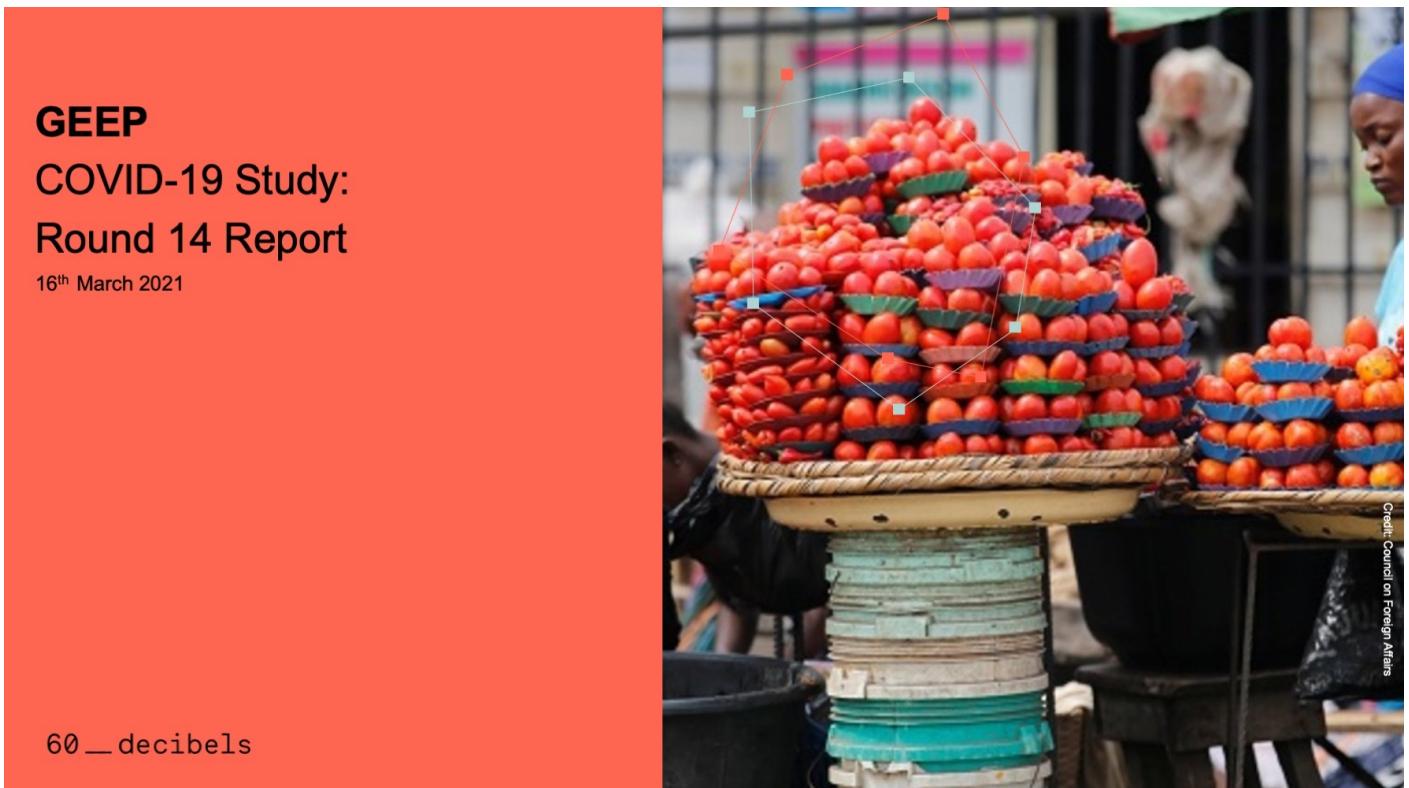


# 60 Decibels Report for GEEP: Round Fourteen

*GEEP Reporting Project - Updated 21.03.10*

March 17, 2021 12:25 PM WAT

60 Decibels Insights for GEEP: Round 14



# Top Insights

## Round 14, March 2021

Here are our findings from 8,643 interviews collected in six Nigerian geo-political zones from August 2020 to March 2021.

This report is live, so keep yourself logged in!

- Household financial situations are still dire, but appear to be less severe in the last 30 days.** The proportion of clients who say their household financial situation has gotten “very much worse” or “slightly worse” since the beginning of COVID-19 continues to hold steady around 90%. However, when asked if their situation has changed in the past 30 days, 4 in 5 households say it stayed the same, or improved. This could be early indicators of recovery: while Nigerians are still struggling, their situations appear to be less dire over time.
- External support from government** Fewer than 1 in 5 are receiving external support of any kind from anywhere. Of those who do receive support:
  - Support from friends and family is declining – from 45% in January (7% of all respondents) in round to 37% in March (6% of all respondents) – as a source of support for the most desperate.
  - Government support has held steady from 28% in January to 29% in March (5% of all respondents), suggesting that schemes such as the Economic Sustainability Plan might be meeting the gap.
- Impact on supply by sector** 2 in 3 continue to report lack of demand, while 1 in 3 report lack of supply. We see that retail and agriculture sectors are most affected by lack of supply, while retail, service, and production are most affected by lack of demand.

## Deep Dive: Impact on Household Finances

Across rounds, 89% of respondents said their overall financial situation has worsened since the beginning of the pandemic. This affirms what we already know about the impact of COVID-19 on households.

However, these impacts appear to be less severe in the last 30 days. Since January 2021, households have reported a steady decline in worsened situation in the last 30 days. In March, nearly half said their situation stayed the same, and 1 in 5 said it improved. Only 1 in 3 reported a worsening.

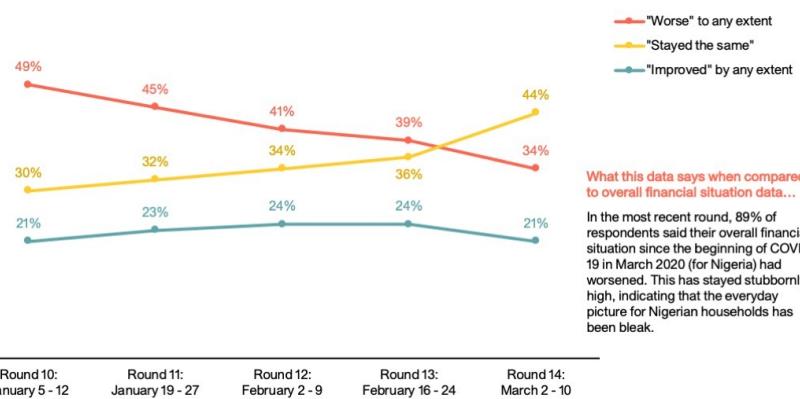
### Trend to Monitor

A continued decline in the percentage of respondents saying their situation was worse in the last 30 days may indicate early signs of a gradual recovery.

Overall household financial situation remains poor: 89% report a worsened situation since the beginning of COVID-19. However, respondents have reported less acute changes in the last 30 days.

### Recent Impact on Household Finances

Q: Has the financial situation of your family changed in the last 30 days? Has it? (n = 3,088)



## Deep Dive: External Support

16% of all respondents have received support or gifts to manage the pandemic.

Across rounds, social networks have provided the greatest support for respondents. 41% of external support recipients cited family and friends as their source, with a quarter mentioning government and religious organizations respectively.

While family support is declining, the rise of government as a source of support may suggest that schemes such as the Economic Sustainability Plan are meeting the gap.

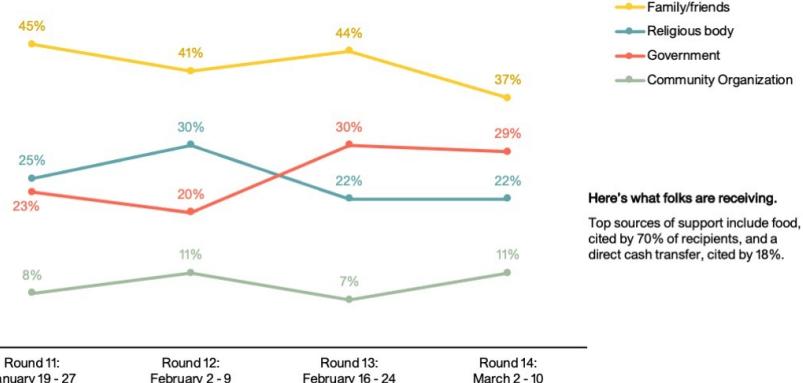
### Question for Discussion

Can local lending groups, common in Nigeria, step in to support respondents?

Although most Nigerians have not received external support, the government is slowly rising as a source of support for the 16% of Nigerians who have received support.

### Sources of Support by Round

Q: What was the main source of each selected assistance? (n = 1,397, 16% of all respondents)



## Deep Dive: Business Impact by Sector

Among all businesses we spoke to, most cited low demand (lack of clients) as the top issue, followed by lack of supply and closures.

In the most recent round, the greatest impacts on business were lack of demand, suffered by 65%, and lack of supply, suffered by 35%.

Trader and MarketMoni customers have been equally impacted by lack of supply and demand.

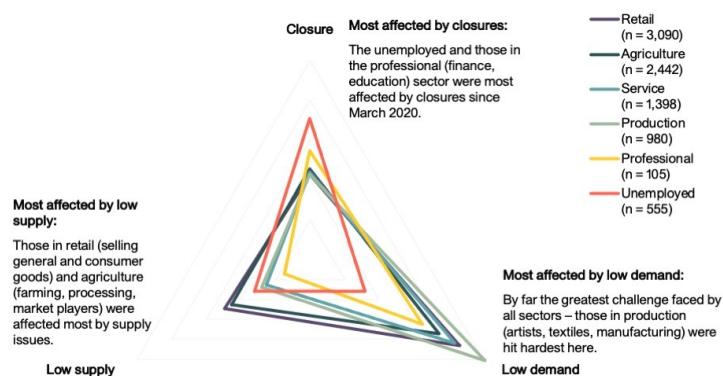
### Question for Discussion

The food supply chain, both from producers and sellers in retail, seems to be most affected. What can be done to support it?

Retail and agriculture sectors are uniquely affected by lack of supply. While all are impacted by lack of demand, retail, service, and production are more so.

### Impact on Business by Sector

Q: Has your income from your business this month been impacted by: (multiple select)



# GEEP & The Economic Sustainability Plan

Protect Jobs

Keep Businesses Open

Enable Transport

Improve Access to Cash

Improve Access to Credit

We've highlighted the key trends from previous rounds, and mapped these to the ESP.

## Changes in the Last 30 Days

In Round 14, 75% of employers continued to be able to pay employees in the last month. This percentage is remained consistently high since early February.

Restrictions have been less prevalent since the beginning of data collection (67% in R1, 10% in R13), and only 1 in 20 respondents reported that they experienced other closures.

In August, 16% indicated that inability to move had impacted their business – now, 3% are saying the same.

We are continuing to see a rise in ease over time among clients who try to access cash. In R1, 29% of all clients said it was 'very easy' to access cash. Now, 54% say the same.

While 64% of respondents currently borrow from friends and family, we're seeing an increase in those borrowing from MFIs and banks - 18% in round 14, up from 9% in round 1.

## Insight / Discussion point

We are monitoring the effect of the reopening of schools in the labour market, especially for youths and teachers.

With the lockdown easing complete, we're seeing more businesses open up overall.

We suspect the above is also responsible for this, together with the recent reopening of land borders.

We're continuing to see a rise in those trying to access cash, and monitoring inflation to assess its effect on this variable.

The proportion of customers borrowing from MFIs or banks has increased by 9% from R1 to R14, and loans from friends and family have decreased by that same proportion.

## SECTION 1: CHANGES OVER TIME

We've highlighted the areas where we saw the greatest change over time. Here's what might interest you:

### The Good

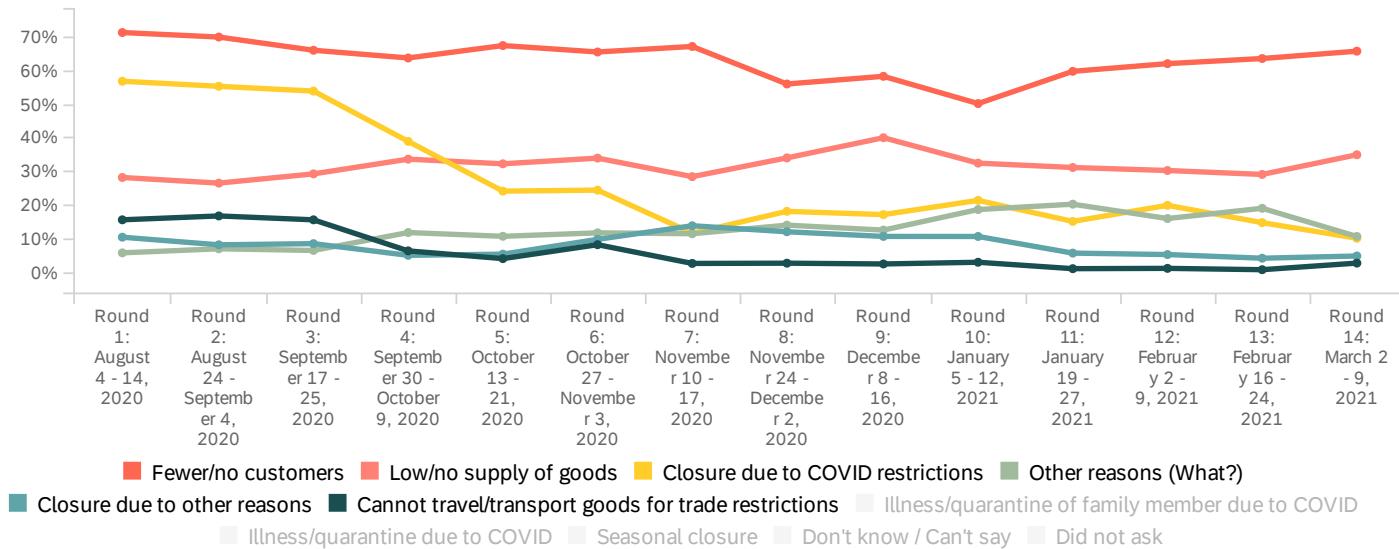
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in February 2021, this was reduced to 15%. However, fewer customers have been reported by nearly two in three GEEP clients in February, increasing from a low of 50% in early January.
- **Impact on Income:** The severity of the impact on households' income decreased in the past round from the peak we saw in round 10. While in round 10 almost three-fourths of customers reported a 'very much' decreased income, by round 13, this proportion decreased to less than three-fifths. Customers who experienced 'slightly decreased' income rose slightly by 2% in round 13 compared to round 12.
- **Consumption Changes:** Consumption has appeared to recover compared to the beginning of data collection: in round 13, less than one in four customers reported 'very much decreased' consumption.
- **Ability to Cover Salaries:** After a slight worsening during the holiday season, we have seen an improvement in employers' abilities to pay salaries. More than three in four respondents in round 13 said they were able to pay salaries, reaching the highest levels we've seen of salary payment since the beginning of data collection.

### The Bad

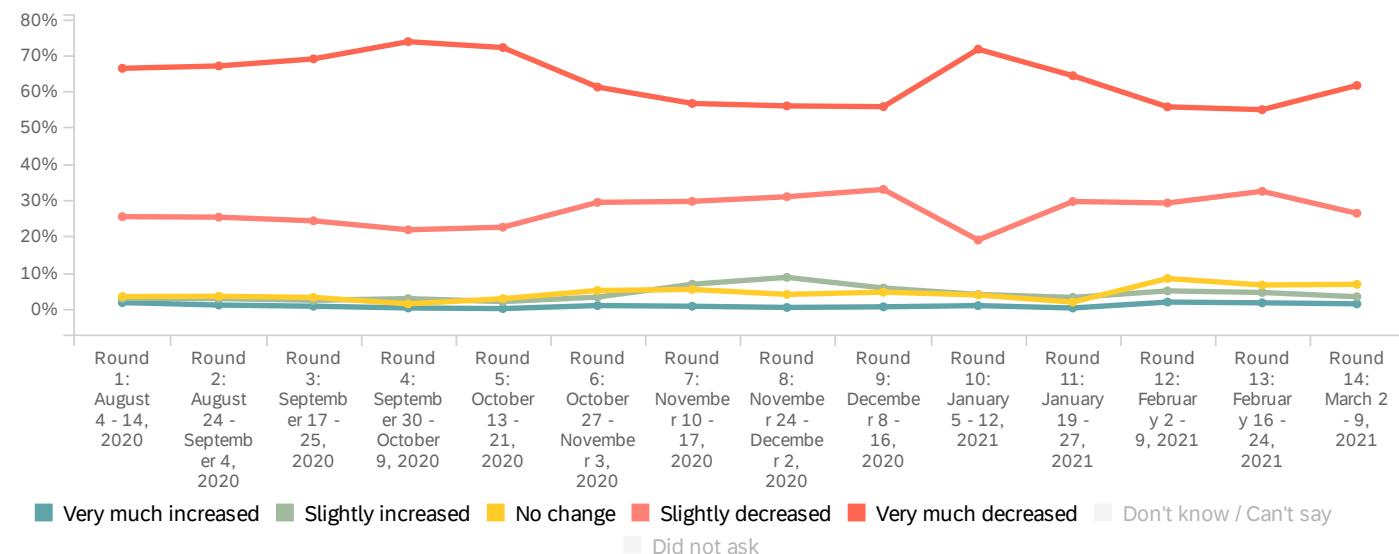
- **Overall Financial Situation:** Households' overall financial situation has not significantly improved since the beginning of data collection. Almost all (89%) customers in round 13 report a worsened financial situation since the start of COVID-19. The severity of the impact on customers' finances has improved somewhat: after a worsening in early January, more customers have been able to report 'slightly worse' than 'very much worse' financial conditions.
- **Coping Mechanisms:** Respondents have been employing the same three main coping mechanisms since the start of data collection, namely, using their savings, reducing investments, or borrowing, with the usage of savings remaining higher than 90% since late November. Those who reduced household or business investments returned to levels reported in December, where a low of one in three clients reported using this method to cope.
- **Burden and Confidence of Loan Repayments:** Client confidence in loan repayment has steadily decreased since January, when those feeling 'very unconfident' hit an all-time low of 18%. In round 13, nearly two in five clients still say they are 'very unconfident' in being able to pay back their GEEP loan, reflecting their continued financial stress. Loan burden has similarly increased in recent rounds: nearly half of clients now say their loan is a 'heavy burden' compared to a low of 31% in early December.

Interestingly, we aren't seeing notable changes in vulnerability, poverty profile, or household consumption when viewing the data across the rounds. We're keeping tabs on these particular metrics to see how they change over time.

