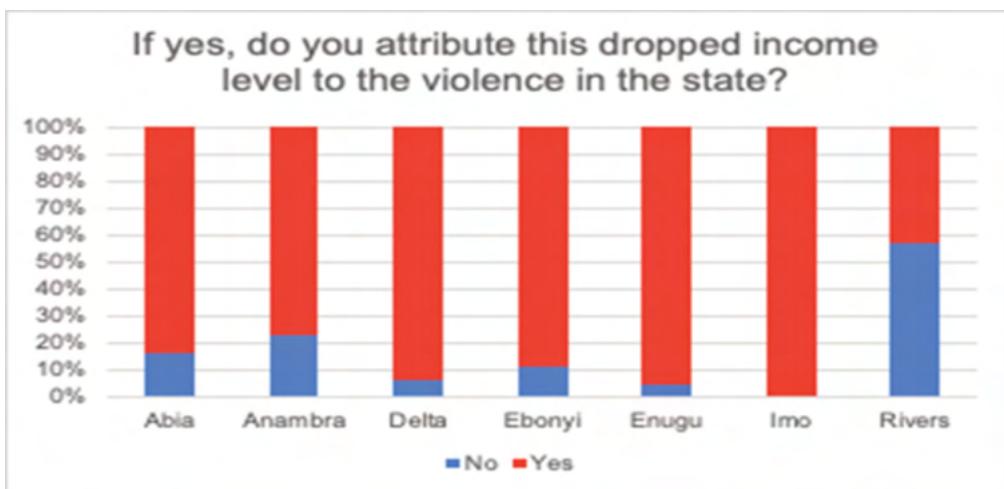
Category	Less than 1,000	1,000 - 5,000	6,000 - 10,000	11,000 - 15,000	16,000 and above
Transporters (Before October 2020)	-	16%	30%	28%	26%
Transporters (after October 2020)		21% (+5%)	55% (+25%)	20% (-8%)	4% (-22%)
Businessmen/women (Before October 2020)		23%	23%	21%	33%
Businessmen/women (after October 2020)		30% (+7%)	38% (+15%)	16% (-5%)	16% (-17%)
Civil Servants (Before October 2020)	-	-	25%	35%	40%
Civil Servants (after October 2020)		8% (+8%)	59(+34%)	18% (-17%)	15% (30%)
Students (Before October 2020)	15%	28%	15%	27%	15%
Students (after October 2020)		68% (40%)	16% (-1)		16% (-1)

Across states, income has dropped



Most respondents (71%) agree that they have experienced a drop in their income between October 2020 and the present. More than 2/3rd of the respondents (71%) shared this opinion. The researchers estimated the percentage reduction using

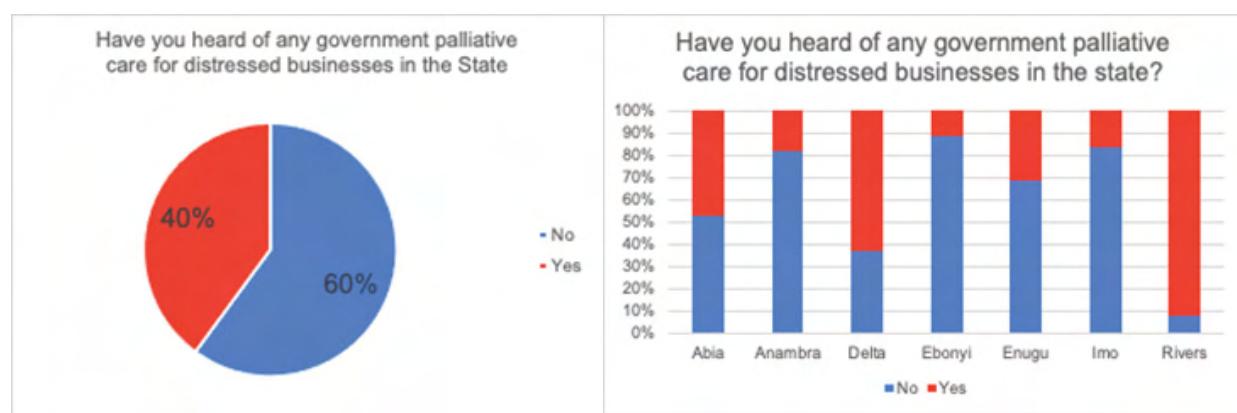
the data and assumptions for transporters in the South East, which is reported in the earlier part of the report. More respondents in Ebonyi and Imo testified to income drops than in the other states.



Most of the respondents across the states attribute their income drops to the violence in the South East states. However, most people in Port Harcourt do not think their income drop is due to the violence, which correlates with findings from our qualitative research that the government of Rivers was very intolerant of the sit-at-home, which led to its early abortion in the State.

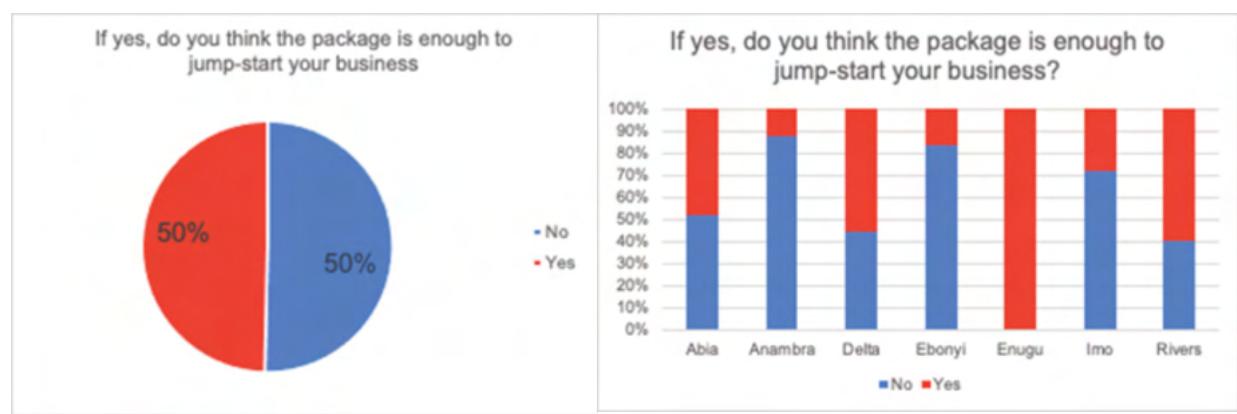
Most respondents (62%) said they had family members or friends that were physically impacted by the violence. Those with family and friends who were physically impacted by the violence were more in Imo, Enugu, Rivers, Ebonyi and Delta. Most people in Abia (71%) and Anambra (75%) did not have close associates who were physically impacted by the violence in the State.

Governments are not lending a hand to businesses



Most people (60%) have not heard of any government palliative for distressed businesses in the State. Most of the 40% who said they heard of government support to businesses

were respondents in Rivers (90%) and Delta (61%). However, most of the respondents referred to Federal Government schemes as palliatives.



Of the percentage of respondents who said they have heard of government packages for distressed businesses, their opinion is divided (50:50) on if it is enough to jumpstart their

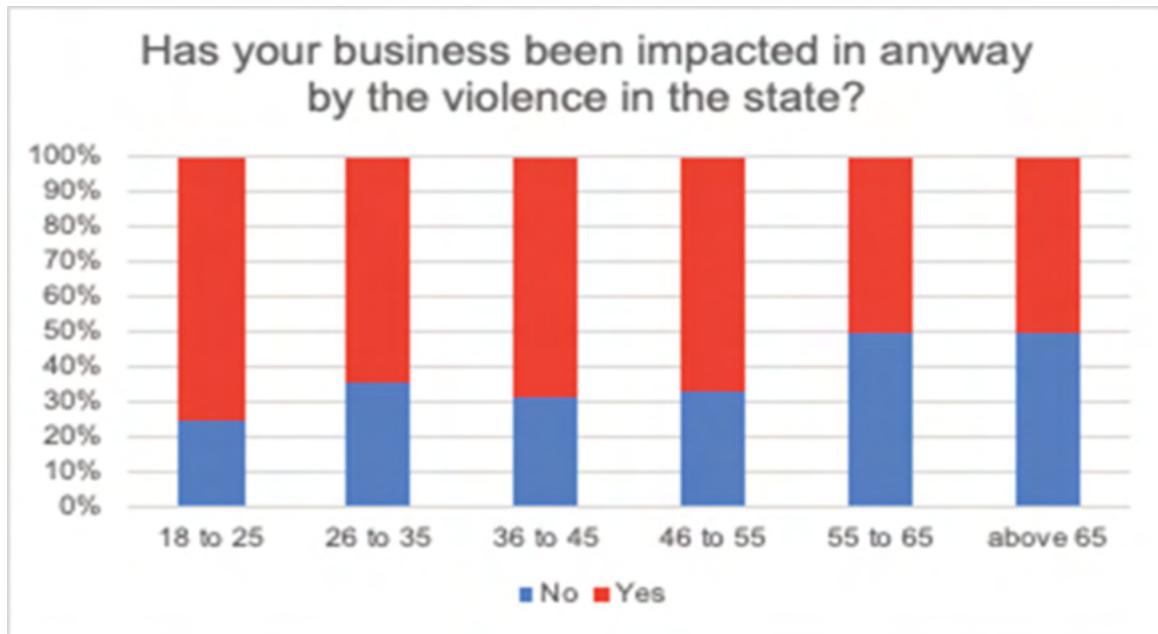
businesses. In Anambra, Ebonyi, Imo and Abia States, a majority do not think the package is enough to kick start a business, unlike those in Enugu, Delta, and Rivers.

