ERI / Build support around merchant realities

301 distinct merchants in Yaba, Sabo and Tejuosho, Lagos; 1 return visit.

Field visits: 7 October 2026 - 9 November 2026. 301 initial observations.

Start with how merchants keep records, receive payments and use credit. These findings can help your team choose what to explore before designing a business-support pilot.

WHAT MERCHANTS TOLD US

Keeping track of sales: 94 of 288 respondents said they keep no business records. 288 usable responses out of 301 initial observations. 13 answers were missing, unclear, inconsistent or not applicable. The form groups memory and paper records together, so it cannot tell us how many businesses keep written records.

Borrowing and supplier credit: 57 of 143 respondents with clear answers reported borrowing money or receiving goods on credit in the past 12 months. 143 usable responses out of 301 initial observations. 158 answers were missing, unclear, inconsistent or not applicable. Read this result as a view of the respondents who answered, rather than the whole group. This tells us about reported use, not whether merchants want finance or would qualify for it.

How customers pay: 210 of 289 respondents said transfers account for the largest share of their customer payments. 289 usable responses out of 301 initial observations. 12 answers were missing, unclear, inconsistent or not applicable. This shows the main payment method reported by each business, not the value or number of transactions.

BEFORE YOU ACT: Borrowing history does not tell us who wants a loan or who would qualify. Interest in support, repayment capacity and willingness to participate need direct follow-up.

YOUR NEXT STEP: Ask ERI to explore which recordkeeping tools or support services fit merchants' daily routines, and what would make a pilot useful to them.

These findings describe the businesses we visited, not every business in Lagos. Each figure uses the responses available for that question.

Tell us what you need to understand before your next decision.

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