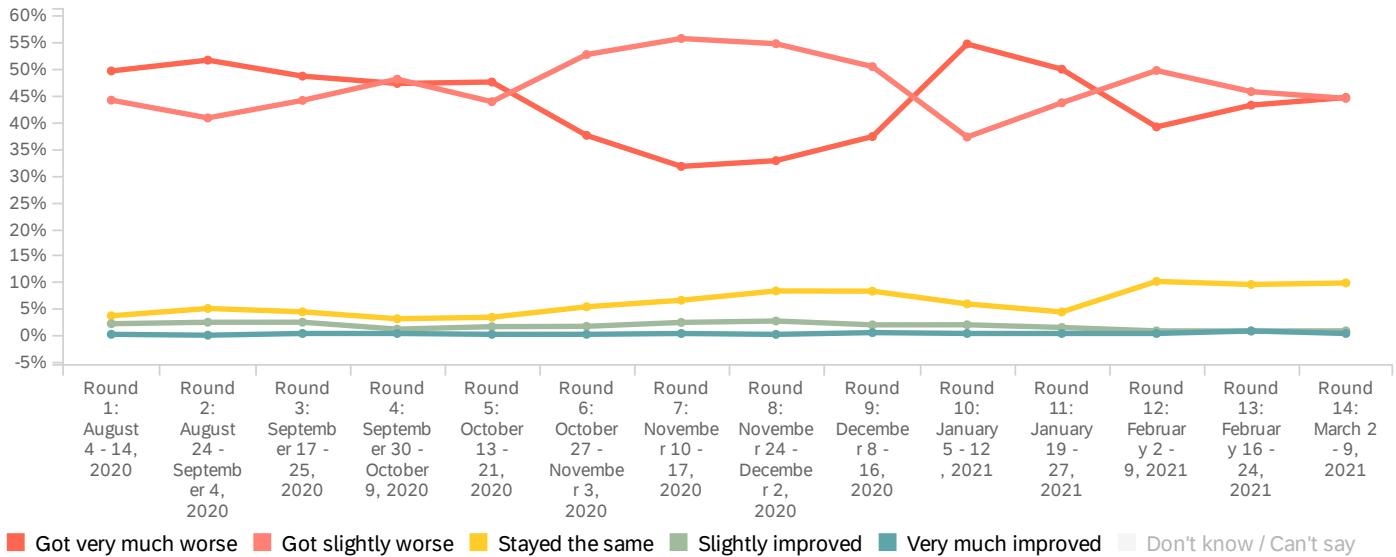
### Impact on Business



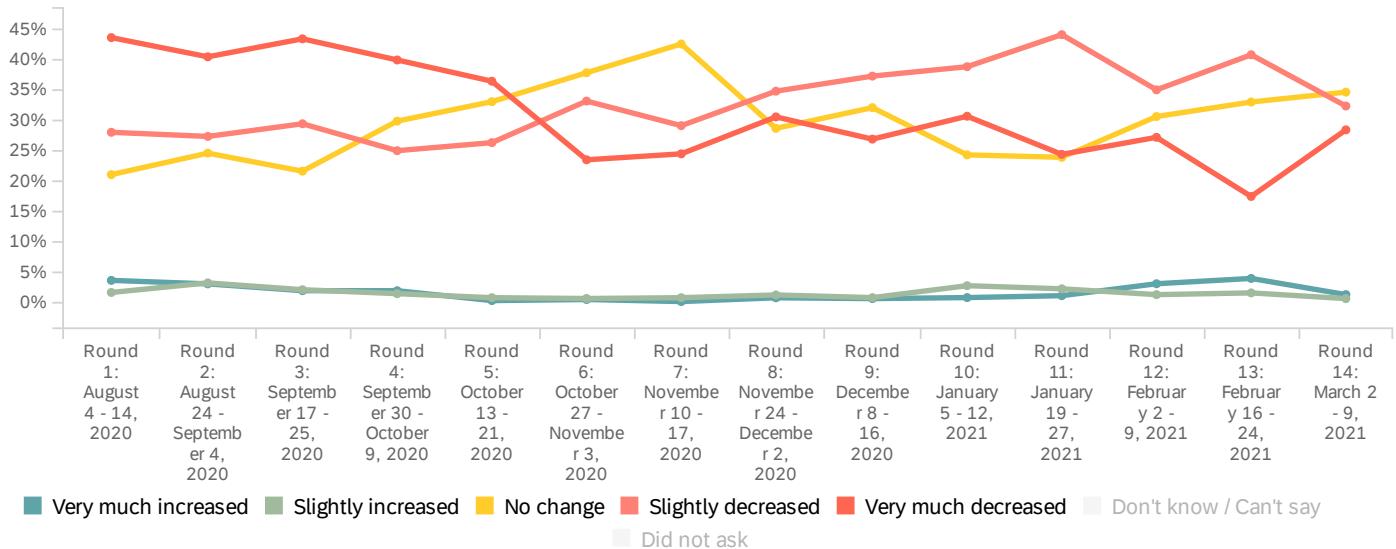
## Change in Income



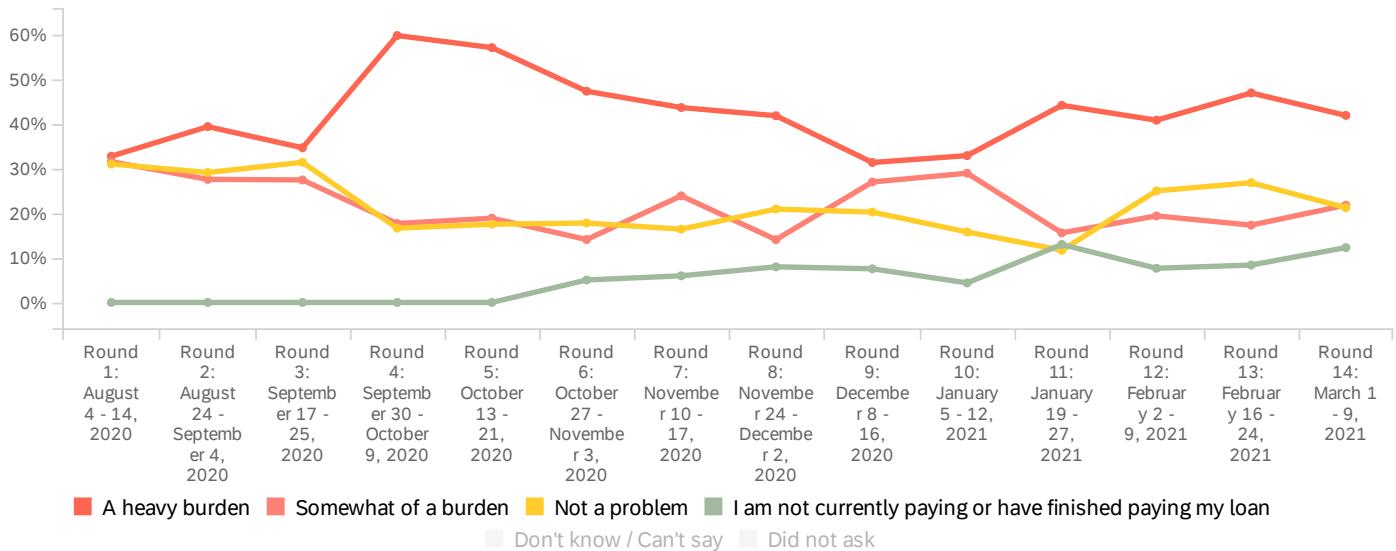
## Impact on Overall Household Financial Situation



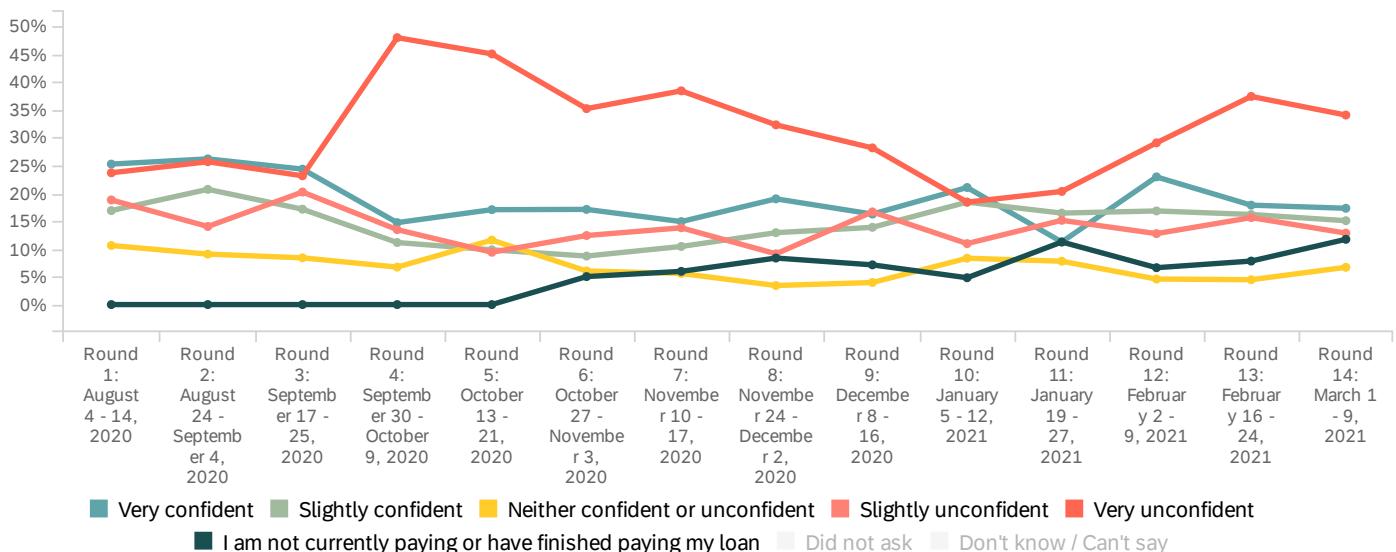
### Change in Food Consumption



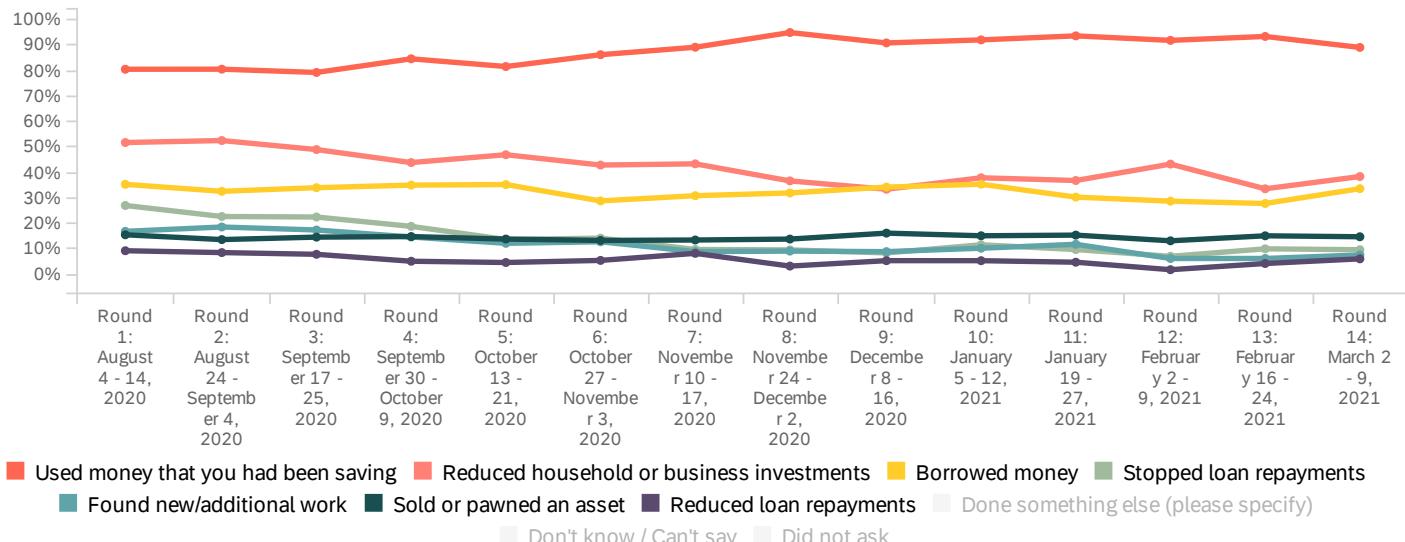
### Loan Repayment Burden



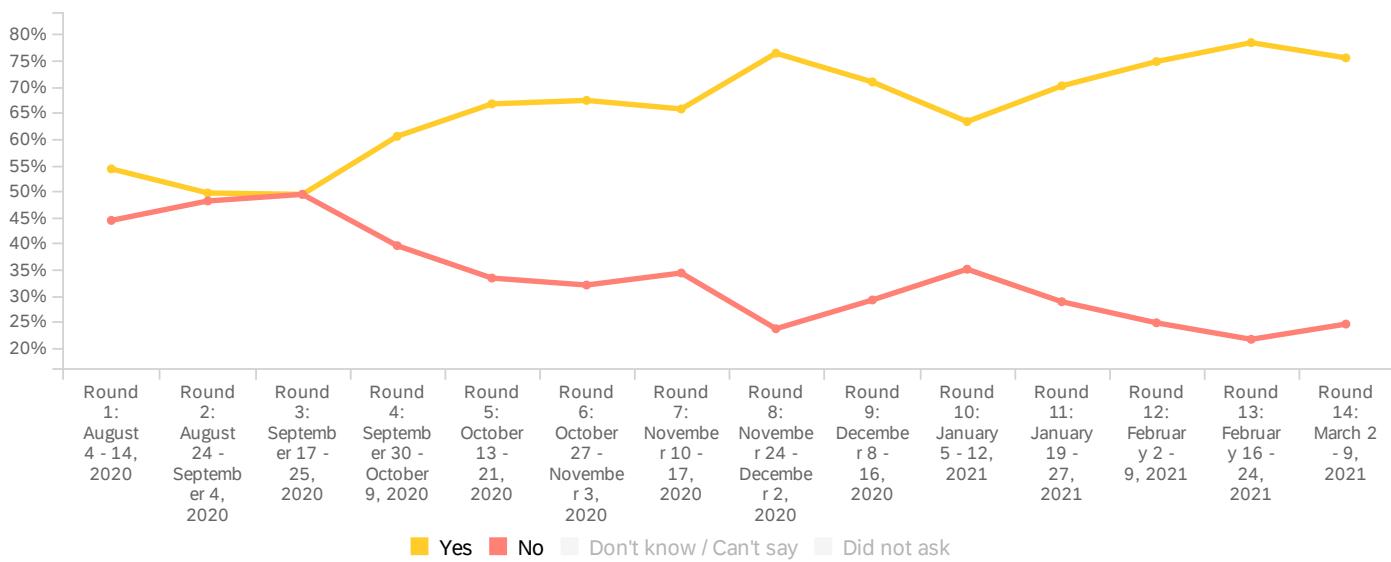
## Confidence in Loan Repayment



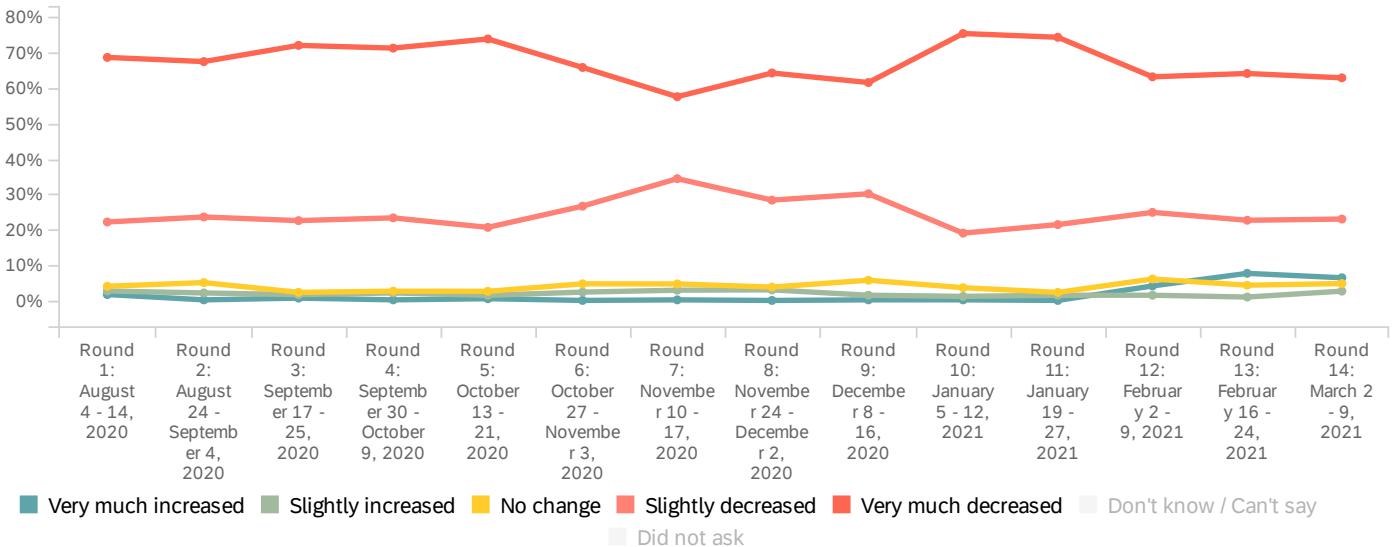
## Coping Mechanisms



## Ability to Pay Employee Salaries



## Impact on Saving



## SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 2,465 MarketMoni clients (45%), 2,518 TraderMoni clients (45%), 5 FarmerMoni clients, 534 clients with no Moni loans (10%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers. This may be due to the higher requirements to obtain a MarketMoni loan, which means businesses that qualify may be larger and more established. However, respondents who reported not having taken a GEEP loan also reported the best financial picture.

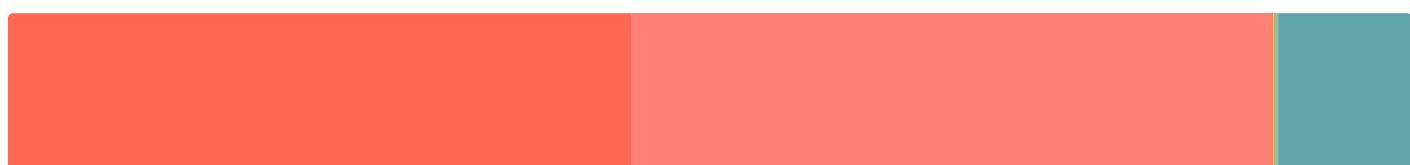
We've highlighted the areas where there were differences between the products:

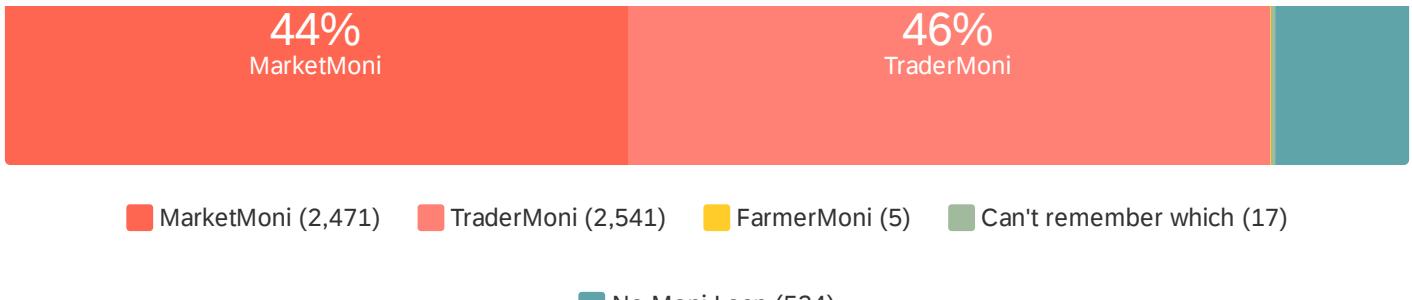
- **Impact on Income:** Both 60% of MarketMoni and TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 44% of MarketMoni customers vs. 31% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** Both 70% of MarketMoni and TraderMoni customers were able to pay employees.
- **Impact on Savings:** 65% of MarketMoni customers vs. 67% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 41% of MarketMoni customers vs. 43% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 31% of MarketMoni customers vs. 45% of TraderMoni customers considered the loan repayment 'a heavy burden'. MarketMoni customers were also more confident in repayment: 24% of MarketMoni customers were confident, compared to 33% of TraderMoni customers.\*

There appear to be no notable differences between MarketMoni and TraderMoni customers in vulnerability, poverty profile, or employment sector.

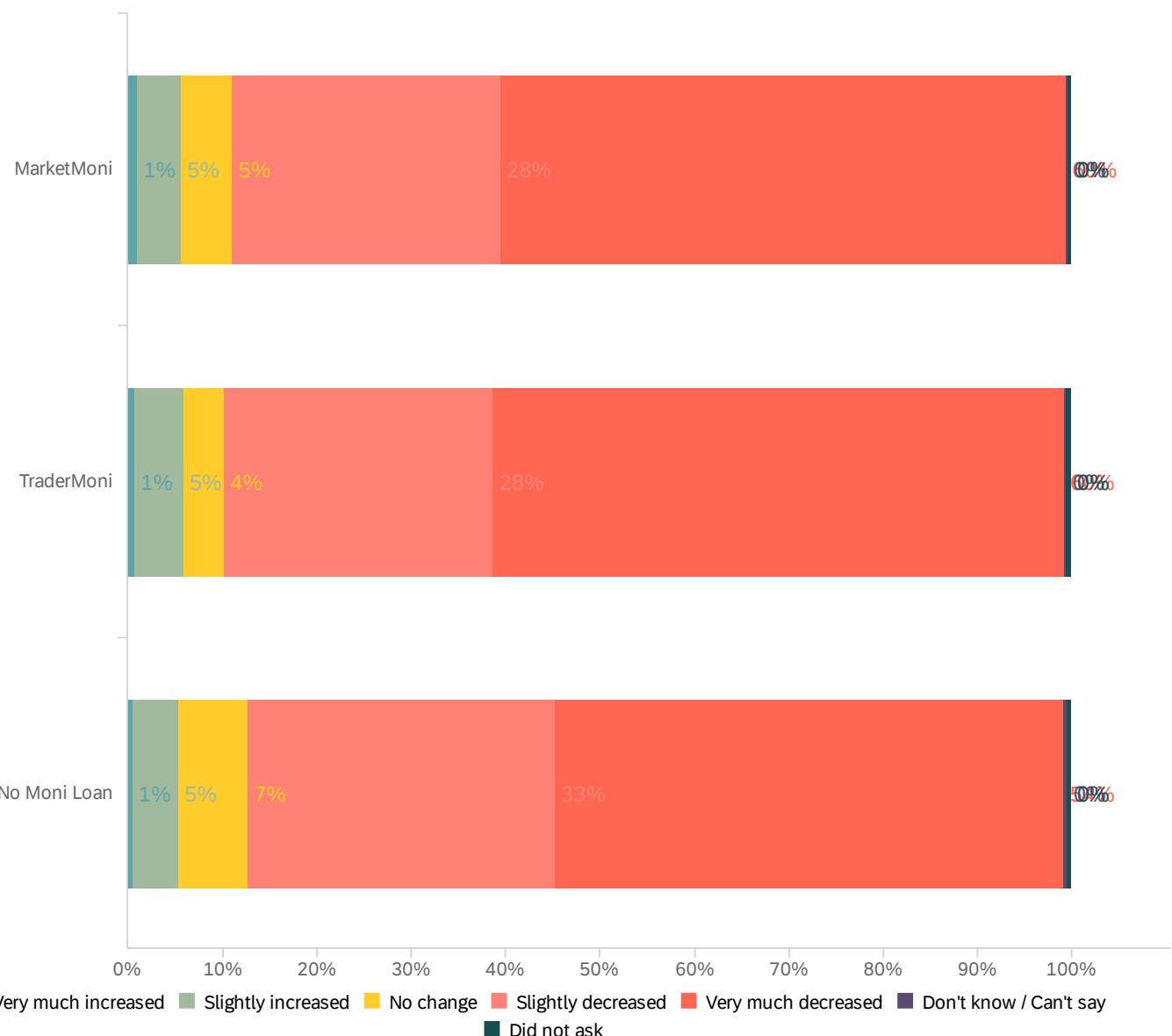
\* **Note:** While the analysis here is based on the product type according to GEEP's database, we also asked customers which product they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 17% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 29% of them said they had received no Moni loan at all. Meanwhile, 18% of those who appeared in GEEP's database as TraderMoni customers responded they did not receive a loan. Some questions, including burden and confidence of loan repayments, were not asked to those who stated they did not receive a loan but who may have been marked as recipients in GEEP's database.