State by State Quantitative Analysis

Abia State: Higher impact on younger people and transporters

Most respondents were between ages 26 to 35, and the next majority were between ages

35-45. However, all age groups from 18-65 were represented. Female (52%) respondents were slightly more than males (48%), but were both fairly represented.



A majority (66%) said their businesses had been impacted by the sit-at-home protest. More younger persons said they were more impacted by the violence than older persons. For instance, while about 77% of the respondents among the group aged 18-25 said they were affected by the sit-at-home, while among those above age 65, only 50% said their businesses were affected. Ages 18-55 are the most affected.

Both genders said they were impacted by the sit-at-home, but there is no marked disparity between both genders. Across their type of

work, all transporters said they were impacted by the sit-at-home, but that was not the same for traders. This corroborates the findings of qualitative research, that businesses located around the neighbourhoods did suffer as much as those in the markets and the main roads.

Most of the respondents (40%) suffered reduced income, followed by those who suffered customer loss (34%) and spoiled goods (20%). Others complained of the reduced working days and change in working days.

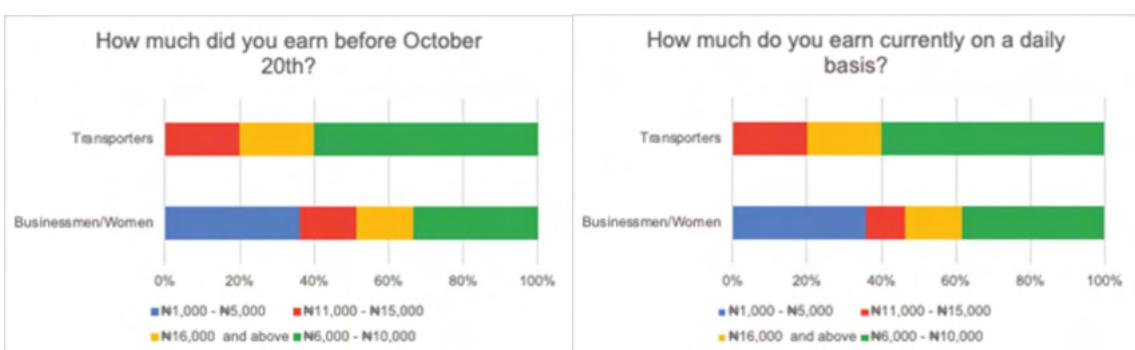


"Not only are individual businesses and states suffering losses, the Federal Government also loses from the affected states as it cannot collect significant value-added taxes from the consumption of goods and services in hotels and events."



Before October 20th, 36% of the respondents in Abia state said they earned between ₦6,000 - ₦10,000 naira daily, followed by those who earned between ₦1,000 - ₦5,000(32%). 16% earned between ₦11,000 - ₦15,000 and above ₦16,000. After October 20th, which is our baseline date for increased violence in the Region, a higher percentage

(41%) now earn between ₦6,000 - ₦10,000, which means that 5% of businesses earned more than they did before October 20th. 32% of the respondents earned between ₦1,000 - ₦5,000, 16% earned ₦11,000 and above and the percentage of those who earned ₦11,000 - ₦15,000 reduced by 5% from October 2020.

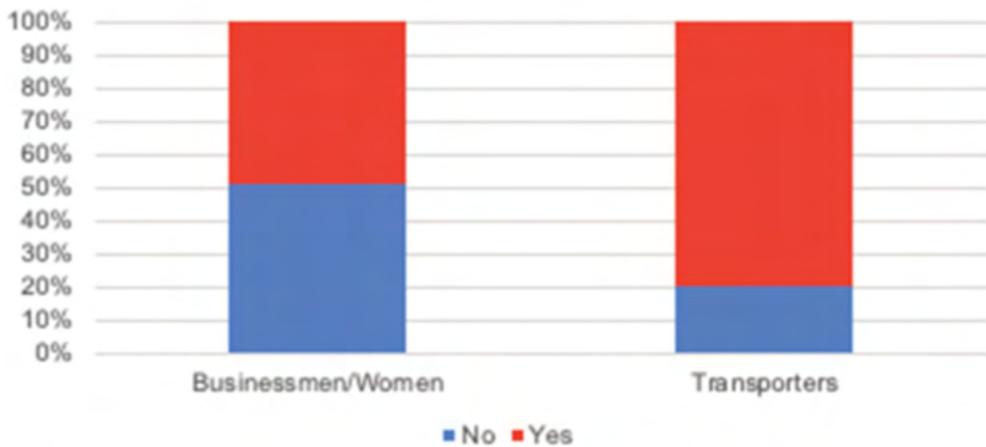


Before October 20th, 2020, most Transporters (60%) earned between ₦6,000 - ₦10,000 daily, 20% earned 16,000 and above, while another 20% earned between ₦11,000 - ₦15,000. This remained the same after October 20th. The data shows that this remained the same after October 20th, which could result from an extraneous variable not accounted for --Inflation. Services and the cost of goods have nominally gone up but may not be increased income in actual terms.

For businessmen and women, before October 20th, 37% of them earned ₦6,000 - ₦10,000,

and 38% earned between ₦1,000 - ₦5,000. 12% earned between ₦11,000 - ₦15,000 and another 13% earned ₦16,000 and above. The dynamics remain the same currently, only that the percentage of those who earned ₦11,000 to ₦15,000 had shrunk(from 12% to 8%) and the percentage of those who earned ₦6,000 - ₦10,000 had increased, showing that about 4% of those who could be classed as middle class or small businesses experienced reduced income in actual terms and probably shrunk to micro businesses.

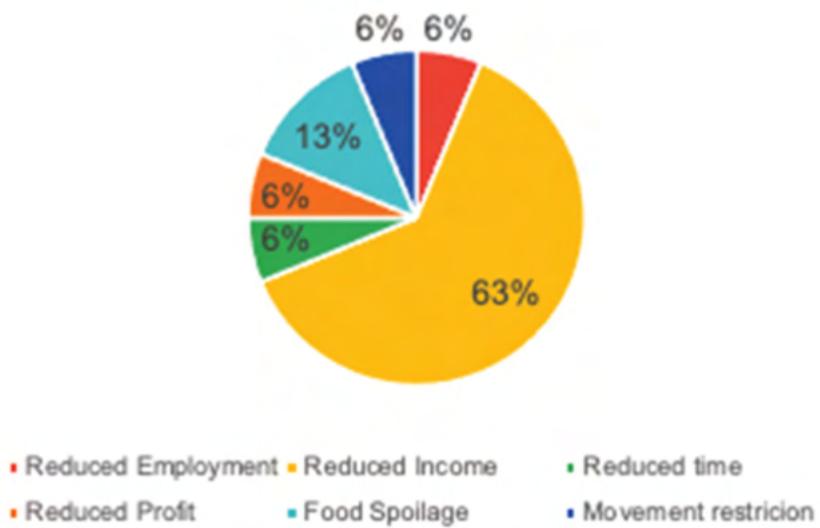
Do you think your income levels has dropped between October 2020 and now?



52% of the respondents said their income levels have dropped and 48% of the respondents did not think so. For Businessmen and Women, a half of them said their income levels have dropped and

a half of said it hasn't. For transporters, there was a majority who said their businesses were affected (80%) and about 20% said they were not affected.

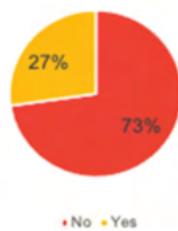
Other ways people are affected



Majority (84%) of the respondents attribute their drop in income to the violence in the State, while 16% of them did not. Corroborating this, 63% of the respondents said they did not like the sit-at-home protest because it led to reduced earnings.