Product Type

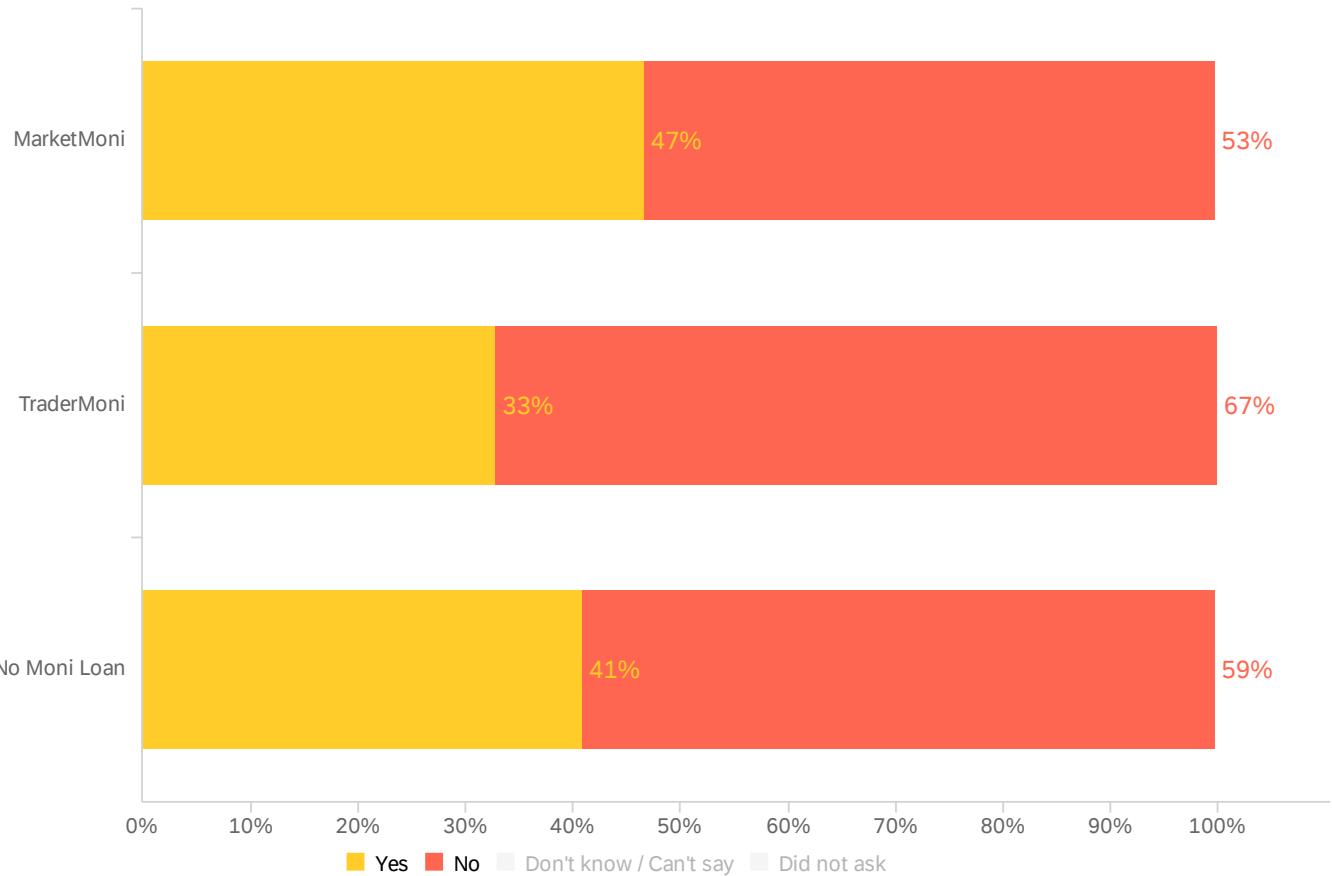




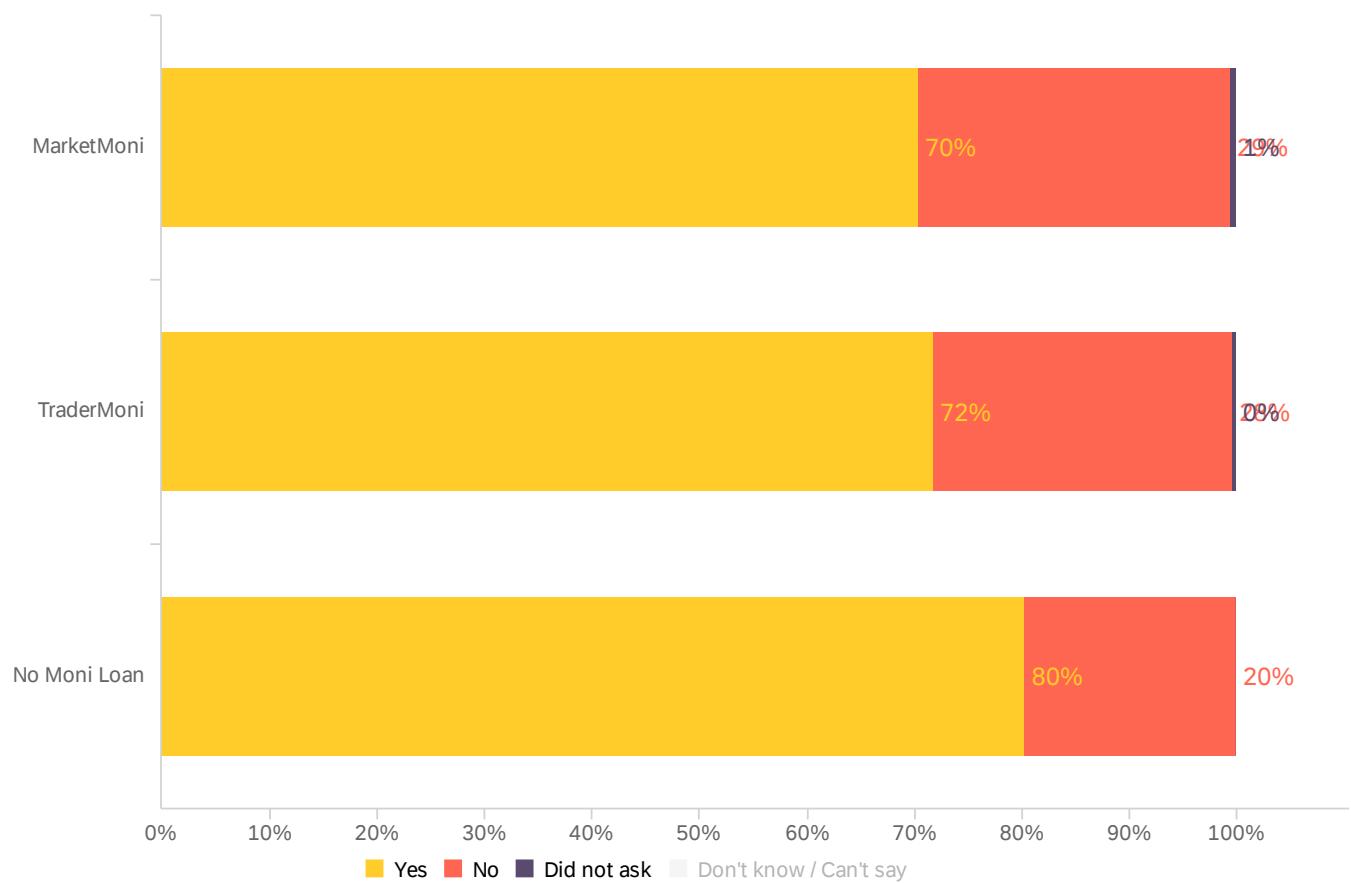
### Impact on Income by Product Type



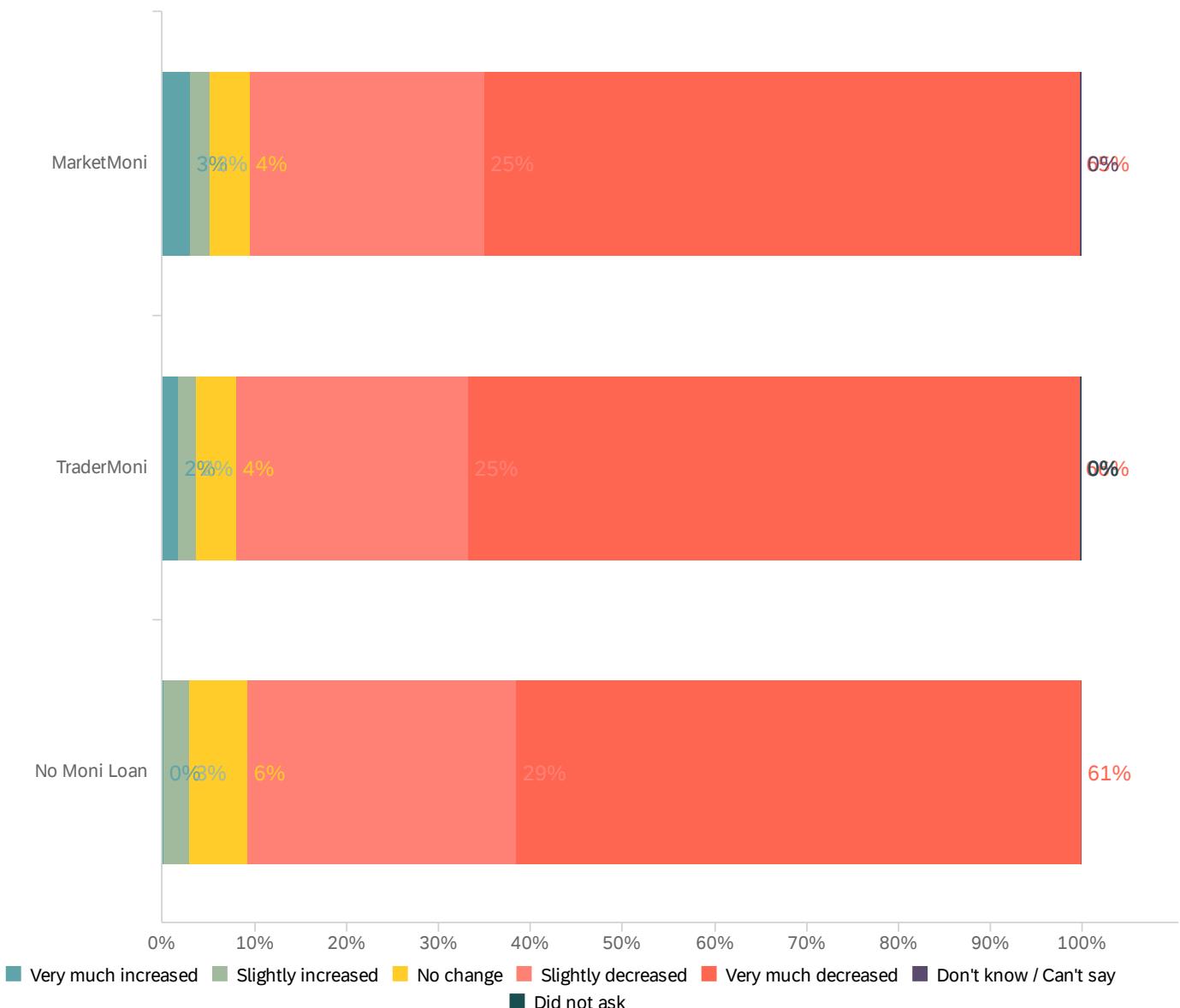
### Existence of Employees by Product



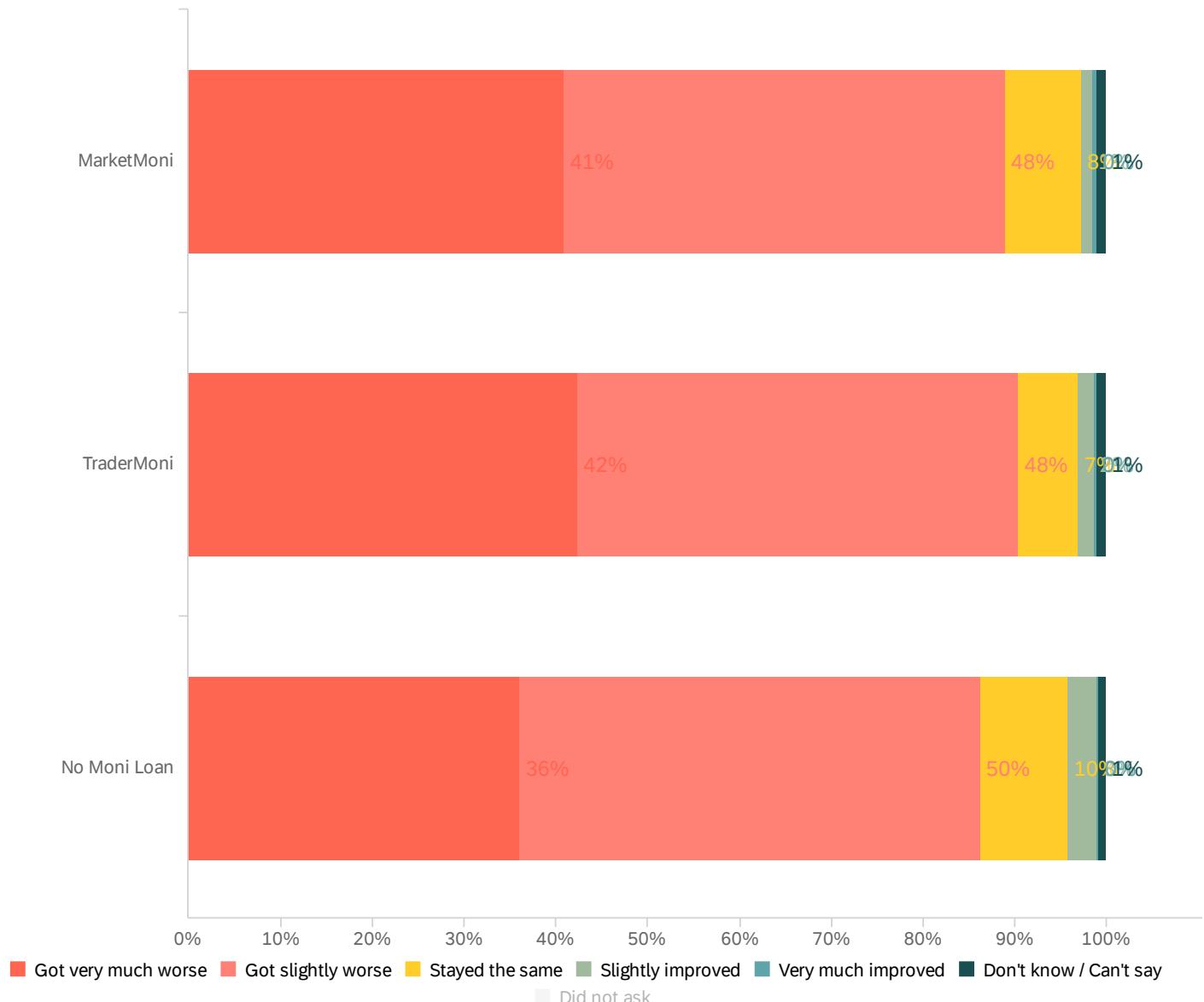
#### Ability to Pay Employees by Product Type



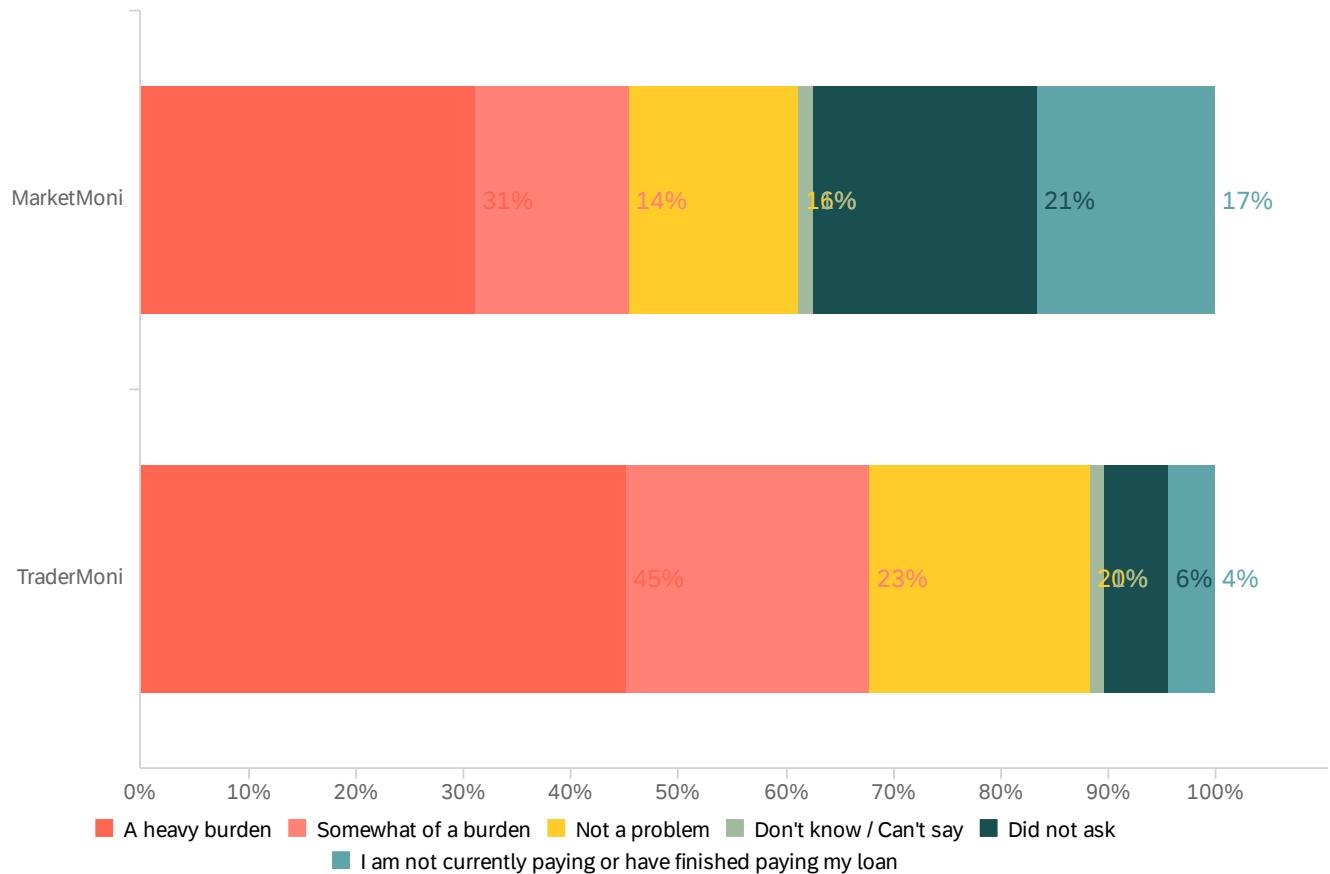
## Impact on Savings by Product Type



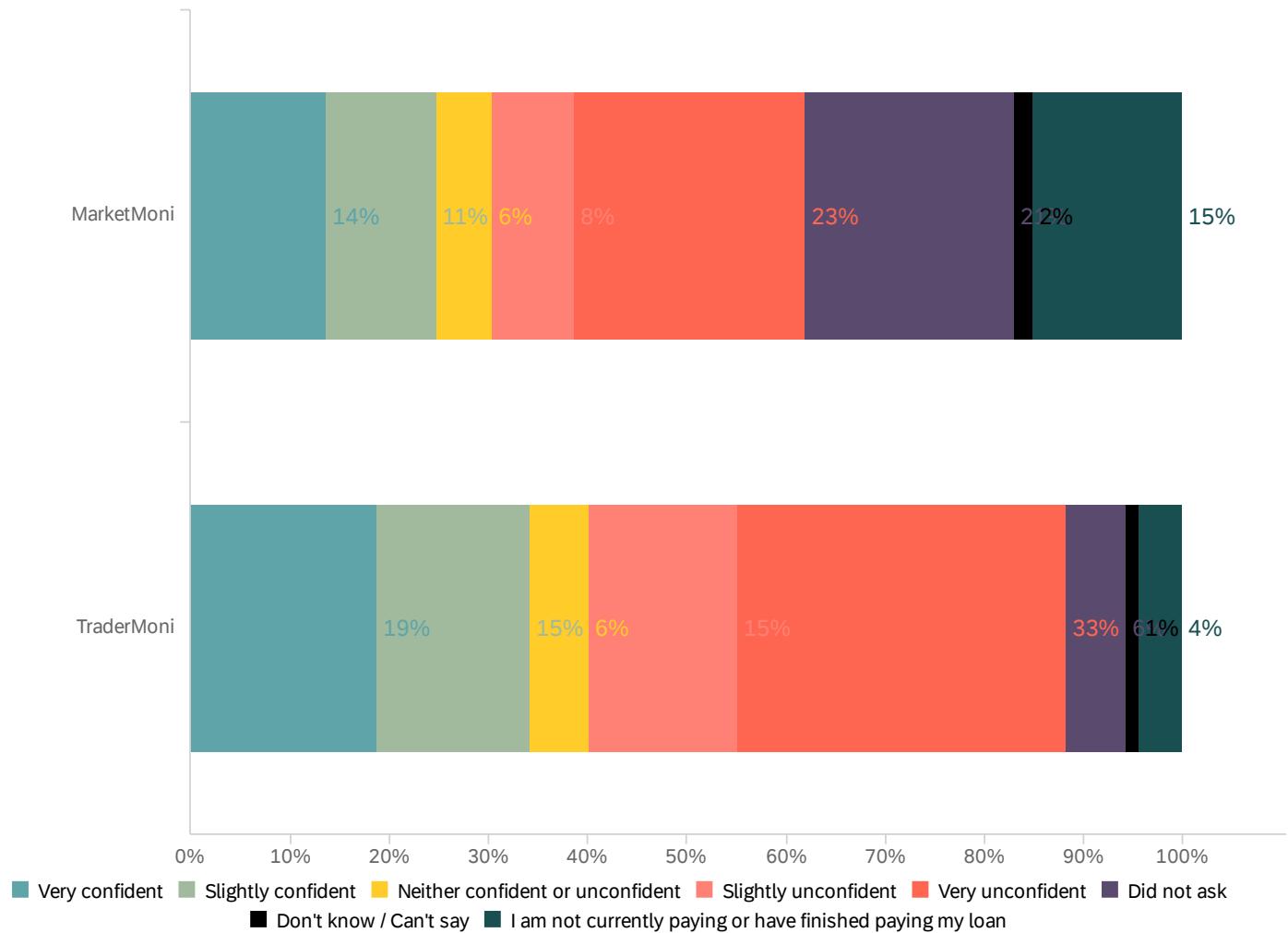
## Impact on Financial Situation by Product Type



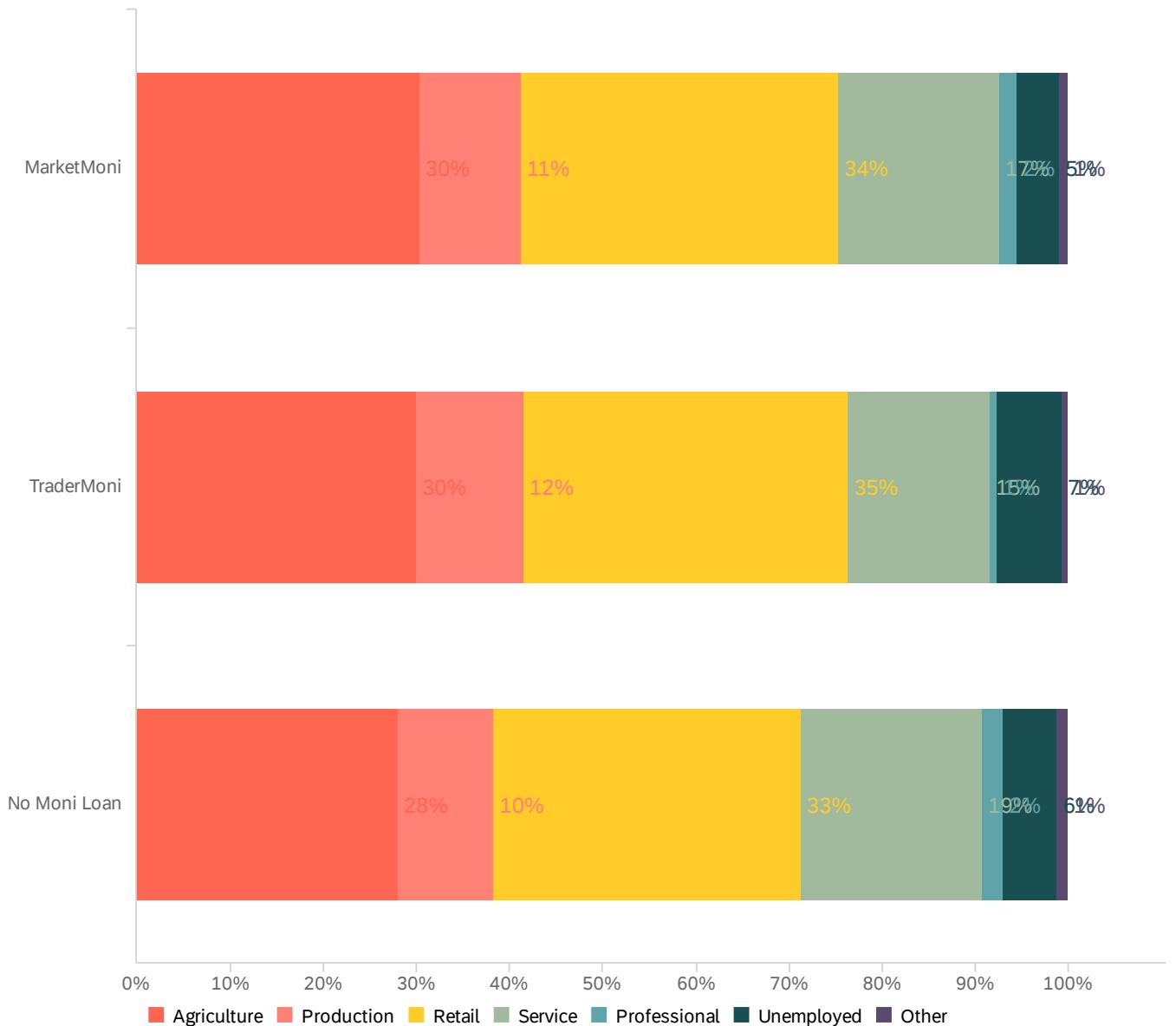
### Repayment Burden by Product Type



### Repayment Confidence by Product Type

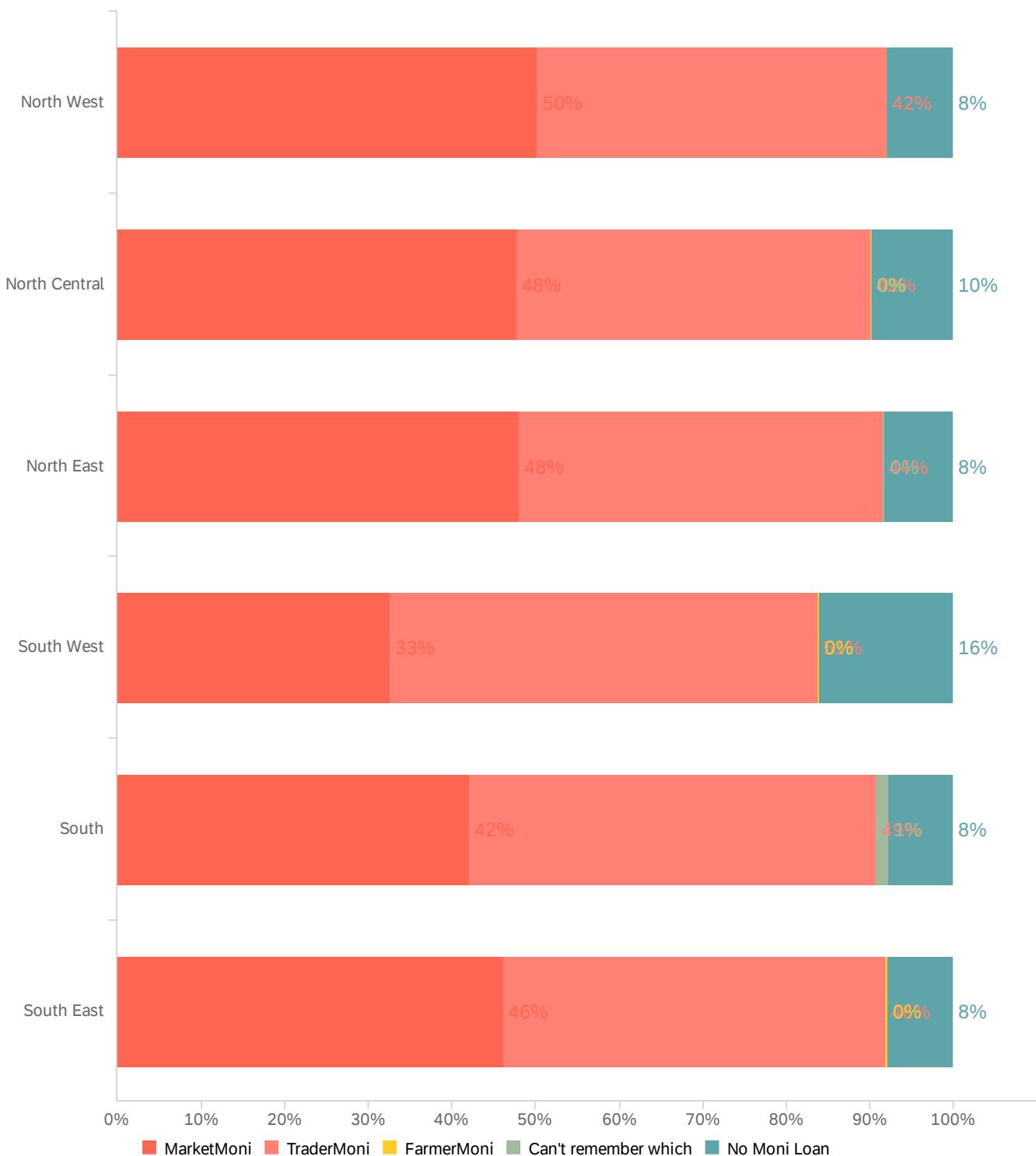


### Employment Sector by Product Type



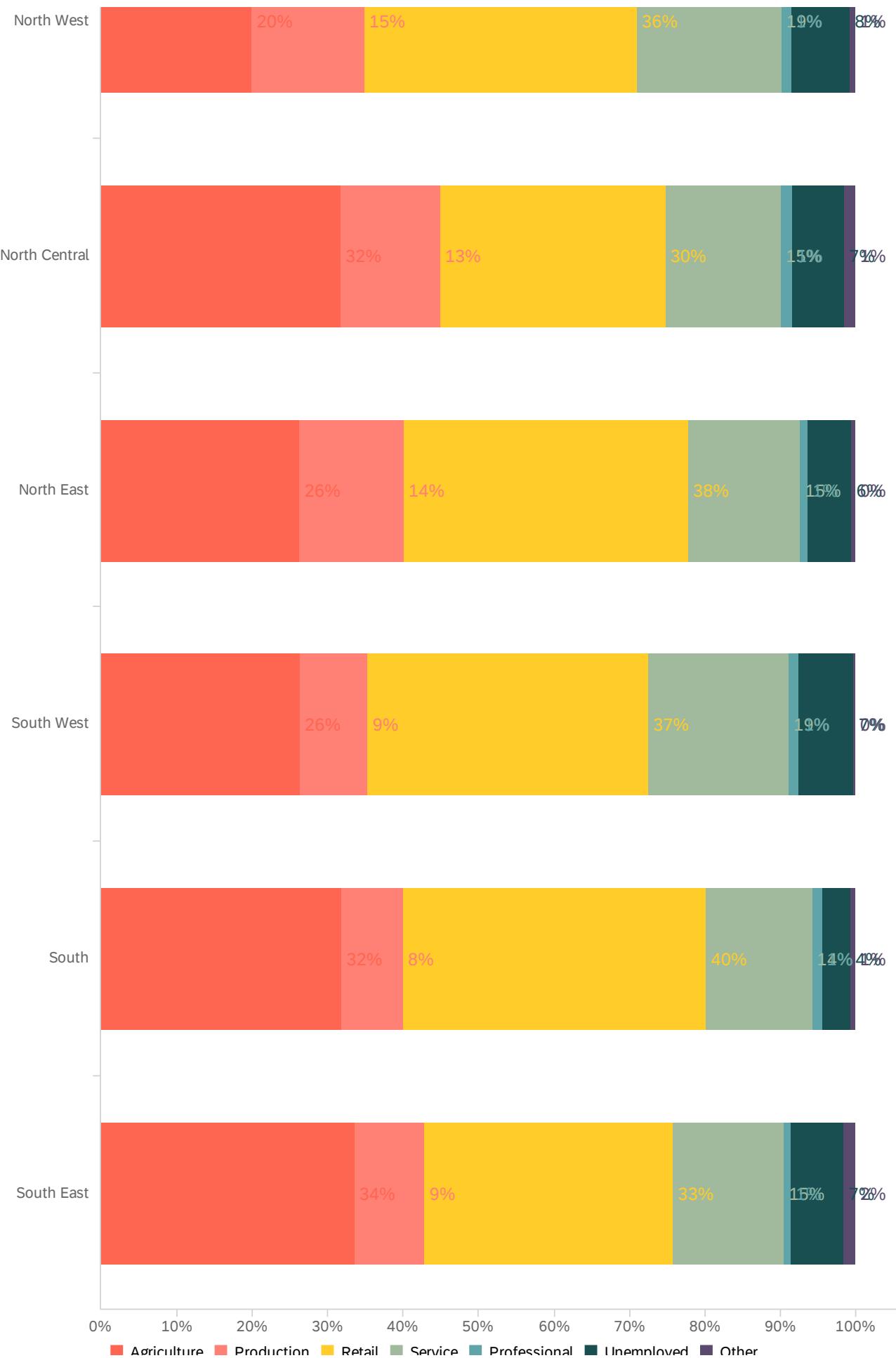
## SECTION 3: IMPACT BY REGION

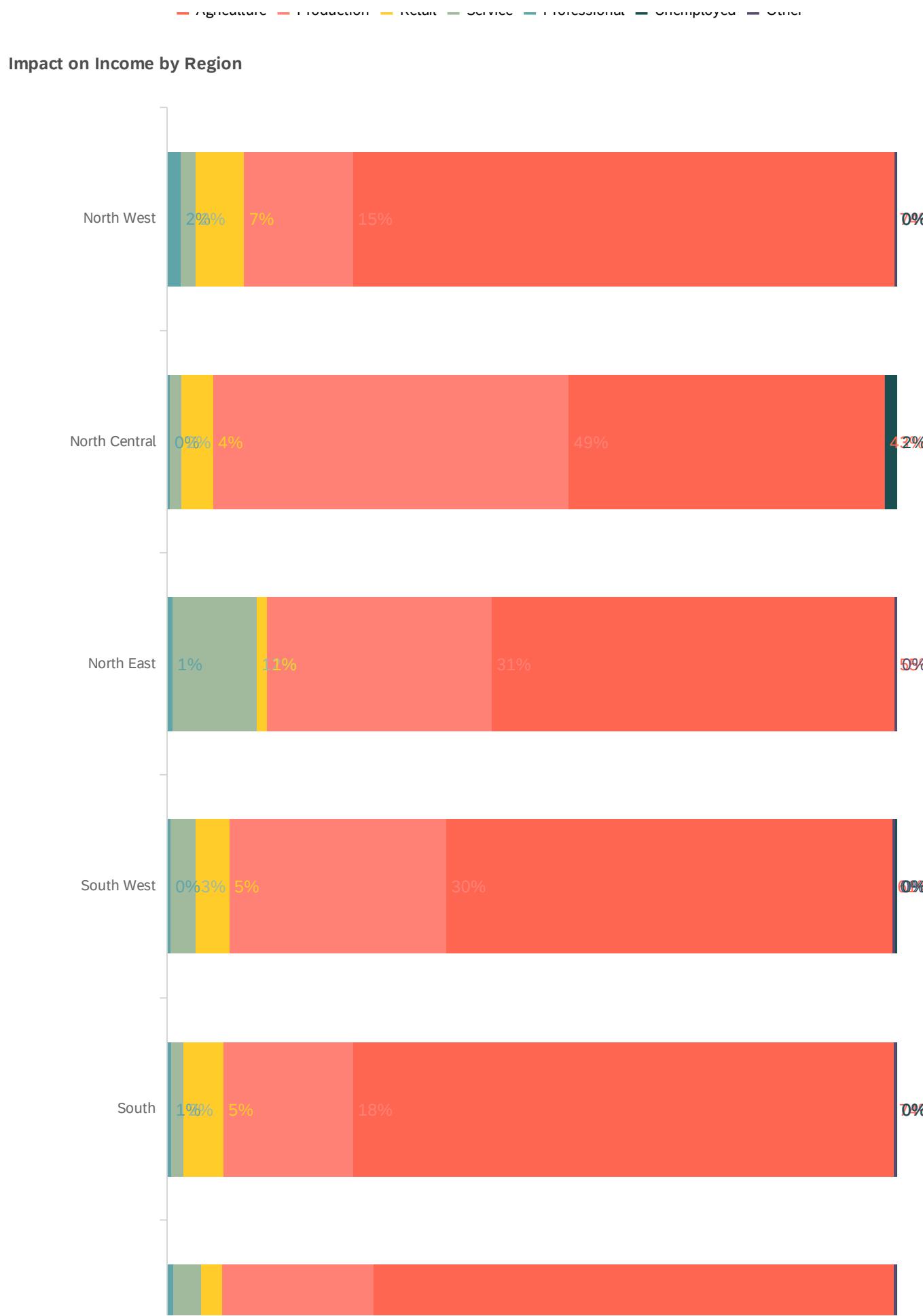
### Product Type by Region

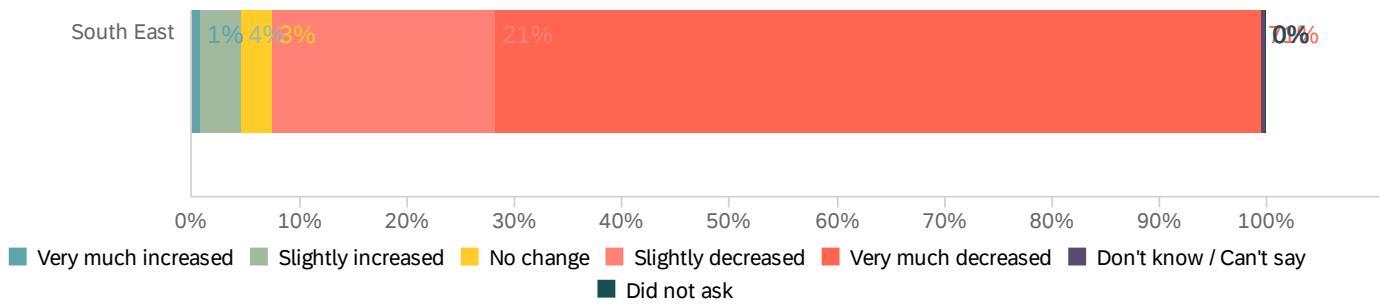


### Employment Sector by Region

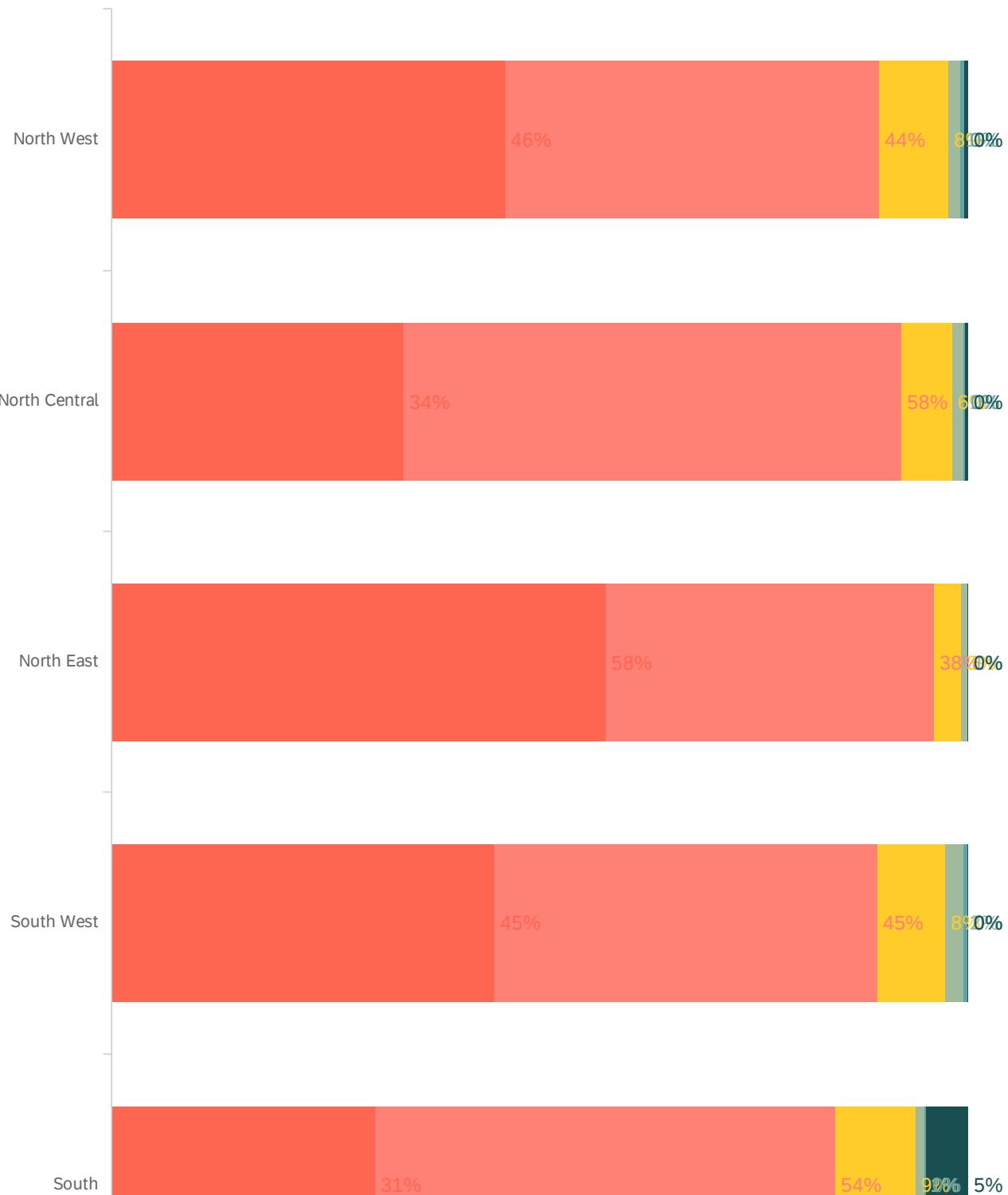


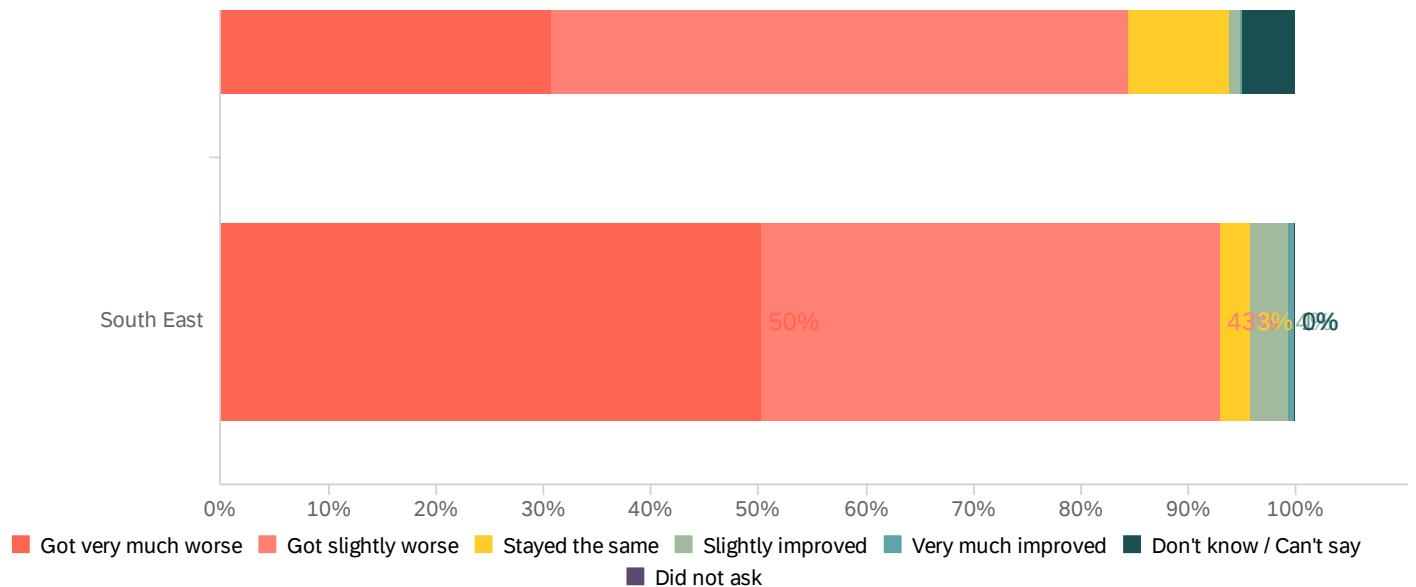






### Overall Financial Situation by Region





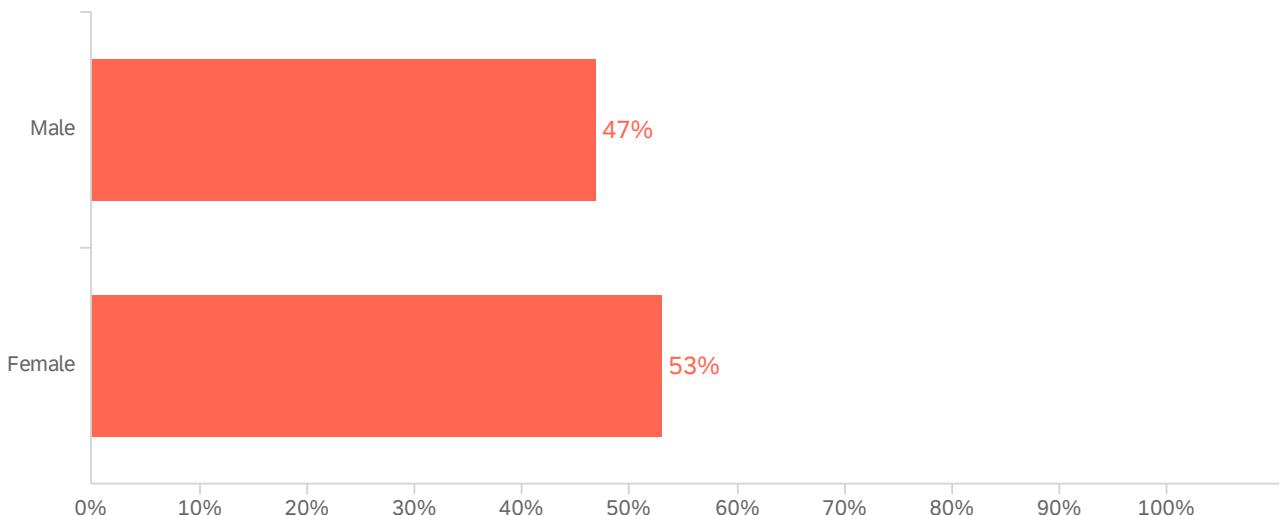
## SECTION 4: RESPONDENT PROFILE

- **Gender:** 53% Female
- **Poverty:** 78% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 44% classified as "Extremely Vulnerable."
- **Gender Differences:** Male customers appear *slightly more likely to have a higher vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (36%) and *Agriculture* (28%)
- **Employees:** Only 35% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers. Males are *much more likely than females to have employees*.
- **GEEP Loan Usage:** 81% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 72% of GEEP customers say they are "*very concerned*" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "*Very much concerned*" customers have stayed at similar levels since a low of 63% in round 7 in mid-November.