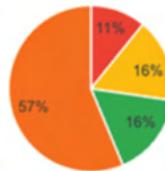
The next majority (13%) were concerned about food spoilage while an equal percentage of respondents were concerned about reduced employment opportunities, reduced work time, movement restrictions and reduced profit.

Do you have any family members or friends who have been physically impacted by the violence?



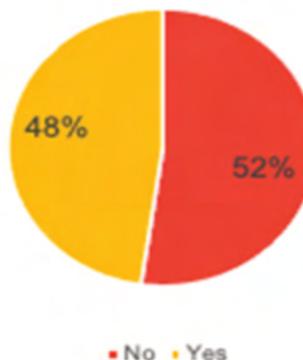
73% of the respondents said they do not have any family member whom the violence has physically impacted, and 27% said they had. Most respondents (57%) started their businesses from personal savings,

What was your major source of funding for your business



followed by 16% who got loans from their banks and from family and friends. 11% of the respondents had an instalment arrangement with the supplier.

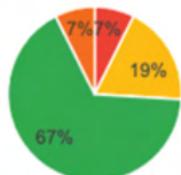
Have you heard of any government palliative care for distressed businesses in the state?



52% of the respondents had not heard about any palliative for distressed persons while 48% said they had heard of government palliatives. However, our qualitative research revealed that what

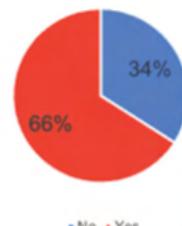
most people call palliative were Federal Government social protection schemes like the Trader Moni. 52% of the respondents said the package provided was not enough to jumpstart your business.

If No, what kind of government palliative would you recommend especially for small business owners?



Better skill acquisition and start up
Cash /grants
Business capital loan
Employment

Do you think the violence is important enough to shape your decision whether or not to vote in next year's elections?



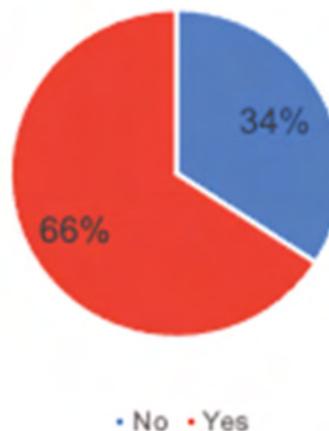
No Yes

Most respondents recommended Cash/grants as palliatives, and another 19% of the respondents wanted business capital loans. 66% of respondents said their violence will affect their decision to vote in the next election.

Ebonyi State: Many men suffer reduction in income

The Gender of respondents in Ebonyi was fairly distributed, 51% of the respondents were female, and 49% were male. Most of the respondents. Most respondents are between the ages of 36-45 (43%); however, people from other age groups from 18 years and above were represented.

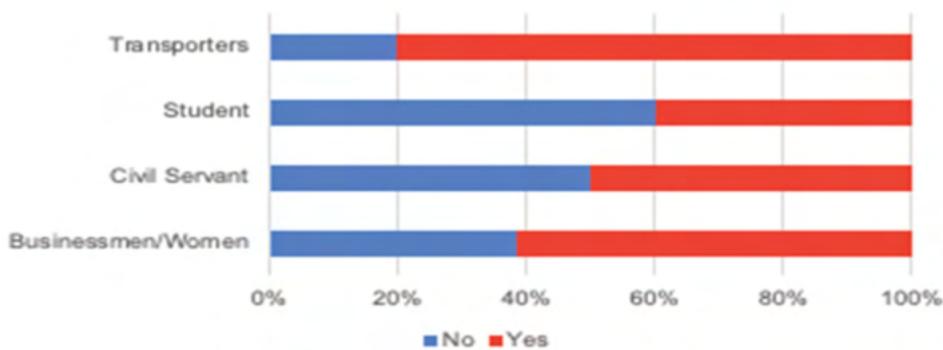
Has your business or Career been impacted in any way by the violence in the state?



Businessmen/women, civil servants, students and transporters were proportionally represented in the study. 66% of the respondents said the violence

had impacted their businesses in the State, and 34% of the respondents said their businesses were not affected by the violence in the State.

Has your business been impacted by the violence



Transporters (80%) and businessmen/women (40%) are the most impacted by the violence. The violence affected a lesser percentage

of civil servants (50%) and students (40%). More males (80%) said their businesses were affected than females (59%).

How has the sit-at-home impacted you?



For most people in Ebonyi, most people were affected by reduced income (53%). This was

followed by customer loss (35%) and spoilt goods (12%).



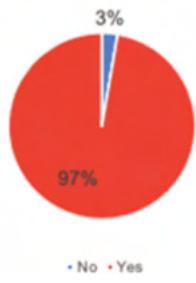
A majority (35%) of the respondents earned between ₦11,000 - ₦15,000 before October 20th, 29% earned between ₦6,000 - ₦10,000, 26% earned ₦16,000 and above and 10% said they earned between ₦1,000 - ₦5,000. After October 20th, the percentage of those who earned between ₦11,000 - ₦15,000 reduced to 17% from 35%, and those who earned between ₦6,000 - ₦10,000 made up 50% showing a 40% increase from the earlier 10% before October 20th. Those who earned ₦16,000 and above were 3%, a reduction from an earlier 26% before October 2020 and the percentage of those who

earned ₦1,000 - ₦5,000 had grown to 30%. This shows that income levels have reduced.



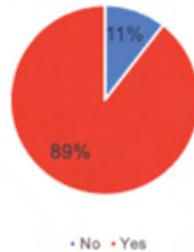
"Not only are individual businesses and states suffering losses, the Federal Government also loses from the affected states as it cannot collect significant value-added taxes from the consumption of goods and services in hotels and events."

Do you think your income levels have dropped between October 2020 and now?



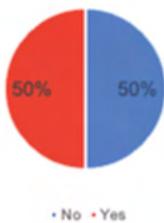
97% of the respondents agreed that their income levels have dropped between October 2020 and now, only 3% said their income levels had not reduced. For most of

If yes, do you attribute this dropped income level to the violence in the state?



those whose income levels have dropped, increased violence in the State is attributed for that.

Do you have any family members or friends who have been physically impacted by the violence?



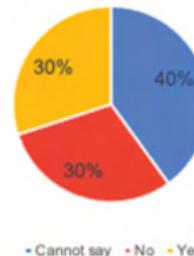
An equal percentage of respondents in Ebonyi said the violence in the State has physically impacted their family members or friends. This corresponds with the results of qualitative interviews, where most respondents believed that the violence had physically impacted their family/friends compared to other states.

88% of the respondents said they have never heard of any government palliative care for distressed businesses in the State, and only 12% said they have heard of it. 93% said the palliative they would recommend is money, and only 7% were unsure of the kind of palliative they wanted.

Enugu: Civil servants' income not affected by sit-at-home

In Enugu, respondents were between the ages of 18-65. However, a majority (52%) were

Do you consider the military's operations in the South-East as important for business security?

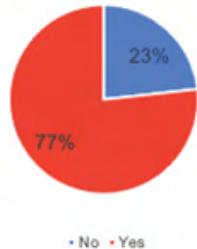


between the ages of 26-35 years, followed by those between the ages of 36-45(23%). A majority of those surveyed were businessmen/women (75%), followed by transporters (19%) and 6% who were civil servants.

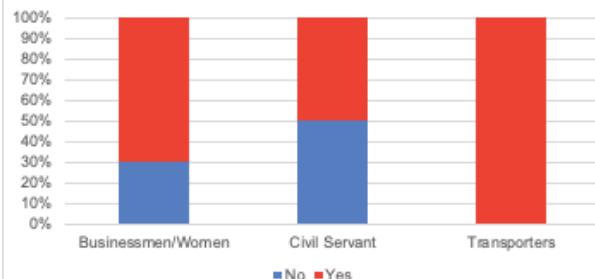


"Businesses need to be targeted with economic interventions to make them remain in the region as the most affected businesses were seeking alternatives in other locations, while some businesses are at the risk of folding up owing to lack of customers."

Has your business or Career been impacted in any way by the violence in the state?



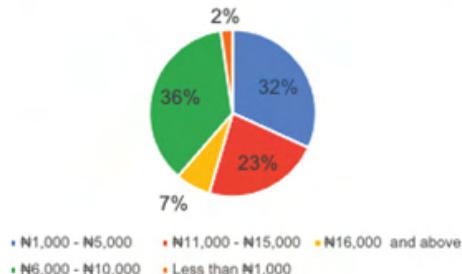
Has your business or Career been impacted in any way by the violence in the state?



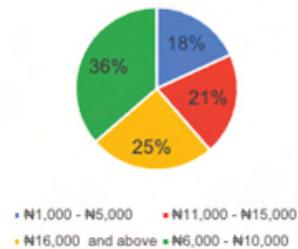
Most respondents (77%) said the violence in the State had impacted their businesses or careers, and 23% of them believed that the violence did not impact their businesses. All transporters said they were affected by the violence in the State, 70% of businesses said they were affected, and only 50% of civil servants said they were affected by the violence.

A majority (55%) of those who said they were not affected believed that it doesn't really matter. This majority comprised civil servants, which suggests they were undaunted because they still received their full work benefit, regardless of the sit-at-home or violence.

Can you estimate your daily income before October 20th



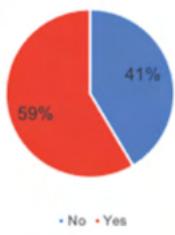
What is your estimated daily income after October 20th



36% of the respondents said they earned between ₦6,000 and ₦10,000 on a daily basis, followed by 32% who earned between N1,000 - ₦5,000 followed by 23% who earned between ₦11,000-₦15,000 and 7% earned

₦16,000 and above. After October 20th, an equal percentage(36%) as before October 20th earned ₦6,000 - ₦10,000, followed by 25% who earned ₦16,000 and above and 18% earned ₦1,000 - ₦5,000.

Do you think your income levels have dropped between October 2020 and now?

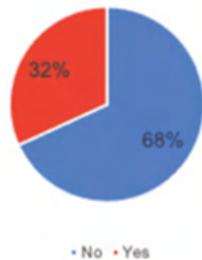


If yes, do you attribute this dropped income level to the violence in the state?



The majority (59%) said they had experienced income reductions between October 2020 and now, and 41% of the respondents said they had experienced income reductions. Out of the number that

Have you heard of any government palliative care for distressed businesses in the state?



Only 32% of the respondents said they had heard of government palliative care for distressed businesses in the State, the next 68% had not heard of it. All

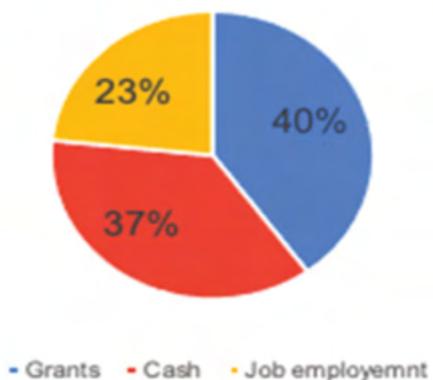
experienced a drop in their income, 96% of the respondents attribute the dropped income level to the violence in the State, and only 4% of them did not.

If yes, do you think the package is enough to jump-start your business?



the respondents who said they heard of government palliative to jumpstart businesses also agreed that the package was enough to jumpstart their businesses.

what kind of government palliative would you recommend especially for small business owners?



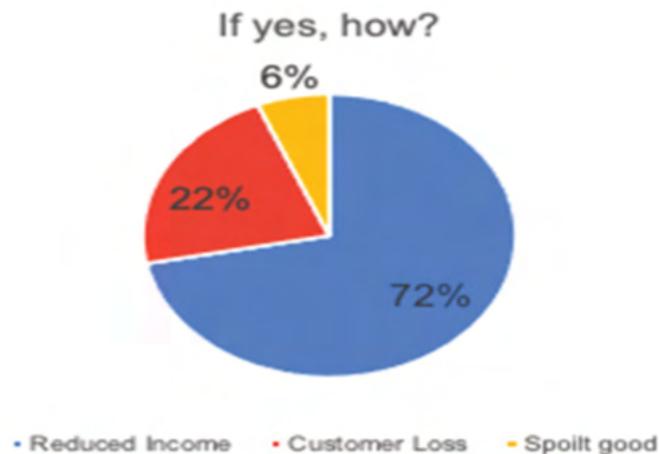
Most people said the government's palliative to small businesses should be in the form of grants; 37% wanted cash, while

23% believed they needed employment opportunities.

Anambra: Increased number of bottom-earners

In Anambra, an almost equal percentage of male(52%) and female (48%) were surveyed in the study, and these respondents were between the ages of 18-55. Most of the respondents were between ages 26-35 (44%) and between ages 18-25 (35%).

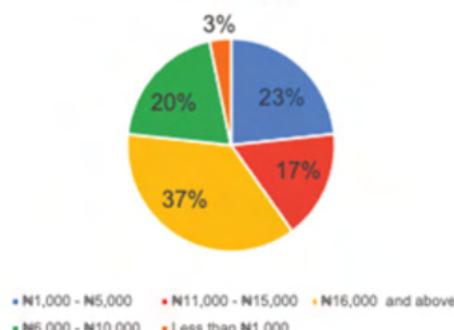
Businessmen and women (92%) made up the majority of the respondents. However, civil servants and students were also represented in the study. Most (70%) of the respondents in the State agree that the violence in the State has impacted their businesses.



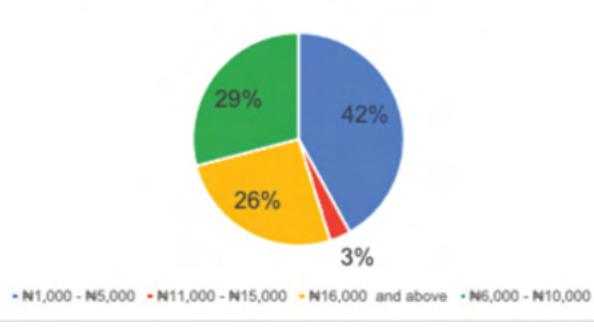
Reduced income is the reason cited by a majority of the respondents on how the sit-at-home has affected their businesses. The next percentage were mostly concerned about their customer loss(22%)

and 6% cited spoilt goods. Respondents in the qualitative interview alluded to the increasing cost of food items, especially perishable items like fruits.

Can you estimate your daily income before October 20th



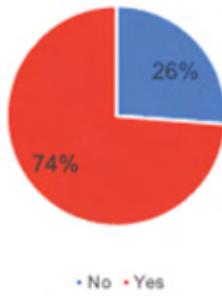
What is your estimated daily income after October 20th



Before October 2020, most of the respondents (37%) said they earned ₦16,000 and above, followed by 20% who earned between ₦6,000 - ₦10,000. 23% earned between ₦1,000 - ₦5,000 while 17% earned between ₦11,000 - ₦15,000. After October 2020, most participants estimated their daily income at ₦1,000 - ₦5,000 (42%), which is an increased percentage of 23% in October 2020, meaning that 19% were added to the

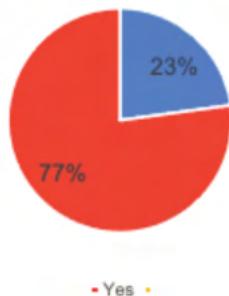
bottom earners. The percentage of those who earned between ₦6,000 - ₦10,000 increased from 20% to 29%, those who earned ₦11,000 - ₦15,000 shrunk from 17% to 3% and those earning ₦16,000 and above dropped from 37% to 26%. This shows that the percentage of people who earned in the ₦11,000, ₦15,000 and ₦16,000 and above brackets shrunk, while the lower income brackets gained.

Do you think your income levels have dropped between October 2020 and now?



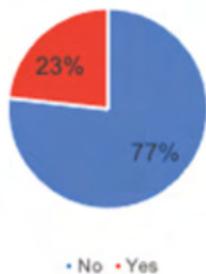
74% of respondents said their income levels have dropped between October 2020 and now, and most people(77%) attribute the

If yes, do you attribute this dropped income level to the violence in the state?

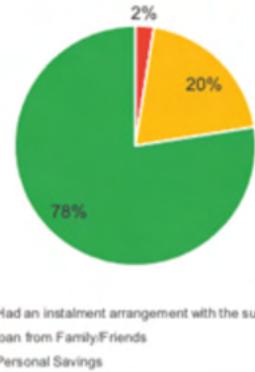


dropped income to the violence in the State.

Do you have any family members or friends who have been physically impacted by the violence?