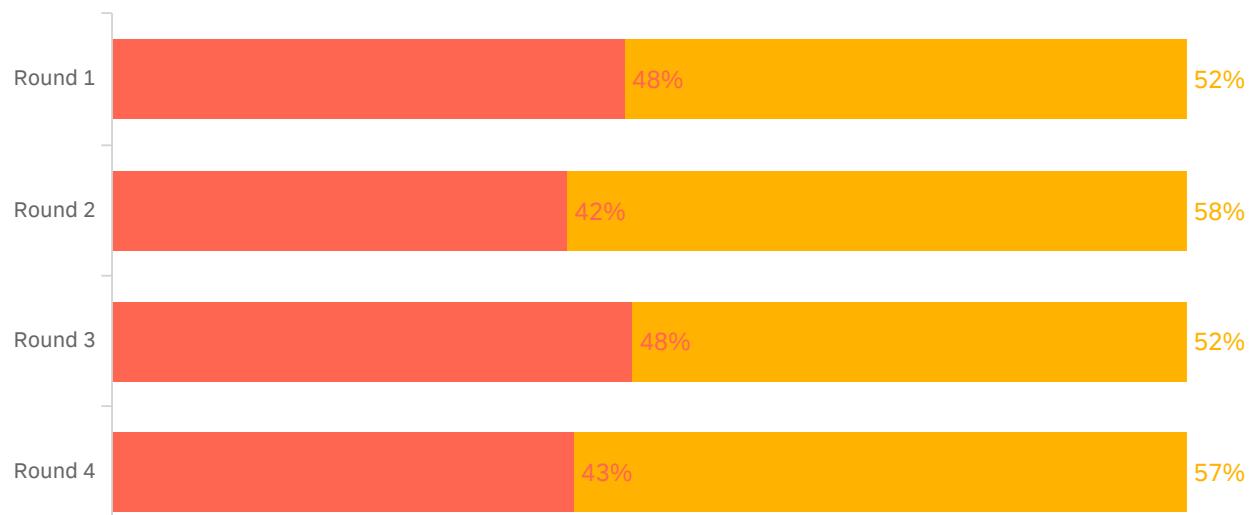
## Gender

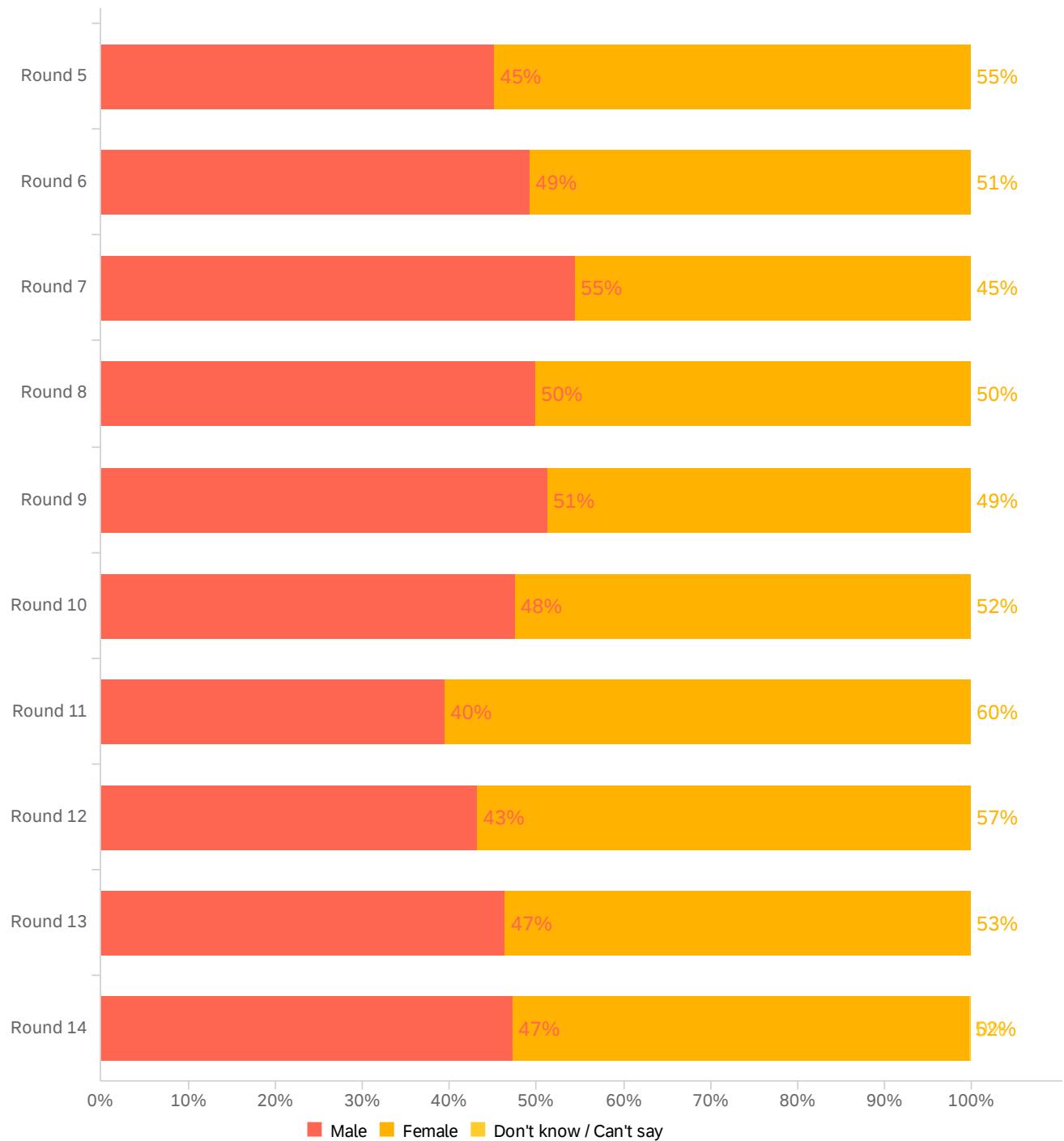
Over fourteen rounds of data collection, we've spoken to 8,643 GEEP customers. Over 53% of these respondents are female.

### Interviews Completed by Gender

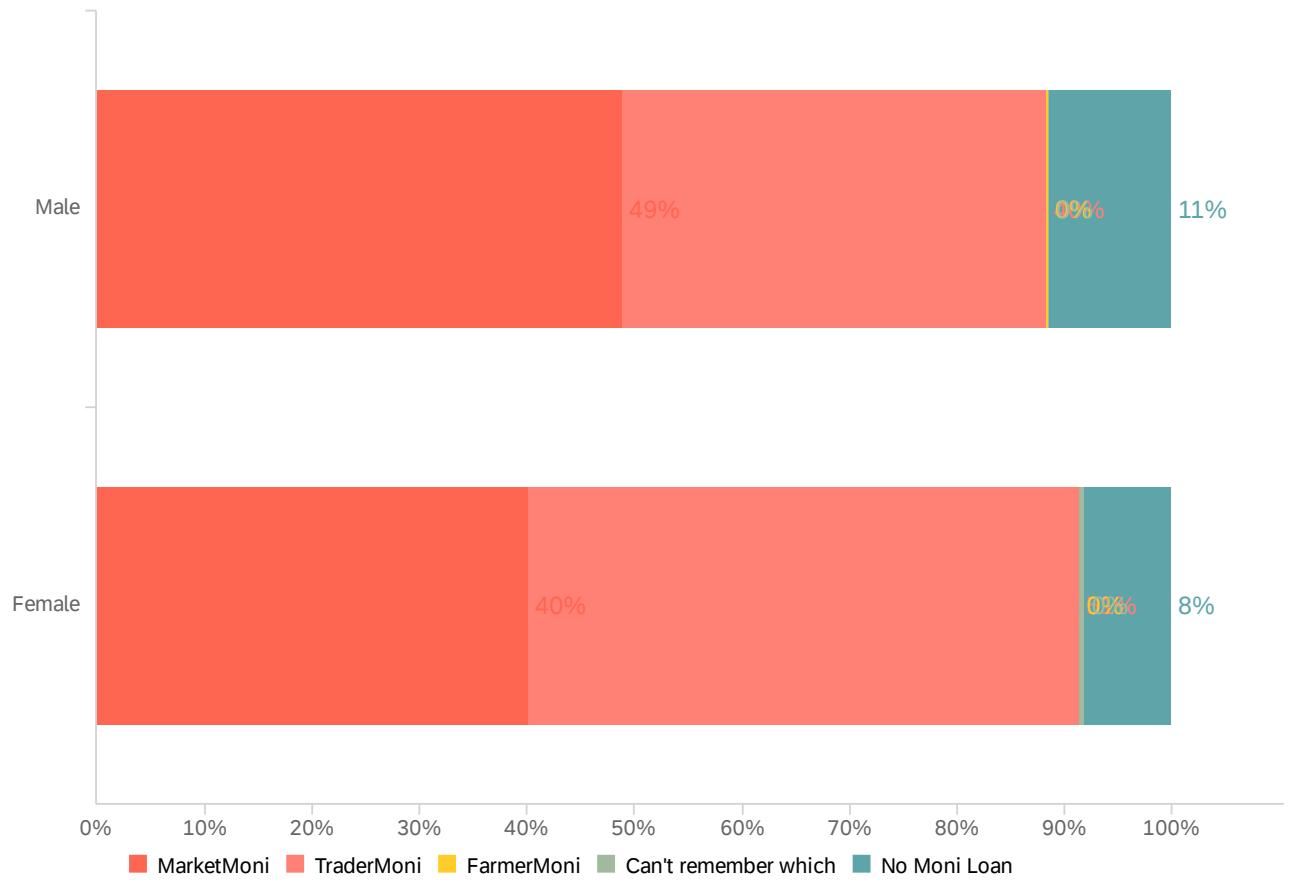


### Gender by Round





#### Product Type by Gender

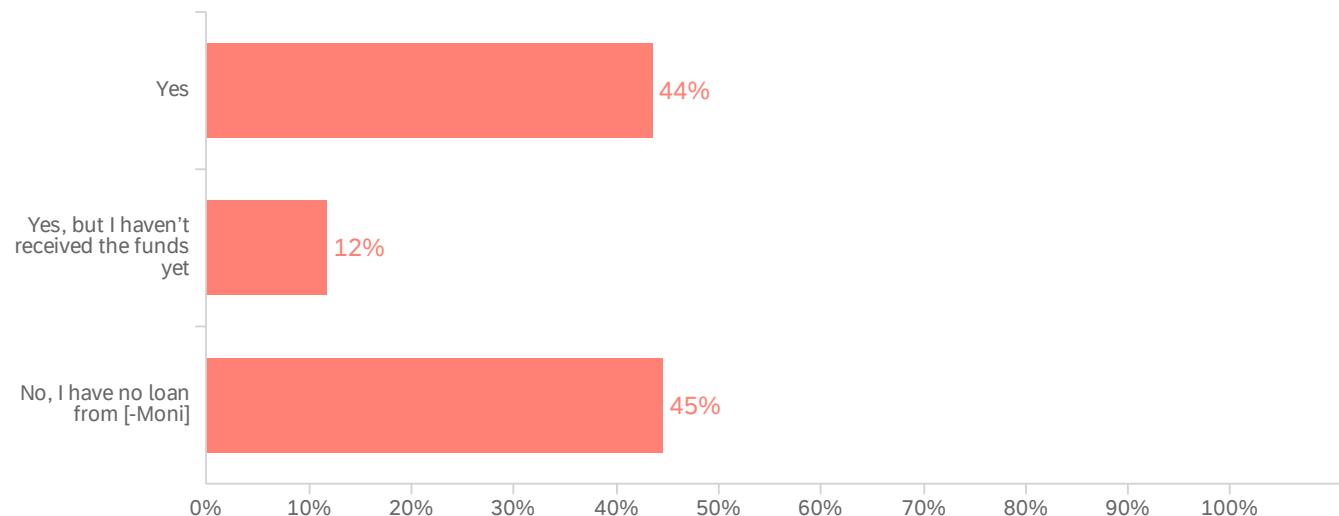


## GEEP Loan Recipient Status

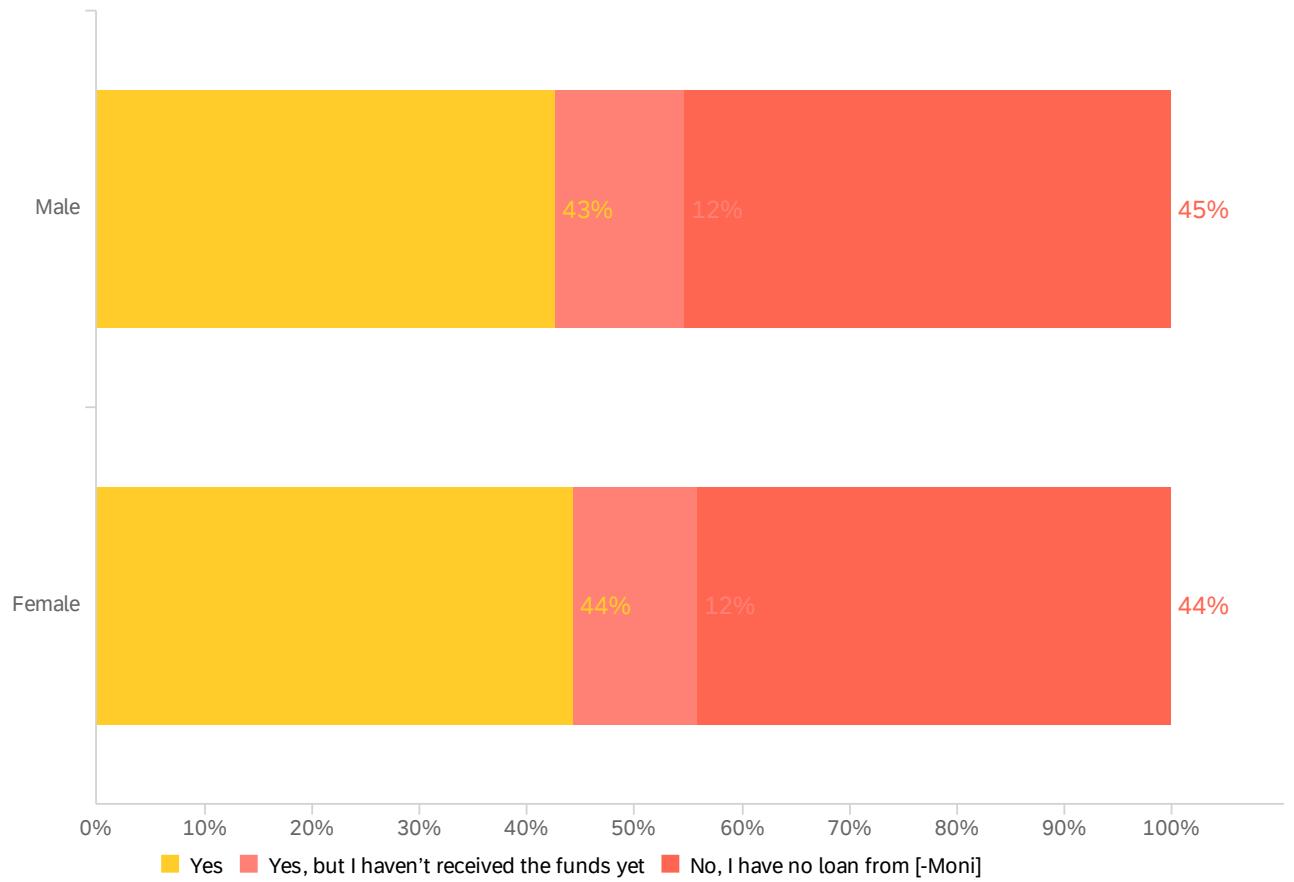
**Q:** Have you received a loan from [-Moni]?

(n = 7,422)

In round 3, we began to ask respondents if they received a loan from GEEP.



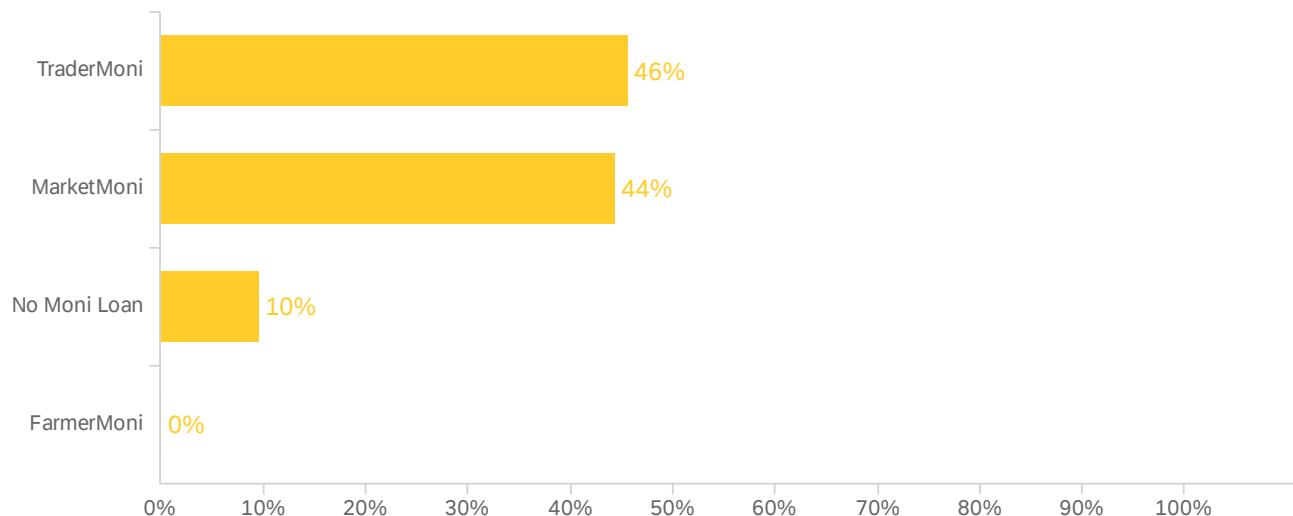
## Recipient Status by Gender



## GEEP Product Type (Database Response)

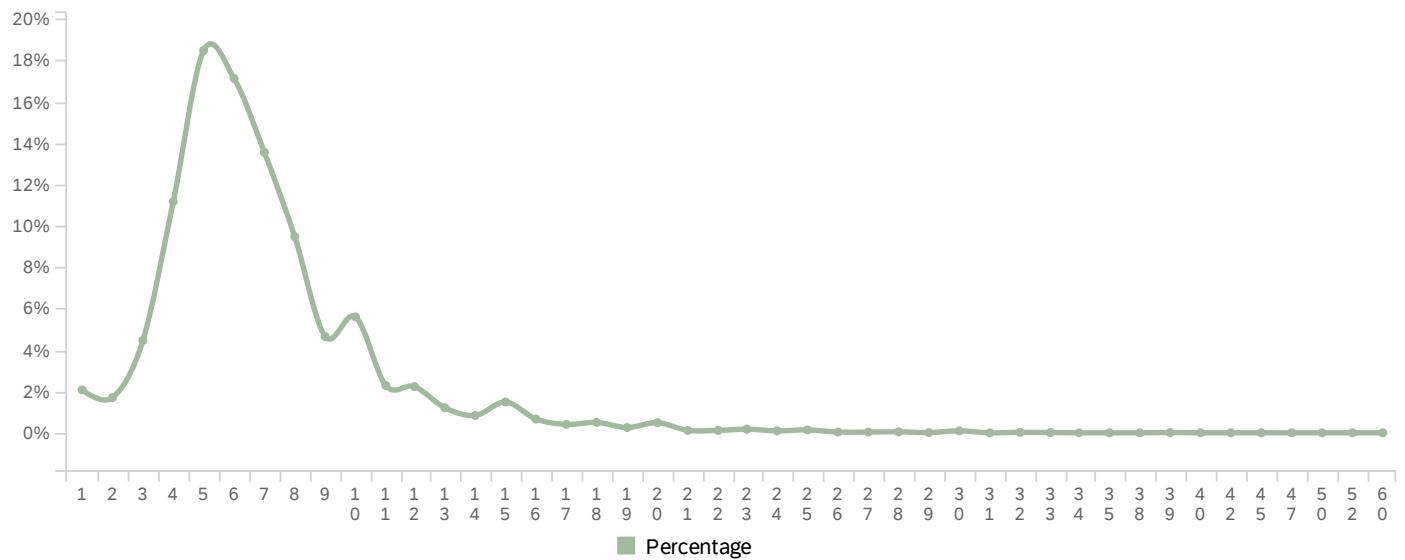
(n = 5,568)

Starting in round 6, we utilized GEEP's product status for clients. We were surprised by the number of clients who said they did not receive a loan at all from GEEP but were on the list of MarketMoni recipients. We have continued to enhance our product segmentation and continue to track the discrepancy between customers' responses to product type and GEEP's database.