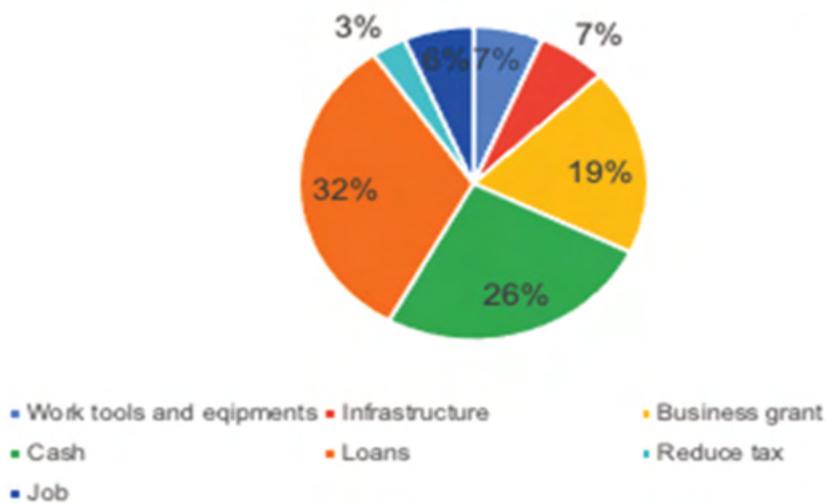
What was your major source of funding for your business



Most of the respondents (77%) said the violence has not physically impacted their family members or friends. 23% of them, however, said their friends and family had been physically impacted by the violence. Personal savings is the major source of business funding for most people in the State (78%); the next majority started with loans from family and friends (20%).

Like in the other states, most of the respondents (81%) said they had not heard of any government palliative care for distressed businesses in the State, and most (87%) of those who were aware of government palliative said it was not enough to jumpstart their business.

What type of palliative would you want?



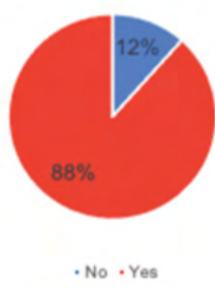
The kind of palliatives people want from the government are mainly loans (32%), cash (26%) and business grants.

Imo State: More people are losing income than in other states

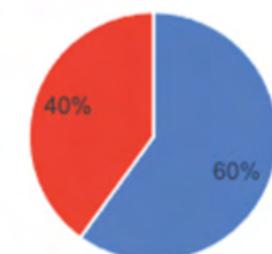
In Imo State, more males (63%) than females (37%) were surveyed, but both genders were fairly represented. The majority of those surveyed were

businessmen/women(61%), and other categories of civil servants (5%), students (8%) and transporters were represented.

Has your business or Career been impacted in any way by the violence in the state?



If No, why?

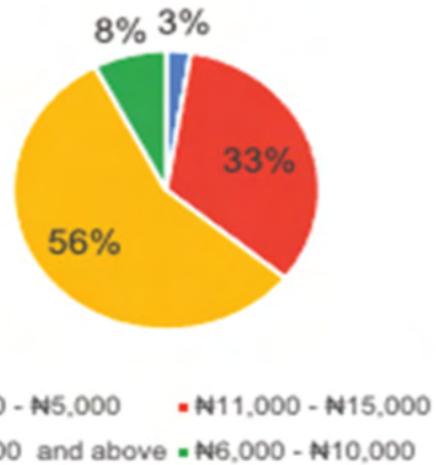


• It is a sacrifice for what we want • It really doesn't matter

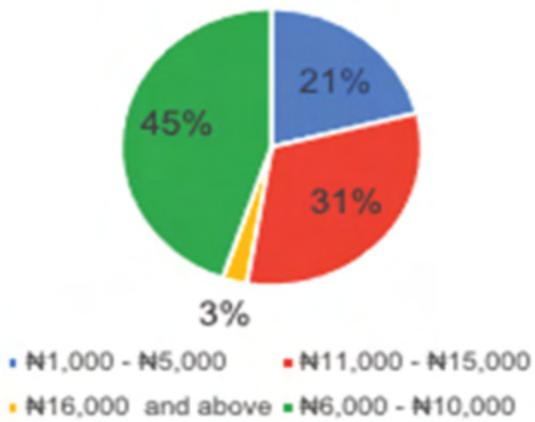
Most in Imo State agree that the violence in the State has affected their careers and businesses. Our qualitative interviews

extensively revealed some of the ways that they have been impacted.

Can you estimate your daily income before October 20th



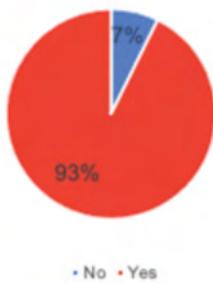
What is your estimated daily income after October 20th



Most (56%) people earned ₦16,000 and above, and the next majority(33%) earned ₦11,000-₦15000 before October. These dynamics changed after October 2020; the percentage of people who earned ₦1,000

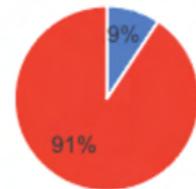
- ₦5,000 increased from 3% in the previous season to 21%, and those who earned ₦16,000 and above also shrunk to just 3% from 56%.

Do you think your income levels have dropped between October 2020 and now?



• No • Yes

Do you have any family members or friends who have been physically impacted by the violence?



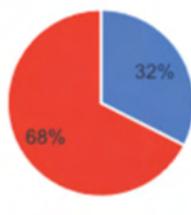
• No • Yes

Most (91%) respondents agree that their income levels have dropped between October 2020 and now. Also, a majority said they had family members who have been physically affected, which is quite higher compared to the other states.

Rivers

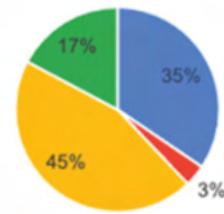
Rivers was added to the study to give a comparative picture of how the conditions in the South East region affect their businesses. The researchers wanted to know if they gained more customers who drop off from the South East or otherwise. Businessmen/women(20), civil servants(20%), students(12%) and transporters(12%) participated in the study. Participants were from ages 18-65 years.

Has your business or Career been impacted in any way by the violence in the state?



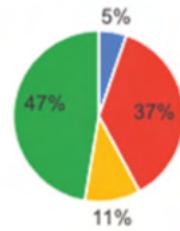
• No • Yes

If yes, how?



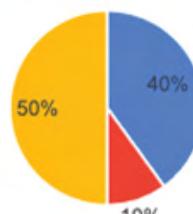
in the State, and it affects mostly their income (45%), customers (35%) and goods (17%).

Can you estimate your daily income before October 20th



• N1,000 - N5,000 • N11,000 - N15,000
• N6,000 - N10,000 • N16,000 and above

What is your estimated daily income after October 20th

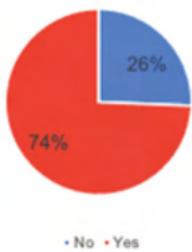


• N1,000 - N5,000 • N11,000 - N15,000 • N6,000 - N10,000

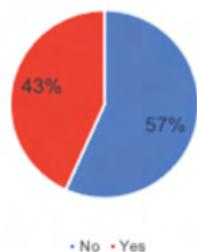
Most (47%) people earned between ₦6000 - ₦10,000, and the next majority of 37% earned. After October 2020, the percentage of people earning between ₦1,000 - ₦5,000 increased

to 40% from 5% before October 2020. Also, those who earned ₦6,000 - ₦10,000 increased from 47% to 50%, and there were no more earnings above ₦16,000.

Do you think your income levels have dropped between October 2020 and now?



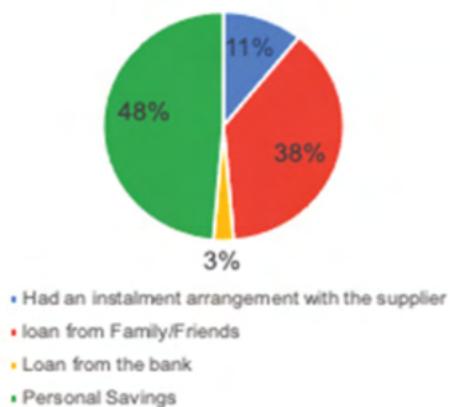
If yes, do you attribute this dropped income level to the violence in the state?



In Rivers State, unlike the other South East states, while respondents(74%) attest to income drops between October 2020 and now, most (57%) of them do not attribute this income drop to violence in the State or in the

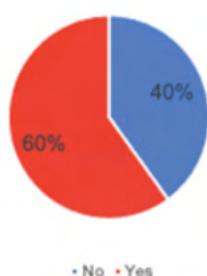
South East. Reasons adduced for a dropped income are mainly related to reduced purchasing power occasioned by the present economic hardship.

What was your major source of funding for your business



Most people (48%) funded their business with personal savings and loans from family members and friends (38%).

If yes, do you think the package is enough to jump-start your business?



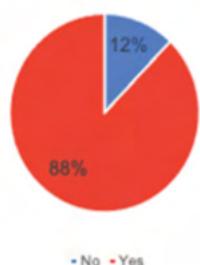
If No, what kind of government palliative would you recommend especially for small business owners?



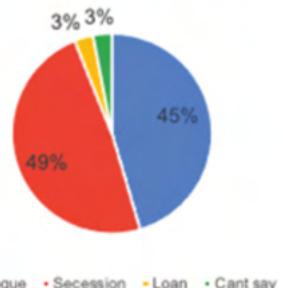
40% of the respondents said they do not think it is enough to jumpstart their business. Most people(50%) suggested cash for distressed

businesses, followed by those who suggest education and training programs(14%).

Do you think the violence is important enough to shape your decision whether or not to vote in next year's elections?



What other ways do you think the ongoing issues can be resolved other than through violence means?

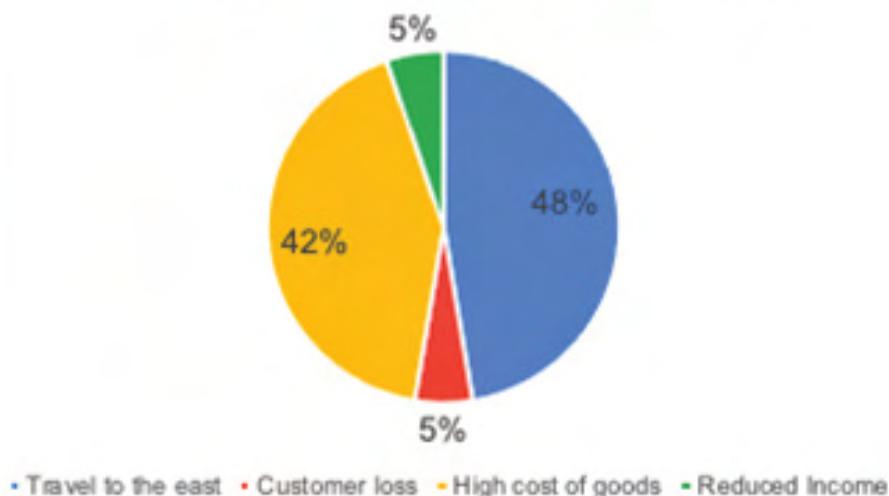


Delta

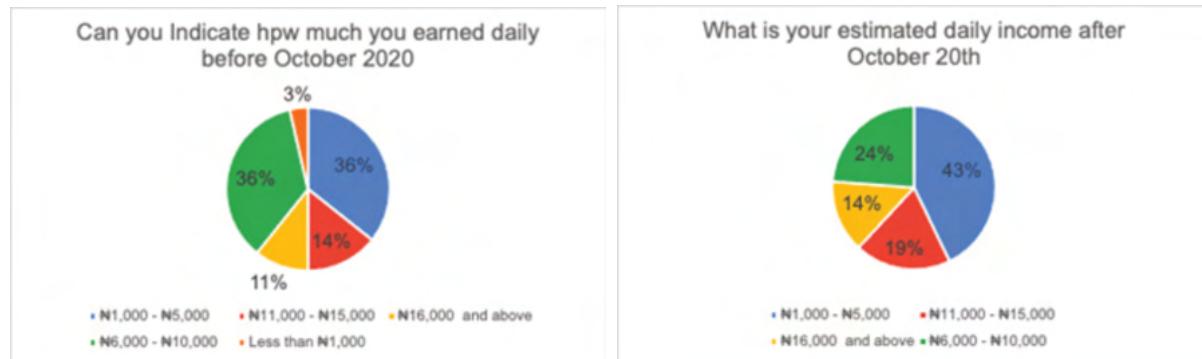
Males (53%) and females (47%) were fairly represented in the study, and the respondents were between 18 and above 65 years. Those

aged 36 to 45 years comprised most of the respondents (59%).

How has the sit at home affected you?

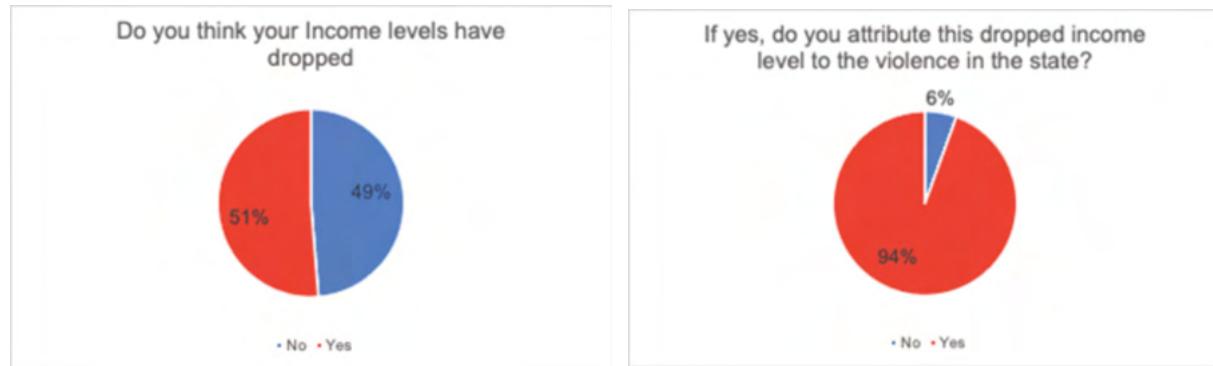


Businessmen/women (54%) and transporters (25%) formed the majority of the respondents, although civil servants (8%) and students (13%) were also represented in the study. 76% of the respondents agreed the violence in the State had impacted their businesses.



36% of the respondents earned ₦1,000 - ₦5,000 and between ₦6,000 - ₦10,000. 14% of the respondents earned between ₦11,000 to ₦15,000, and 11% earned ₦16,000 and above. After October 2020, the percentage

For most people in Delta State, what has been most affected is their travel to the South East (48%), the next major concern for most of them was the high cost of goods that they used to purchase previously from the states in the South East.

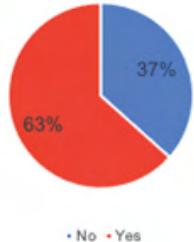


Most people (51%) believe that their income levels have dropped, and the majority (94%)

of persons earning ₦1,000 - ₦5,000 increased to 43% and those earning ₦6,000 - ₦10,000 shrunk to 24%. These were the reductions recorded.

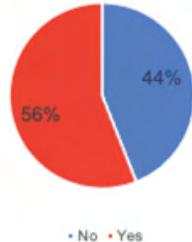
attribute this income level to violence in the South East states.

Have you heard of any government palliative for distressed businesses?



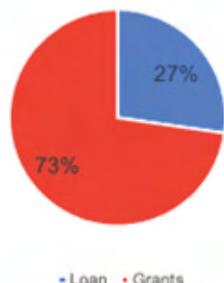
A majority (63%) have heard of government palliatives for distressed businesses, and most

If yes, do you think the package is enough to jump-start your business?



(56%) think that it is enough to jumpstart their business.

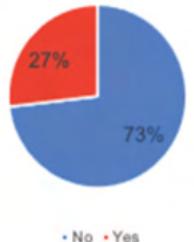
If No, what kind of government palliative would you recommend especially for small business owners?



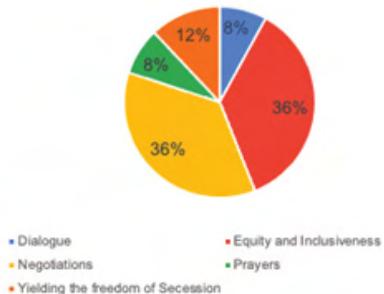
Grants (73%) and loans (27%) were the suggested palliatives by people in Delta State.

While most people preferred grants, a minority also mentioned loans.

Do you think the violence is important enough to shape your decision whether or not to vote in next year's elections?



What other ways do you think the ongoing issues can be resolved other than through violence means?



Implications

The findings from this study reveal that the sit-at-home protest has massive consequences for every resident of the South East region, including states that have their businesses connected to the Region. The large volume of losses computed in this report shows that the protest is hurting the system and could lead to a complete breakdown of the economic system.

Confidence must be restored in the South East economy

Loss of trust in the economy of the South East is a significant offshoot of this protest if it gets more protracted than the 24 months it has already lasted. Given that the vibrancy of the South East economy derives from a deep belief the people have in themselves, there would be a need to rebuild this otherwise waning attribute of the people. Businesses need to be targeted with economic interventions to make them remain in the Region as the most affected businesses were seeking alternatives in other locations, while some businesses are at the risk of folding up owing to lack of customers. Wholesale fabric businesses, dress and shoemakers, especially in Aba, and spare part dealers were some of those who made these complaints.