## Household Size

(n = 8,598)



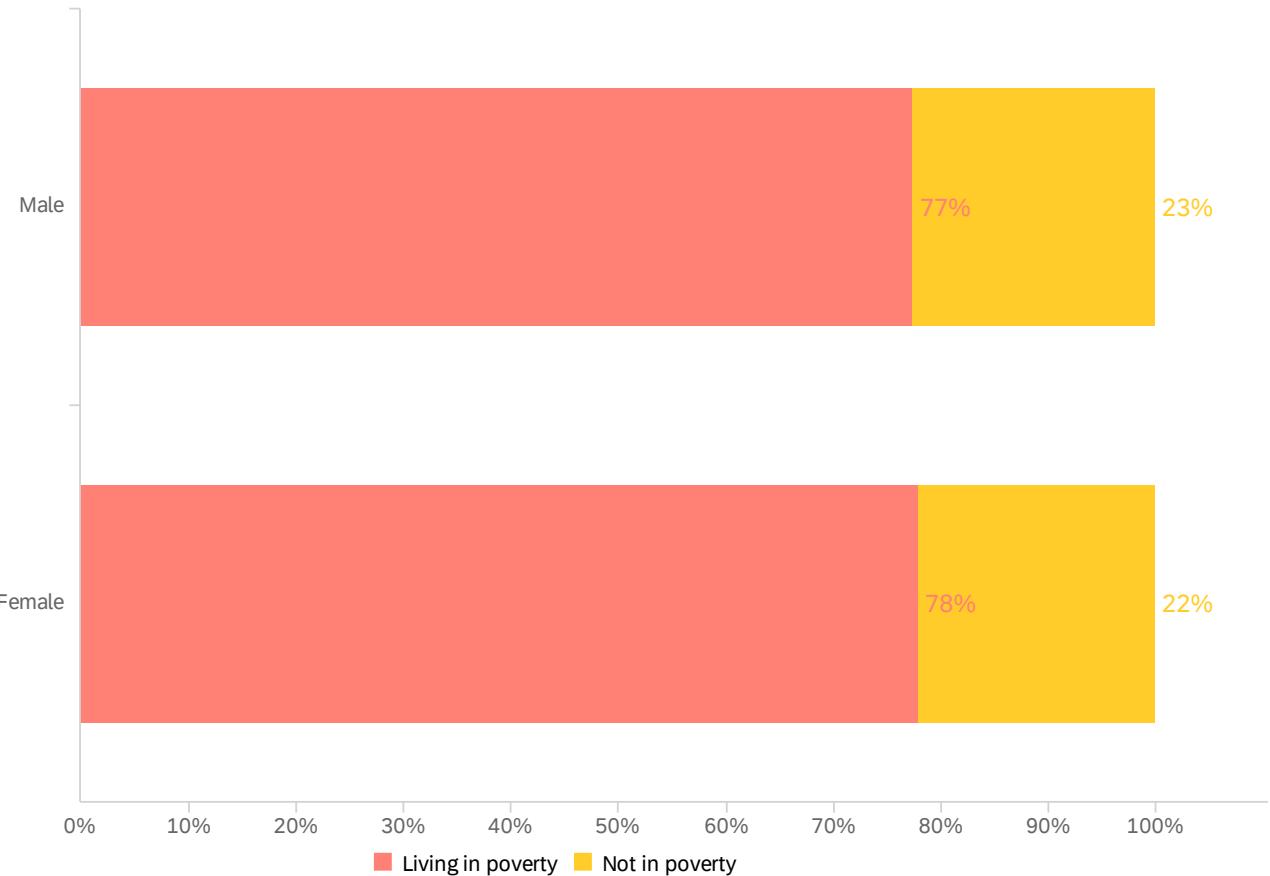
## Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 8,643)

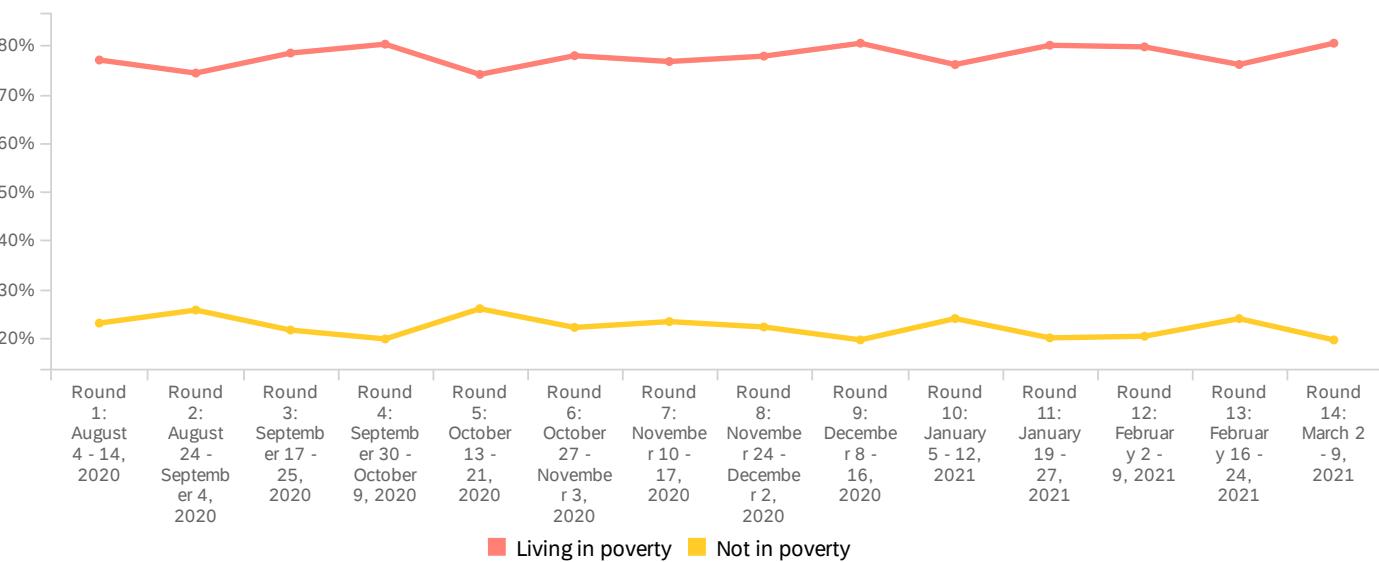
GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 78% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



### Poverty Profile By Gender



### Poverty Profile by Round



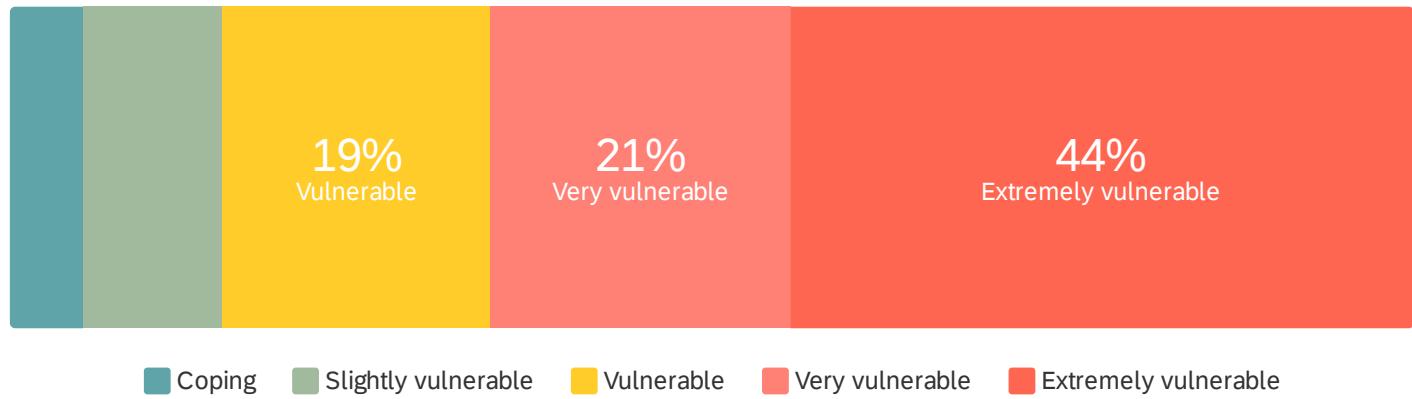
## 60 Decibels Vulnerability Index

60 Decibels developed the Vulnerability Index to help us identify how shocks affect a family's situation. It was designed during COVID-19 and can be used during health pandemics, after natural disasters like floods, or other events.

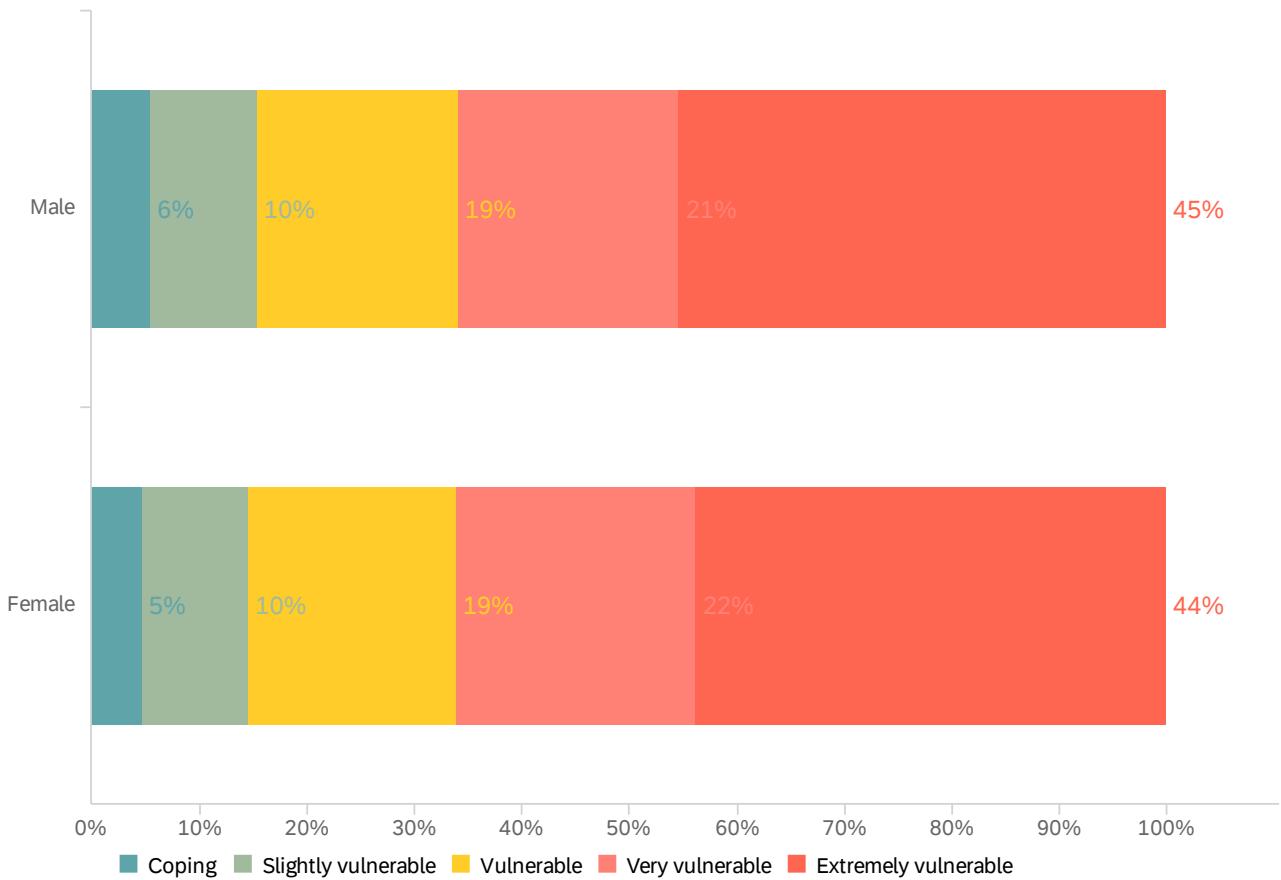
It is made up of four key themes:

1. **Poverty Level:** Those living in poverty are already more vulnerable as their income is likely lower.
2. **Change in Financial Situation:** Getting a sense of how a family's overall situation has changed gives an understanding of the ability to weather shocks of all sorts.
3. **Coping Mechanisms Used:** Indicates if families have to employ strategies they might not normally use, which may affect their ability to recover.
4. **Effect on Food Consumption:** Can be a big signal of financial stress.

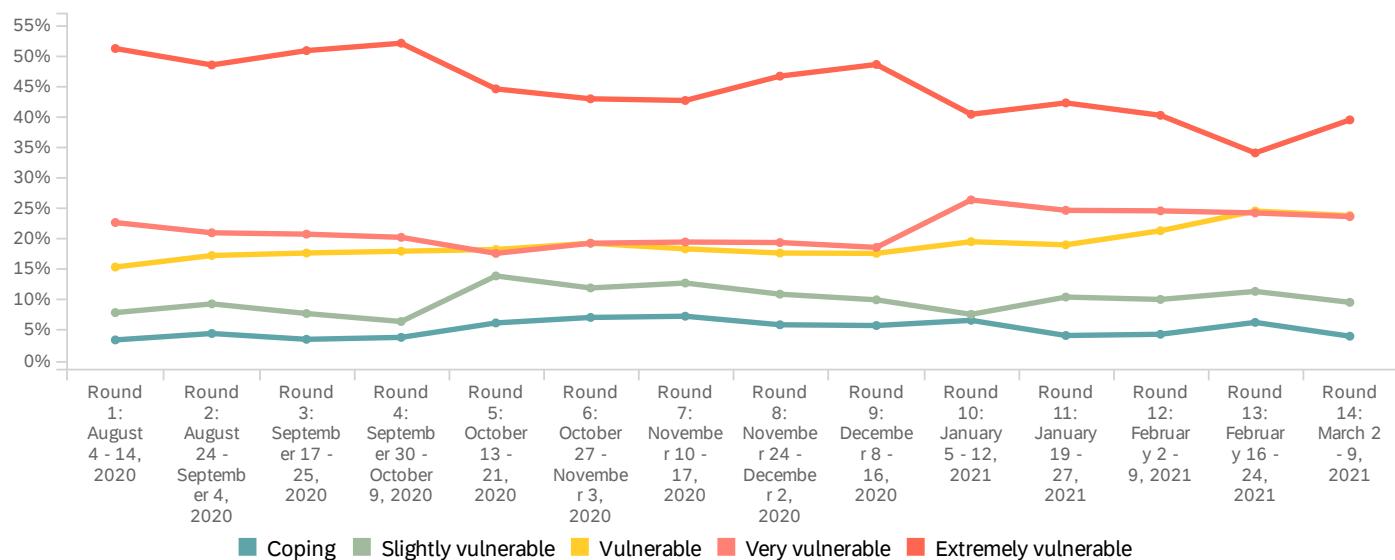
GEEP is serving a vulnerable population. Overall, 66% of respondents are vulnerable, of which 44% "extremely vulnerable."



### Vulnerability Category by Gender

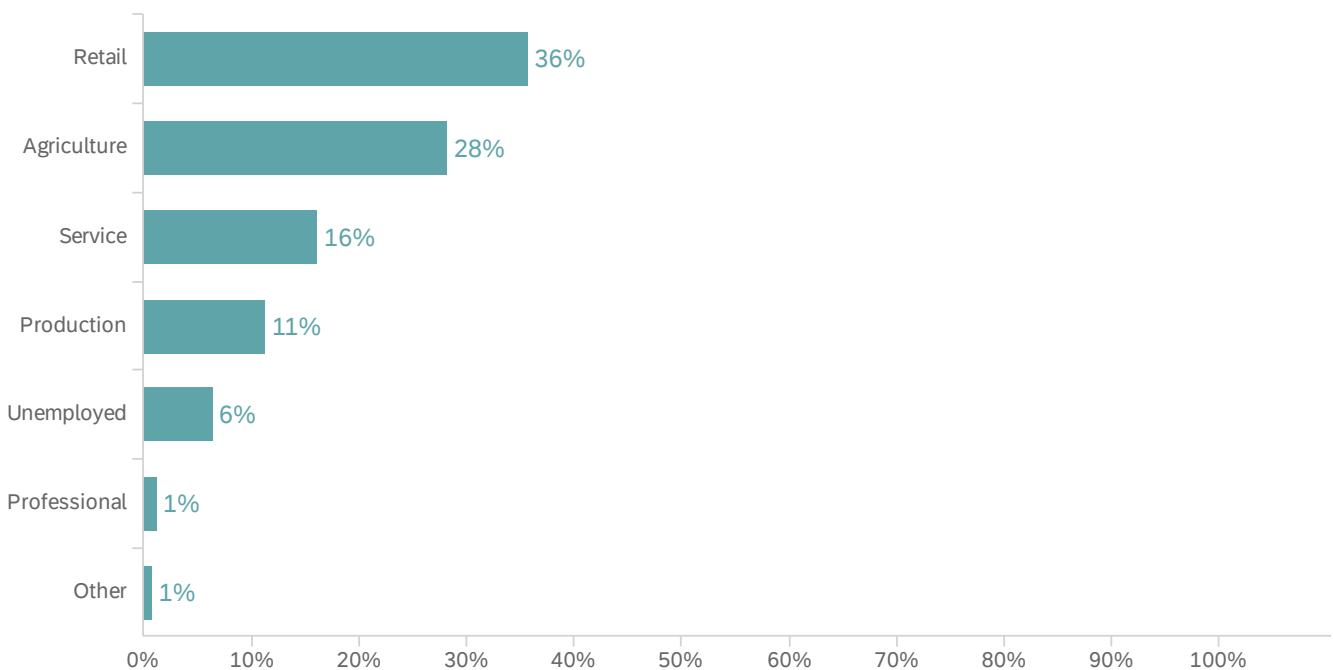


### Vulnerability Category by Round



## Employment Sector

**Q:** In the last month, what was your main source of income/business activity?  
(n = 8,639)

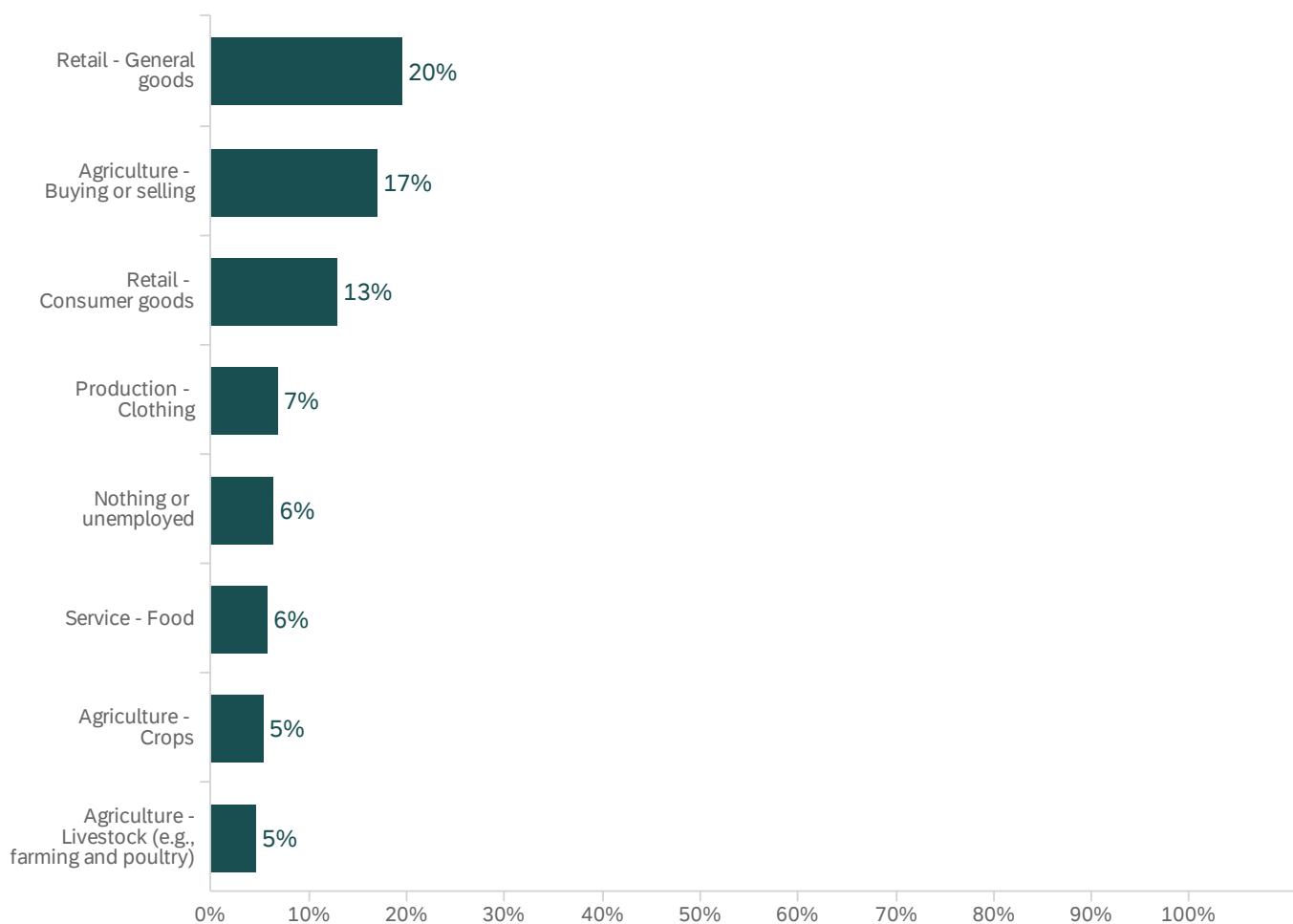


## Main Income Source / Business Activity

**Q:** In the last month, what was your main source of income/business activity?

(n = 8,639)

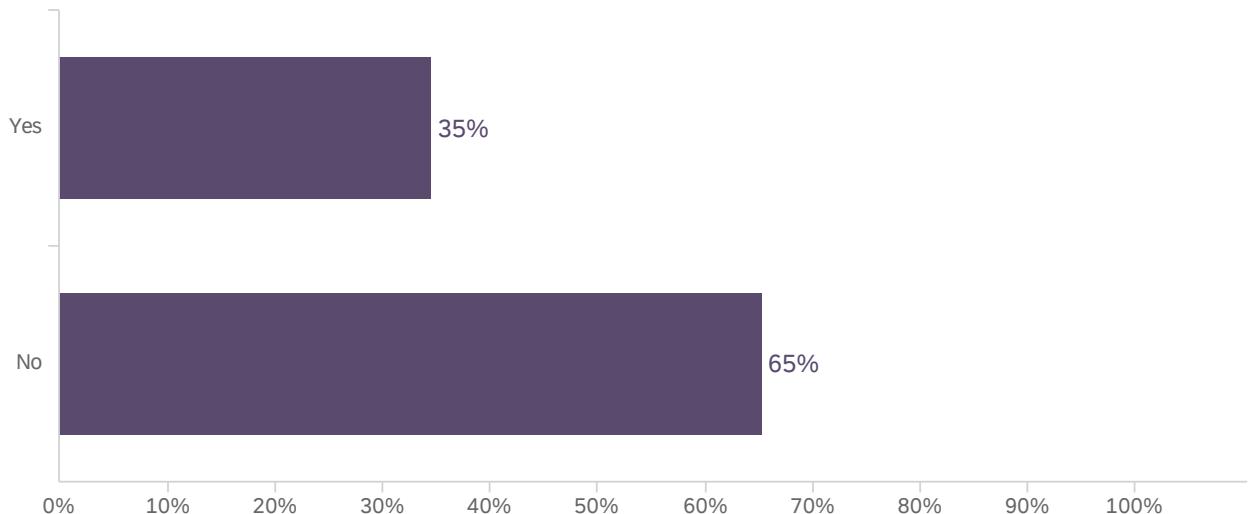
The graph below further illustrates the breakdown of respondents' business activities.