One of the key features of the findings is that businesses in residential areas are the least affected as they were still able to sell to their customers at request, although they would not fully open the place. This is not so for businesses inside the markets and on major roads. Another problem for this latter category of businesses is that they cannot transport themselves to the premises; even if that is possible, they will not find customers because their customers are stuck at home. Support for this category would need careful calibration. That is similar to the observation that one of the coping strategies for big businesses is to take up the logistics and

delivery in those places, but small businesses cannot afford the resources to add logistics and associated costs to their businesses.

Reduced visits of passengers to the Region has also led to reduced passengers for some interstate transport companies. Their number of trips and the time spent on the road have also reduced. In some instances, they have to cut the trip into two halves to avoid arriving in the South East at night. Likewise, hoteliers have fewer visitors; hence, they struggle to stay in business.

Potential Loss of FDI

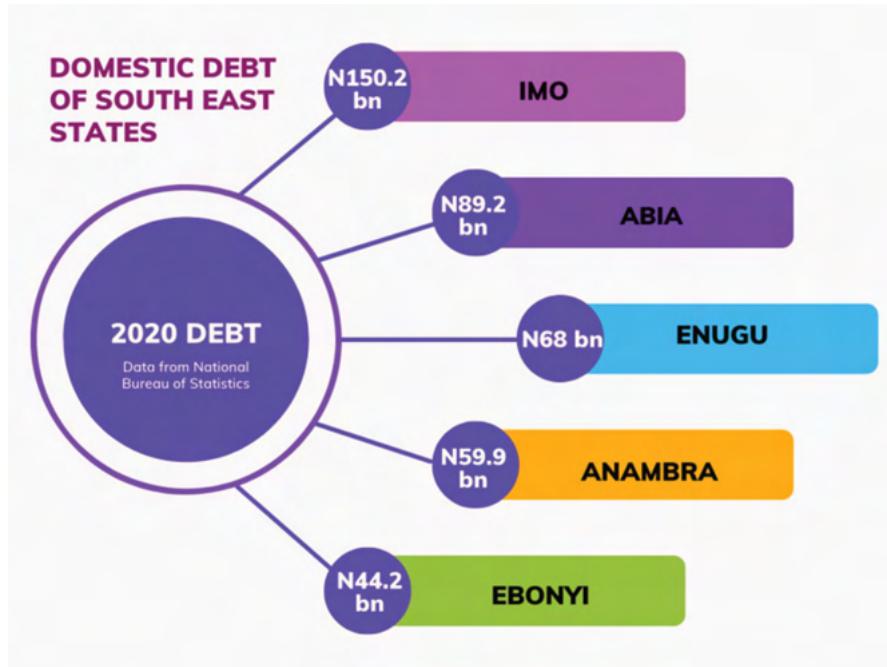
If insecurity worsens and businesses cannot thrive, then states like Anambra will lose their opportunity to receive foreign direct investment, which stood at 10 million dollars in the previous year. Anambra received foreign direct investments worth \$10.02 million in 2020, despite Covid-19, making it the 6th highest capital importation destination in Nigeria that year.

The Federal Government Loses on VAT, Too

Not only are individual businesses and states suffering losses, the Federal Government also loses from the affected states by the sit-at-home as it cannot collect significant value-added taxes from the consumption of goods and services in hotels and events. Recently the Federal Inland Revenue Service won the right to continue collecting value-added taxes after some dispute with the state government.

States May Soon Struggle to Pay Debt

As the debt profile of the states in the Region stands, they may be heading toward insolvency if they cannot raise enough internal revenue to service their debts and meet other obligations. According to National Bureau of Statistics data, domestic debt in the South East for 2020 stood at N44.2 billion for Ebonyi, N59.9 billion for Anambra, N68 billion (Enugu), N89.2 billion (Abia), and N150.2 billion (Imo). and A dwindling economic profile will also mean weakened capacity to repay the local debts.



Businesses Must Be Supported to Improve

IGR

The study has shown that the losses being incurred can lead to a reconfiguration of the Social and economic landscape of the South East of Nigeria. Known as the country's economic hub, the Region's situation for the past year since the sit-at-home protest commenced implies that its status as a commercial and economic nerve centre will be quickly eroded especially given that alternatives are alternatives few and far between.

From the estimates of losses on sit-at-home days and the estimates of losses on other days, it can't be seen that not only do the individual businesses lose a lot of money, but the government also loses the opportunity for internally generated revenue mainly through taxation of the revenue. This is a major loss for the economy. If this continues, the governments will be in a precarious situation given that the revenue coming from oil at the federal level is also dwindling due to the global economic situation and the domestic political situation that inhibit Nigeria's ability to fulfil its quota of oil extraction and export.

Governments need to create intervention plans that increase the liquidity for the people and support them to be able to spend those

resources to lubricate the South East economy in the short term.

Increasing Poverty

As the per capita income decreases, poverty is worsening in the South East due to the factors already listed. There's reduced income in most households because citizens have less opportunity to increase their spending and income, whether in government or in the private sector (transporters, traders and artisans). There is worsening unemployment and a reduction in opportunities for job creation. Though this study cannot make precise estimates, all the interviews and data gathered reveal a reduced capacity to absorb the mass of qualified persons available for employment.

Conclusion

This report shows that the current state of insecurity and escalated by the sit-at-home protest has massive consequences for every resident of the South East region, including states that have their businesses connected to the Region. It is hurting the system and may lead to a complete breakdown of the economic system. More work needs to be done to study the impact of this situation in greater depth, though this report already shows some of the directions.

APPENDICES

Focus group discussion demographics

Group 1 -Employees

S/N	Age range	Gender	Work Type
1	18-25	Female	Marketer
2	18-25	Female	Receptionist
3	26-33	Male	Sales Associate
4	34-41	Male	Accountant

A focus group discussion was conducted with employees of different businesses in a shopping mall in Owerri.

Group 2- Business Focus group discussants

S/N	Business type	Gender	Business size
1	Wholesale Provision	Female	Micro
2	Wholesale provision	Female	Micro
3	Household goods	Male	Micro
4	Wholesale provision	Female	Micro
5	Kitchen Utensils	Female	Micro
6	Household goods	Female	Micro
7	Wholesale provision	Male	Micro

Focus group discussion was conducted with traders of a market in Owerri. Most (5) of the participants were female, while two (2) were males.

Group 3- Students' Focus group discussion

S/N	Age	Gender	Institution type
1	18-25	Female	Tertiary
2	26-33	Female	Tertiary
3	26-33	Male	Tertiary
4	18-25	Female	Tertiary
5	18-25	Female	Tertiary
6	18-25	Male	Tertiary

A focus group was conducted with six (6) students of Imo State University.

Anambra State Demographics

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020 (₦)	Daily income as of March 2021 (₦)	% Change
1	In-depth	Female	Anambra	32	Hairdresser	3000-5,000	4000-6,000	25%
2	In-depth	Male	Anambra	27	Vulcanizer	2,000-3000	1,000-2,000	40%
3	In-depth	Male	Anambra	45	Business Owner	10,000-12,000	8,000 -10,000	18.2%
4	KII	Male	Anambra	35	Businessman/Community Secretary	20,000-50,000	20,000-40,000	14.2%
5	KII	Male	Anambra	32	Church Leader	Undisclosed	Undisclosed	-
6	In-depth	Female	Anambra	26	Student	Not earning	Not earning	-
7	In-depth	Male	Anambra	25	Student/salesperson	3000-5000	Stopped earning	-
8	In-depth	Male	Anambra	42	Transporter	5,000-10,000	6,000-8000	13.3%
9	In-depth	Female	Anambra	33	Hairdresser	4,000-7,000	3,000-5,000	27.3%
10	In-depth	Female	Anambra	54	Trader	15,000-20,000	10,000-15,000	28.6%
11	In-depth	Female	Anambra	32	Trader	10,000-15,000	8,000-10,000	28%
12	In-depth	Female	Anambra	28	Employee/Sales person	3,000-5000	3,000-4000	12.5%

Delta State

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020	Daily Income as of March 2021	% Change
1	In-depth	Male	Delta	37	Farmer/Community leader	4,000- 5,000	3,000-4,000	22%
2	In-depth	Male	Delta	54	Community leader	5,000-7,000	4,000-5,000	25%
3	In-depth	Female	Delta	32	Dressmaker	7,000- 10,000	6,000-8,000	17.6%
4	KII	Female	Delta	28	Dressmaker	3,000-5,000	4,000-6,000	25%
5	KII	Female	Delta	21	Hairdresser	5,000-6,000	5,000-6,000	0
6	In-depth	Male	Delta	29	Ac repairer	3,000-4,000	4,000-5,000	28.5%
7	In-depth	Male	Delta	45	Clergy	Undisclosed	Undisclosed	-
8	In-depth	Male	Delta	57	Clergy	Undisclosed	Undisclosed	-
9	In-depth	Female	Delta	39	Trader	7,000-10,000	6,000-8,000	17.6%
10	In-depth	Female	Delta	18	Student	3,000-4,000	2,000-3,000	28.5%
11	In-depth	Male	Delta	21	Student	3,000-5,000	4,000- 5,000	12.5%

Ebonyi State Demographics

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020	Daily Income as of March 2021	% Change
1	In-depth	Male	Ebonyi	38	Clothing Business	10,000-12,000	8,000-10,000	18%
2	In-depth	Female	Ebonyi	35	Hair Stylist	4,000-5000	4,000-6000	11%
3	In-depth	Male	Ebonyi	35	Tailor	5,000 -7000	5,000-6,000	8.3%
4	In-depth	Male	Ebonyi	31	Computer services/ Photocopy	3,000- 4,000	2,000- 3,000	28.5%
5	In-depth	Female	Ebonyi	42	Trader	7,000- 10,000	6,000-8,000	17.6%
6	In-depth	Male	Ebonyi	40	Transporter	20,000-24,000	15,000-20,000	20.5%
7	In-depth	Female	Ebonyi	28	(Interstate)	3,000- 4000	2,000-3,000	28.5%
8	In-depth	Male	Ebonyi	39	Student	Undisclosed	Undisclosed	--
9	In-depth	Male	Ebonyi	55	Rev Sister	10,000-15,000	10,000-12,000	12%
10	KII	Female	Ebonyi	44	Trader	5,000-8,000	4,000- 7000	15.8
11	In-depth	Female	Ebonyi	21	Women leader	2,000-3,000	3,000-4,000	60%
12	In-depth	Female	Ebonyi	47	Student/baker	2,000-3,000	2,000-3,000	0

Enugu State

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020	Daily Income as of March 2021	% Change
1	In-depth	Male	Enugu	37	Youth Leader	5,000- 7,000	5,000-6,000	8.3%
2	In-depth	Male	Enugu	32	Pastor	Undisclosed	Undisclosed	
3	In-depth	Female	Enugu	26	Student	2,000-5,000	2,000-3,000	25.5%
4	KII	Female	Enugu	48	Caterer	5,000-6,000	4,000-6000	9.0%
5	KII	Female	Enugu	32	Hairdresser	3,000-4,000	4,000-5,000	25.5%
6	In-depth	Male	Enugu	26	Barber	4,000-5,000	3,000-4,000	22.2%
7	In-depth	Male	Enugu	38	Tailor	5,000-7,000	5,000-6,000	8.3%
8	In-depth	Female	Enugu	41	Businessman	10,000-15,000	10,000-12,000	12%
9	In-depth	Male	Enugu	33	Businessman (Hotel Owner)	20,000-30,000	20,000-25,000	10%
10	In-depth	Female	Enugu	23	Businessman	5,000- 6,000	4,000-5,000	18%
11	In-depth	Female	Enugu	47	Businessowner (Trader)	3,000- 4,000	3,000-4,000	0
12	In-depth	Male	Enugu	30	Transporter	8,000-10,000	9,000- 10,000	5.5%
13	In-depth	Male	Enugu	32	Transporter	7,000-10,000	7,000-10,000	0

Imo State

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020	Daily Income as of March 2021	% Change
1	In-depth	Male	Imo	18-25	Student	5,000- 7,000	5,000-6,000	8.3%
2	In-depth	Female	Imo	18-25	Student	Undisclosed	Undisclosed	
3	In-depth	Female	Imo	18-25	Student	2,000-5,000	2,000-3,000	25.5%
4	KII	Male	Imo	26-33	Student	5,000-6,000	4,000-6000	9.0%
5	KII	Male	Imo	26-33	Student	3,000-4,000	4,000-5,000	25.5%
6	In-depth	Female	Imo	26-33	Student	4,000-5,000	3,000-4,000	22.2%
7	In-depth	Male	Imo	18-25	Student	5,000-7,000	5,000-6,000	8.3%
8	In-depth	Male	Imo	18-25	Student	10,000-15,000	10,000-12,000	12%
9	In-depth	Male	Imo	34-41	Mechanic	20,000-30,000	20,000-25,000	10%
10	In-depth	Female	Imo	34-41	Seamstress	5,000- 6,000	4,000-5,000	18%

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020	Daily Income as of March 2021	% Change
11	In-depth	Female	Imo	26-33	Hairdresser	3,000- 4,000	3,000-4,000	0
12	In-depth	Male	Imo	26-33	Shoe maker	8,000-10,000	9,000- 10,000	5.5%
13	In-depth	Male	Imo	32	Micro business (Employee)	7,000-10,000	7,000-10,000	0
14	In-depth	Male	Imo	26-33	Small business (Employee)			
15	In-depth	Female	Imo	18-25	Small business (Employee)			
16	In-depth	Male	Imo	26-33	Small business (Employee)			
17	In-depth	Male	Imo	34-41	Micro business (Employee)			
18	In-depth	Female	Imo	26-33	Large (Employee)			
19	In-depth	Female	Imo	18-25				
				Age of business		Size		
20		Male	Imo	1-5	Fast Food	Small		
21		Female	Imo	1-5	Food Produce business	Micro		
22		Female	Imo	11-15	Food stuff trader	Micro		
23	In-depth	Male	Imo	1-5	Building materials	Small		
24	In-depth	Male	Imo	6-10	Clothes	Micro		
25	In-depth	Male	Imo	6-10	Transporter	Micro		
26	In-depth	Male	Imo	1-5	Transporter	Micro		
27	In-depth	Male	Imo	1-5	Transporter	Micro		
28	In-depth	Male	Imo	11-15	Wholesale Provisions	Micro		
29	In-depth	Male	Imo	6-11	Hotel business	Micro		
30	In-depth	Female	Imo	6-11	Food Produce	Micro		
31	In-depth	Male	Imo	1-5	Hotel business	Small		
32	In-depth	Male	Imo	6-11	Hotel business	Small		
33	In-depth	Male	Imo	6-11	Hotel business	Small		
34	In-depth	Male		6-11	Vehicle parts dealer	Small		
	In-depth	Female	Ebonyi	47	Student/baker	2,000-3,000	2,000-3,000	0
35	KII	Male	Imo	42-49	Community leader	Aboh		

S/N	Interview Type	Gender	State	Age of Principal Managers	Occupation	Daily Income before October 2020	Daily Income as of March 2021	% Change
36	KII	Male	Imo	50-57	Community leader	Mbaitoli		
37	KII	Male	Imo	50-57	Community leader	Okigwe		
38	KII	Male	Imo	34-41	Community leader	Okigwe		
39	KII	Male	Imo	50-57	Community leader	Okigwe		
40	KII	Male	Imo	58-65	Community leader	Owerri		
41	KII	Male	Imo	50-57	Community leader	Orlu		
42	KII	Female	Imo	42-49	Community leader	Orlu		
43	KII	Female	Imo	34-41	Community leader	Okigwe		
44	KII	Female	Imo	42-49	Community leader	Owerri North		

REFERENCES

Aborisade, S., Ekanem, I., & Awofadeji, S. (2020).

Boosting Tourism in South-east – THISDAYLIVE. <https://www.thisdaylive.com/index.php/2020/10/16/boosting-tourism-in-south-east/>.

Academy, S. (2016).

The Effect of Logistics Industry on the Economic Growth in Nigeria. <https://samphina.com.ng/effects-logistics-industry-economic-growth-nigeria/>

Alozie, C. (2021). Sit-at-Home:

Enforcers stop WAEC exams in Imo. Vanguard. <https://www.vanguardngr.com/2021/09/sit-at-home-enforcers-stop-waec-exams-in-imo/>

Central Bank of Nigeria. (2018).

National Financial Inclusion Strategy. Abuja: CBN.

Ezeh, P.C. & Nkamnebe, A.D. (2020).

The prospects of Islamic banking in Southeast of Nigeria. Journal Of Islamic Marketing, 11(1), 251- 267.<https://www.emerald.com/insight/content/doi/10.1108/JIMA-03-2016-0023/full/html?skipTracking=true>

Ndaeyo, N. U., Gabriel, U., & Ekpe, E. O. (2001).

"Farming Systems in Southeastern Nigeria: Implications for Sustainable Agricultural Production," Journal of Sustainable Agriculture. Journal of Sustainable Agriculture, 75-89.

Ossai, J. (2017).

How agriculture is fairing in South-East zone.

<https://tribuneonlineng.com/agriculture-fairing-south-east-zone/> Enugu: Nigerian Tribune.



DevEast