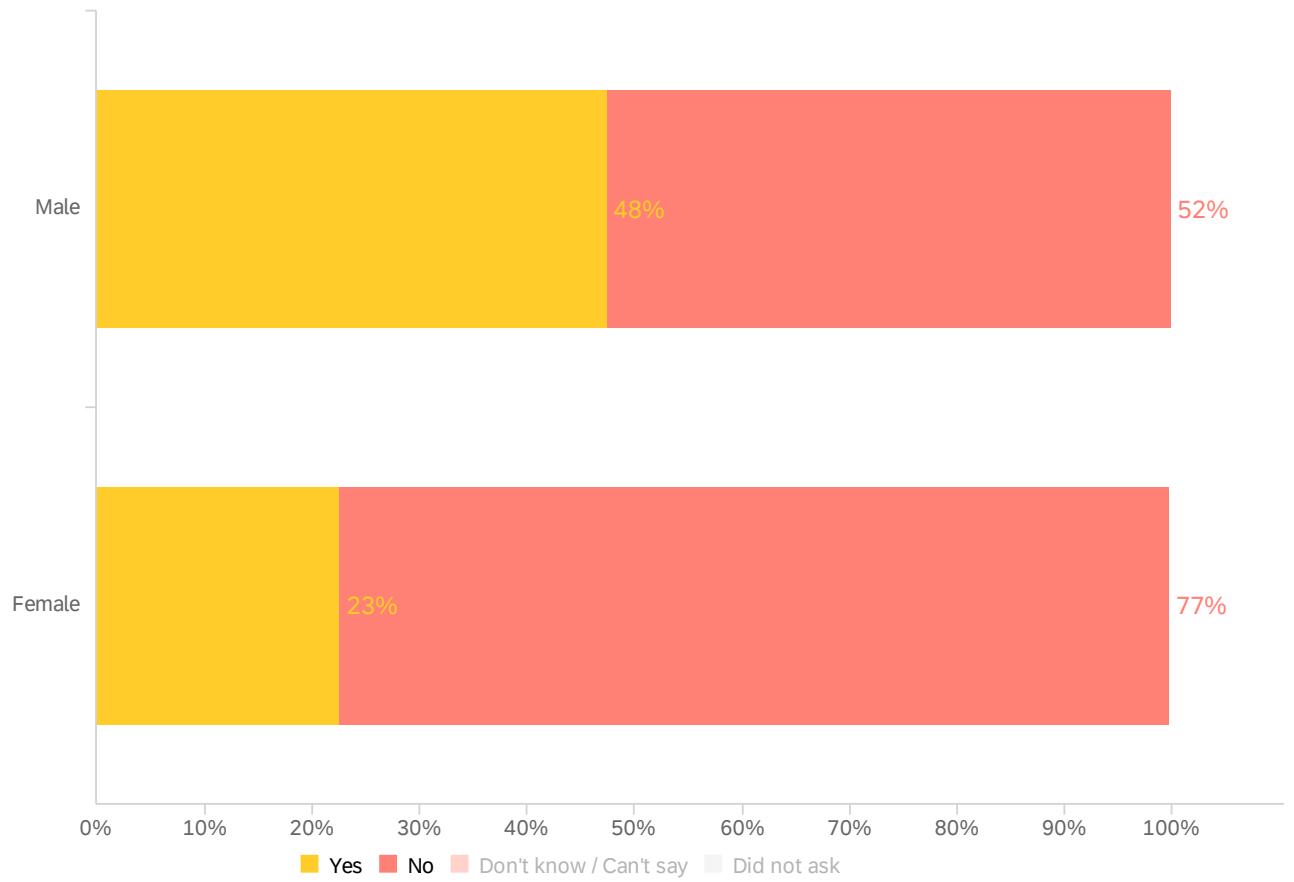
## Existence of Employees

**Q:** Do you have employees?  
(n = 8,117)

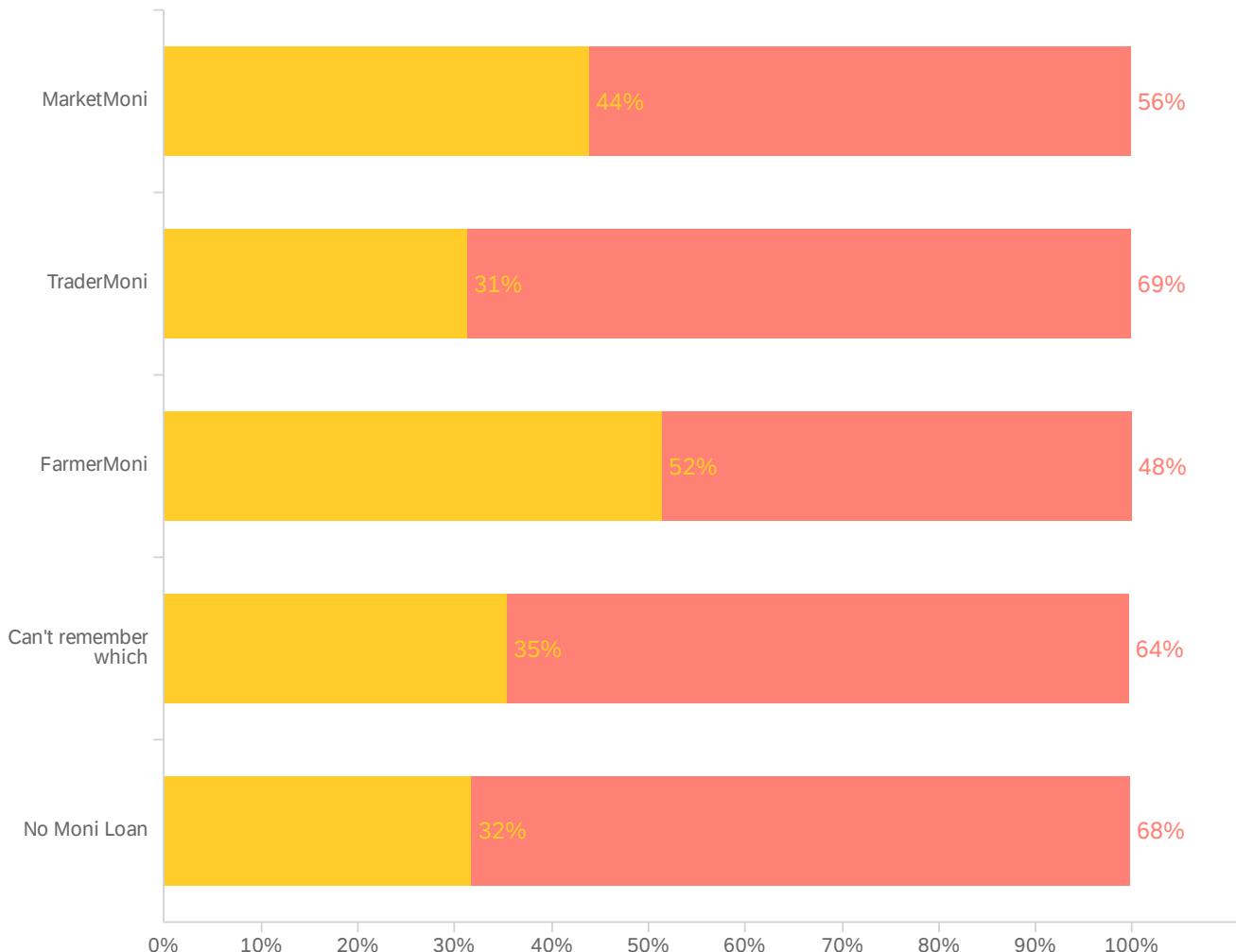
**Nearly two-thirds** of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: MarketMoni loan recipients are more likely to have employees, compared to non-loan recipients. Male respondents are more likely to have employees.



## Existence of Employees by Gender

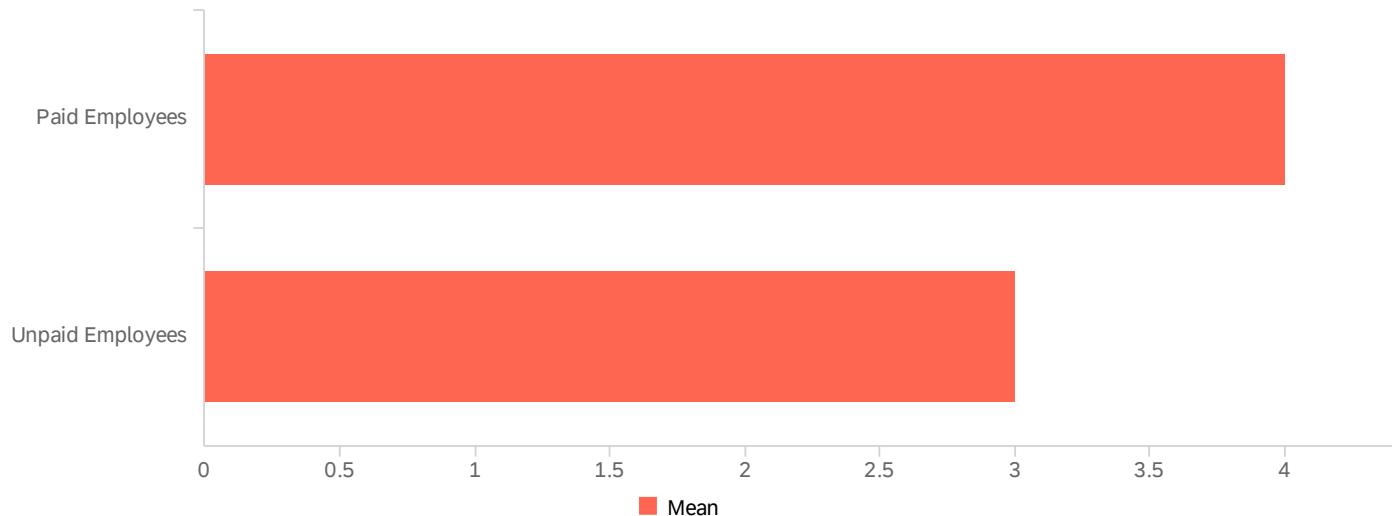


### Existance of Employees by Loan Type



## Avg. Number of Paid vs. Unpaid Employees

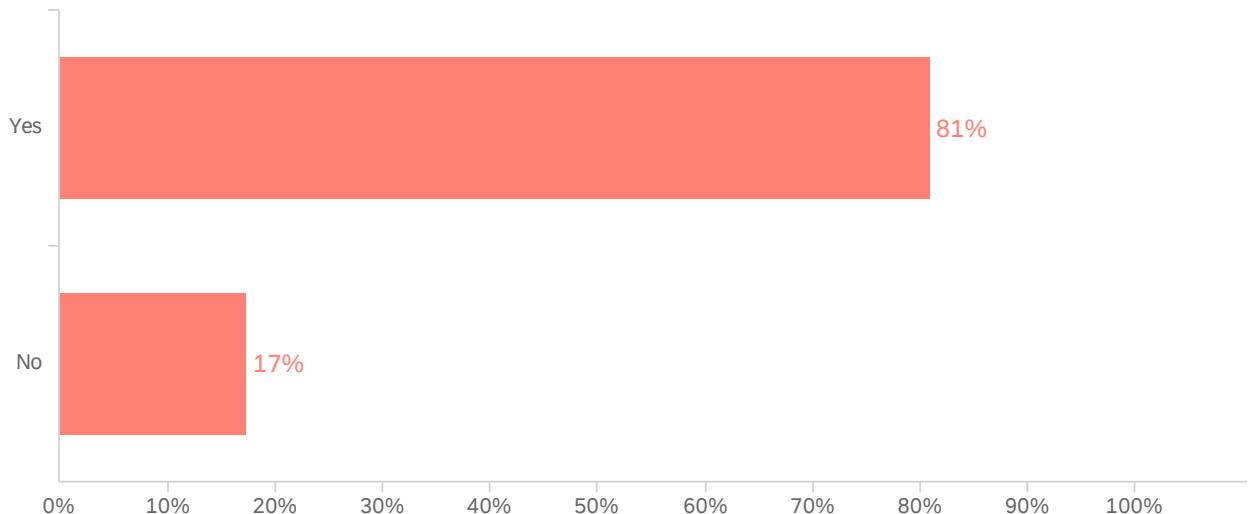
**Q:** How many paid and unpaid employees do you have? (asked to 3,025 respondents who have employees)  
(n = 3,011)



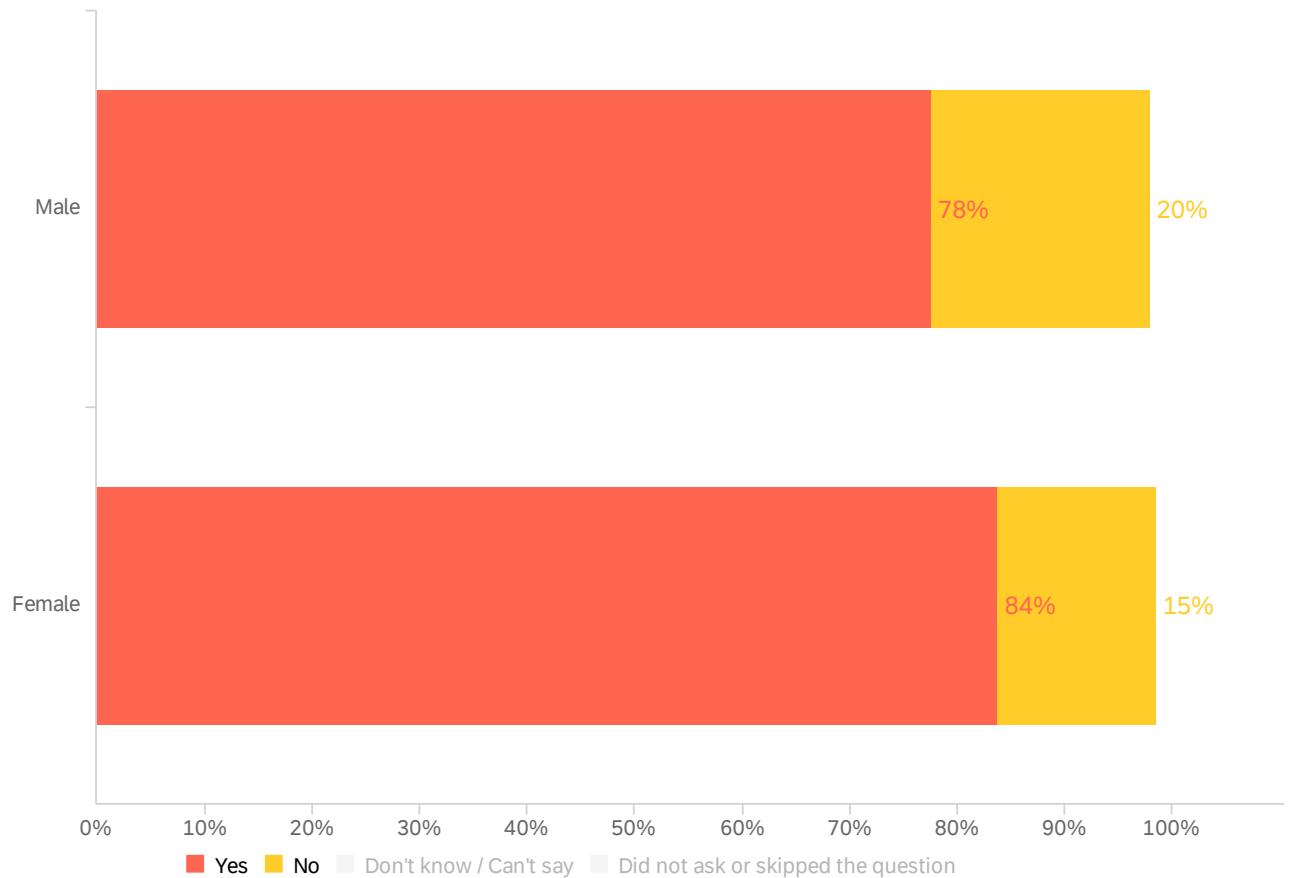
## Usage of GEEP Loan for Main Income Source / Business Activity

**Q:** Is this the business the GEEP loan was used for?  
(n = 4,606)

That clients use their GEEP loan to fund their main income source indicates the importance of the company and their funding to these clients. Women appeared slightly more likely than men to use the loan for their main income source or business activity.



## Usage of GEEP Loan for Main Income Source by Gender



## Awareness Level of COVID-19

**Q:** Have you heard about coronavirus or COVID-19?  
(n = 8,642)



100%

Yes

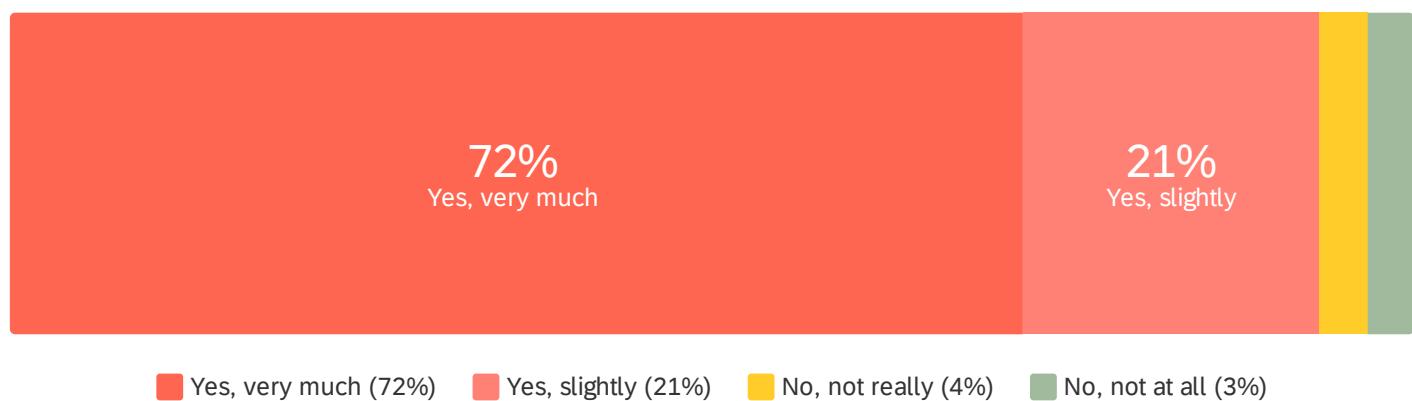
 Yes     No

## Concern Level About COVID-19

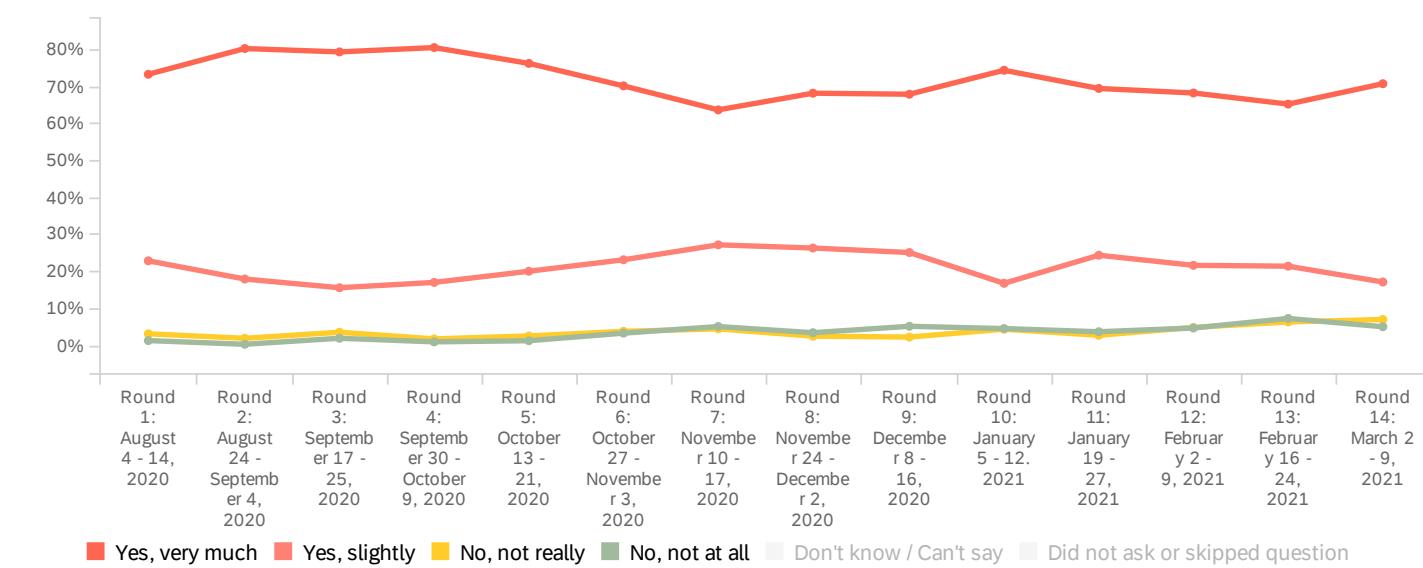
**Q:** Are you concerned about coronavirus or COVID-19?  
(n = 8,643)

Concern levels among respondents remained high. This is higher than both the September 60dB Global Benchmark of 38% and the West Africa benchmark of 64%. For comparison, the East Africa average is 56%.

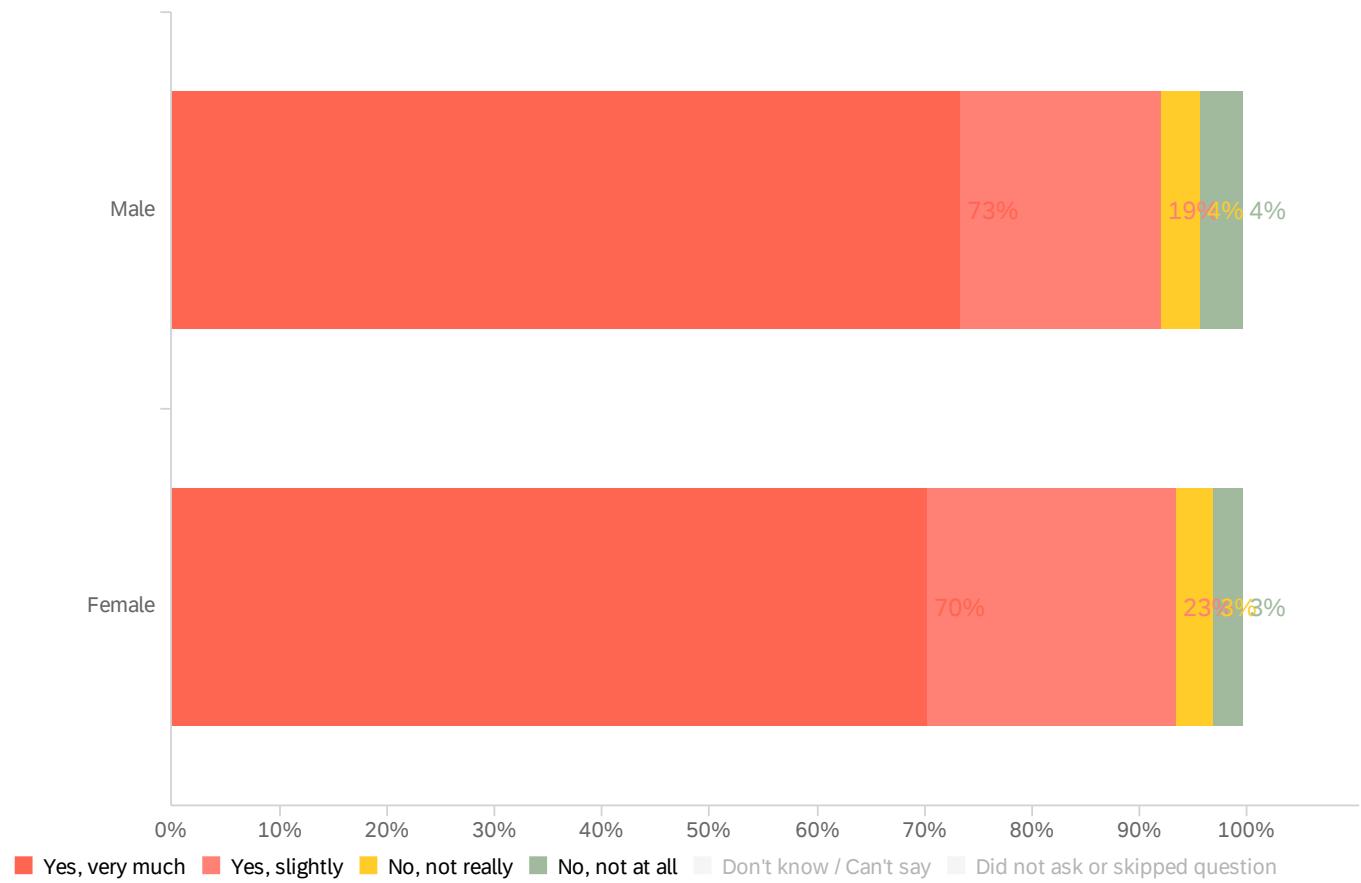
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned.



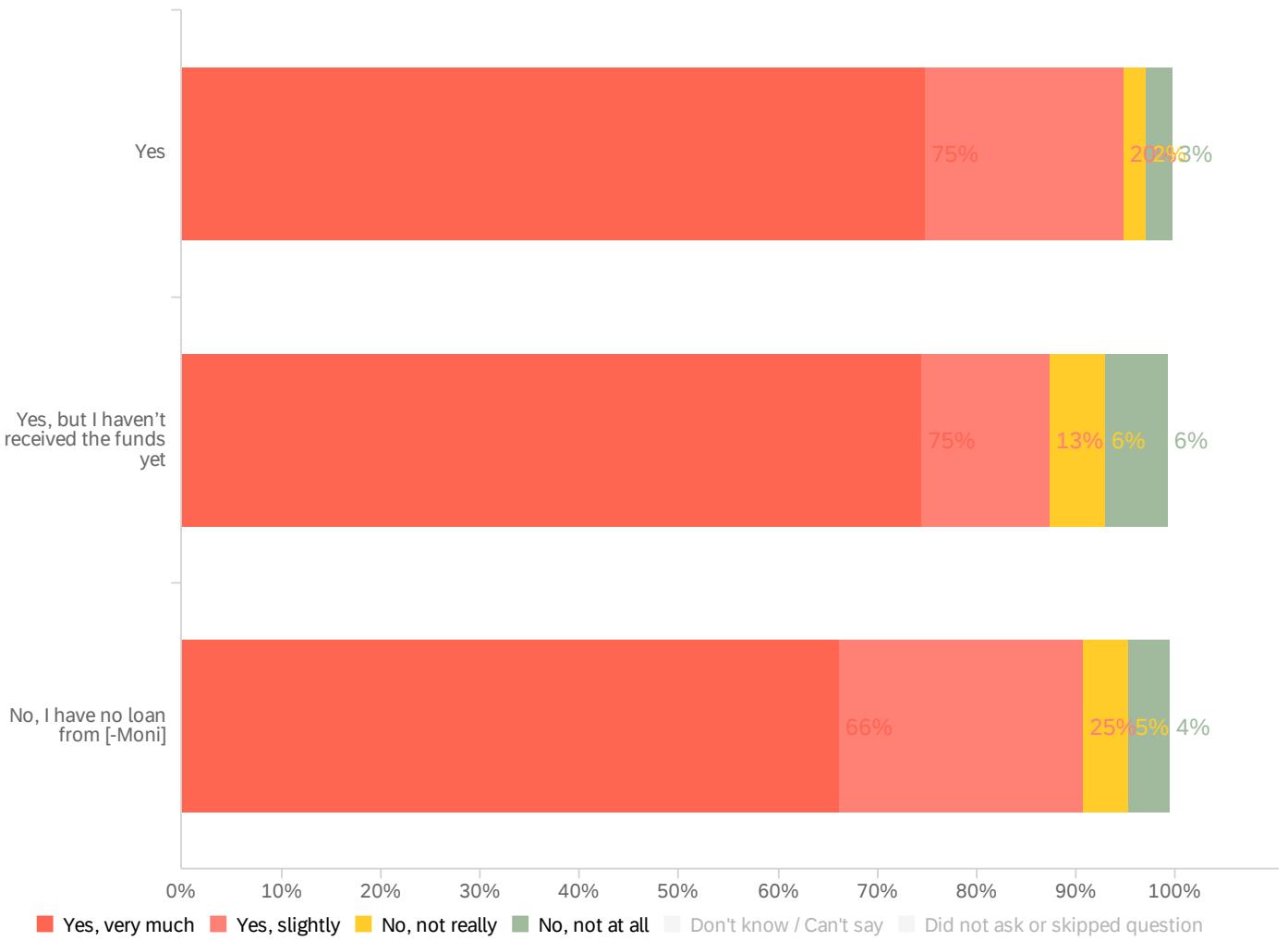
## Concern by Round



### Concern Level by Gender



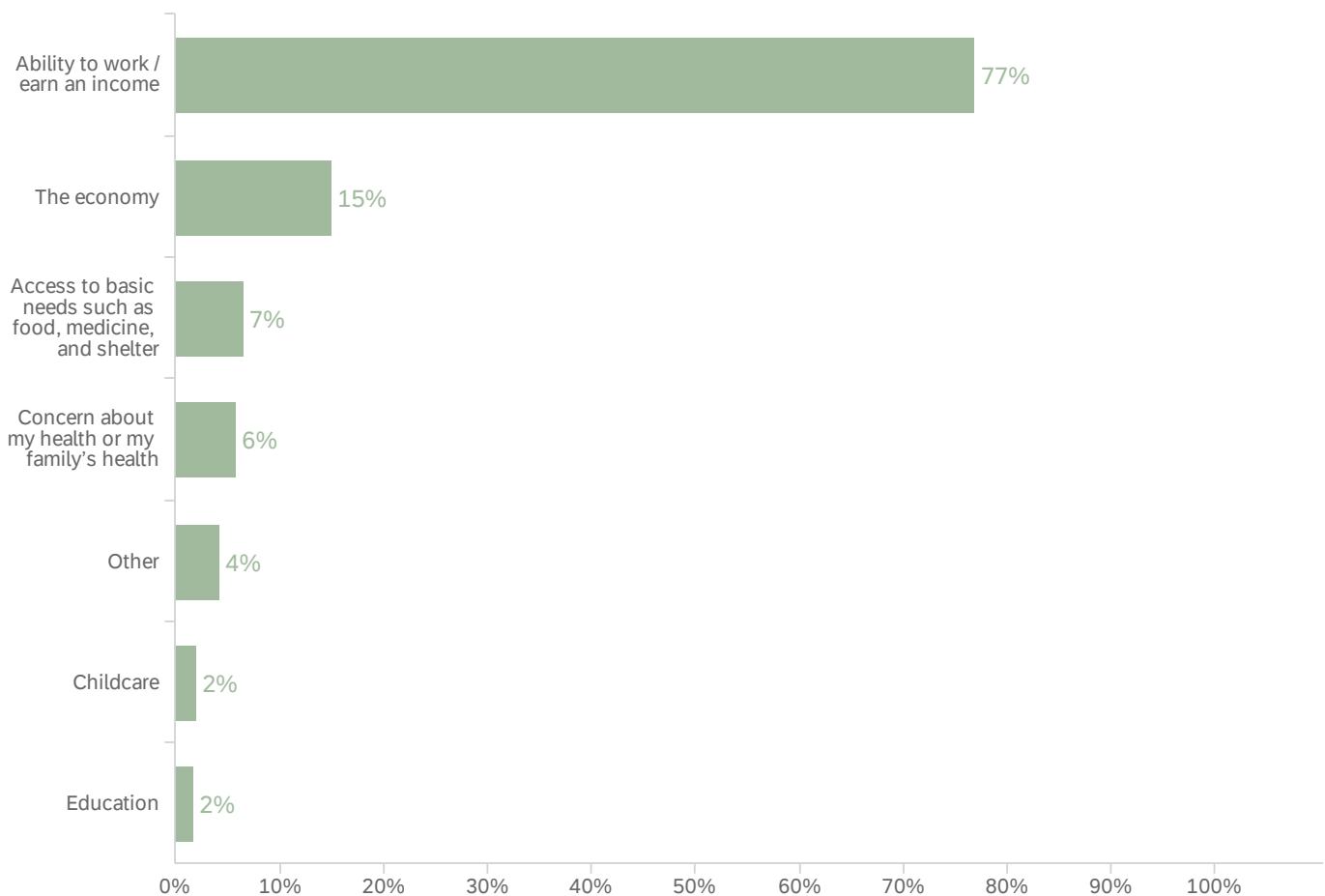
### Concern Level by Loan Recipient Status



## 60 Decibels Qualitative Codes: Primary Concern About COVID-19

60 Decibels researchers are trained to code qualitative responses against a set of standardized categories, which allows us to aggregate data at the project and sector-level.

**Q:** What is the primary concern you have related to the coronavirus right now?  
(n = 7,813)



## Respondent Voices: Primary Concern About COVID-19

**Q:** What is the primary concern you have related to the coronavirus right now?  
(n = 7,813)

In round 3, we began to ask about respondents' primary concerns. Reading verbatim responses gives a real sense of how customers are feeling.



What is the primary concern you have related to the coronavirus right now?

The question you are asking is funny because everybody is concern about this virus and the way it affected everybody, so for me my market has not been going on well since the lockdown month, sales has been bad

My primary concern during the coronavirus was that no money and things were expensive the lockdown really affected our business due to money was not coming in and also we are very conscious of the virus to stay safe that is my concern during the Locked down

People are not sewing clothes like before so the way I usually have customers who buy sewing materials have changed

No market, everything is just dull because of the high price, in fact customers have even reduced

Government should help provide vaccine for the citizen especially the vulnerables.

My concern is that is affect our business and there is no income like before and things are expensive. I don't have enough capital for my business and to stock goods is not easy.

There is nothing coronavirus again, everything is now back to normal

Market is slow, I need money to buy goods, all the money I have I used it to pay for school fees

Business is not easy like before but it is better than when there was still lockdown and there was no work

There is no corona virus anymore

I don't have issue concerning coronavirus

I and my family members are living our normal life. We are not sick of coronavirus. The only thing is everything is expensive, fuel, food, transportation and many other things are expensive.

What we (people) confronting is more than coronavirus. People are dying from different sickness not corona.

I am concerned because it is corona virus that is governing everything we are doing now. Coronavirus is dictating life or death for people, it is dictating high price of goods everyday. It is telling us how and when to eat. So, I am concerned.

What is the primary concern you have related to the coronavirus right now?

Some of my children have changed schools because their schools have increased school fees and they don't have computers for training children.

The concern I have right now is my children's education and my business. My children's education has not been steady but now they have resumed; what next is steady tuition fee. We would work hard for that.

I can't say I am concerned any longer because we don't understand the game our government is playing on this matter. Our community never got palliative from the government last year when there was intense lockdown. I am struggling to feed my family and I pray another lockdown should not happen.

We are in the time of hunger not coronavirus. Hungry people go for food and money. They are not concerned about corona.

What is my business with coronavirus. I have no concern with coronavirus.

I have no problem with coronavirus, so I am not concerned about it.

I have nothing to do with coronavirus and my business has nothing to do with coronavirus.

There is nothing like coronavirus where I am

There is nothing like coronavirus and my farm business is picking up again

There is no coronavirus where I am again

Business is still dull, it is not like before and there is price hike everywhere but things are improving gradually

People are not doing parties like before to avoid crowd, so the amount of work I usually get has gone down

It has made market costly, the profits we now makes is small compared to before covid-19 started. There is no money in the country because people's jobs and businesses are not really doing fine and the government is not doing anything to help us. Some goods like small fish that we used to buy around 100 Naira is now like 1000 Naira

My concern is about the economy that turned upside down. Since coronavirus started everything got worst. Take a look at how we buy things these days, everything is costly. My business is not even functioning like before because I could not afford to pay for shop. As I work at home there is no patronage, so I need money to rent shop.

What is the primary concern you have related to the coronavirus right now?

We are not happy about it at all. It is not that we are not selling goods but not like before. Customers are not buying up to what they used to buy again. And we don't have enough money to buy goods because of the increase in price of goods. The prices are too high. A bag of garri was #20000 before but now #23500.

My business was not affected, things are moving well

My concern is that as we could not work during the lockdown, we were still spending. Those that bought goods from me have not pay till now and they are also claiming that the situation of thing affect them as well, that there is no money. So I don't have enough capital to run the business.

My concern is there is no money to do business. I need money because we have spent a lot of money from business during the lockdown. Apart from eating from my capital, I also lost my twin brother in October last year and I spent money then. So my capital is affected and I need money for my business.

I am not concerened about it because coronavirus is over

There is no coronavirus again

There is no progress since coronavirus started. I could not earn income when it started and apart from that I have been on sickness since April last year and I could not work again. So my wife is just the one working and taking care of me with the little she earns.

Since coronavirus started work have not been going normally and everything just run down. As a tiler, I did not get work to do than once since last year. I had to start selling farm produce to survive because things are not easy.

We did not see what do during that lockdown, there was no party so no clothes to sew

We are praying to God to get rid of coronavirus. We are not happy with it. May God protect us all. It affect the economy of the world and if God put an end to coronavirus, everything will be okay.

Customers are complaining that they don't have money, before i used to make a lot of money from this tailoring but since the lockdown started it has reduced

There's no patronage, everything became high and those people that i make shoe for are not paying money

I am into photography so there are no events to attend since the lockdown even now the events coming up are not much so no income that os my concerns about this coronavirus

What is the primary concern you have related to the coronavirus right now?

Before now i was a petty trader trading in fruits but now since the pandemic i have all my capital eaten up

One of the things the lockdown which was as a result of coronavirus caused was job loss for some employees and some of us that are self employed could not get any business to do since things became expensive and even human physical relationship was reduced due to fear of infection so income became serioud problem

Based on the lockdown i did not sell well again, my business went down and i have children in school one is in the university and another one will write waec examination

The lockdown that was as a result of this covid19 was tge beggining of the problem we faced expecially in my business because there was fear for infection so people could not go out and money stopped flowing everywhere nobody is building again so my work was not coming as such again, nobody is digging any borehole or doing any plumbing work

My concerns are the difficulties we faced in the family and innour business too, a lot of people lost both jobs and their lives so meeting up with daily needs is now a problem presently .

Coronavirus came and the whole world changed and our economy equally changed because since that period business has not been the same, as at today my phone accessory business has witness serious fall just struggling to survive and market is not even good again

I am concerned about Covid19 in anyway

I have been having issues importing because of the high exchage rate and there is no enough money to by goods so it has really affected by business

My business collapsed, so I am just restarting it all over again and it is much better than last year

I cannot buy materials for my work, the high price has made it hard and reduced the quantity that used to buy before

i still sell very well, the covid did not affect me at all

during the lockdown, there was no opening of school as normally i sell in a school area, but now that school have resumed i am looking for money to continue

it was not really affected as there's no how people would not buy drugs so i was not affected at all

the covid really affected me, my work is not going well again but i am trying to handle the situation

What is the primary concern you have related to the coronavirus right now?

The money is not enough to continue my business and the covid-19 made it go down seriously

there's no money again, people will not buy from me and the snacks will spoil and i end up throwing it away

My concern is that the pandemic has really affected our country especially our economy.....its makes things very hard for people.....money is no longer in circulation since the COVID 19.....things are very expensive, a carton of milk we buy for 7000 naira is now 7700 naira...things are very difficult because dollar has increased in value.....so is affecting our businesses because the naira don't have any value.

It has makes the economy to turn upside down, it also makes the prices of goods to go up. The goods that we used to buy like 6000 Naira before is now 10,000 Naira. There is even no much customers because of no money

It really affected business. It increases costs of buying goods and reduced customer's patronage. Aslo reduced the gains we are making. Things are too costly, like bag of yam flour increases from 5000 to 8000 Naira, bag of Garri increases from 12000 to 17000 Naira.

The price of pack of fish have really gone up, business is hard to do now because of the high costs of buying them. Customers are also not patronizing us like before. The gains we see on each pack of fish have reduced a lot

Market have not been doing fine since the start of covid-19, the patronage is low and the prices of goods have gone up. The money that we used in buying like 10 bowls of Maize is now been used to buy like four bowls. The profits we are making this time around is nothing to write anything about because it like we are not even selling

This is not affecting me or my business because I do laundry but I am concerned about where we do our business. We are trying to prevent the spread in our own way.

My concern is majorly my business that collapsed since the virus started and till now i am not doing anything, i just need to begin doing something again

I am concerned about my business. Things are too expensive now because they cannot import some things due to the travel restrictions.

It affected my business a lot during the Lockdown but not anymore. I can do my business now without fear

Covid-19 brought a lot of challenges due to the lock down. businesses are not moving like before. To get contract now is very hard since after covid, we have been looking for work but no work

Things were difficult during the Lockdown, we spent most of our savings then. Things are getting better now

What is the primary concern you have related to the coronavirus right now?

The pandemic really affected my business because there was no celebration going on..... people don't take pictures and weddings and ceremonies stopped all at once my business just crashed over night....but thank God things are picking up now.....but my business really suffered because of the pandemic.

I don't have any concerns. It's not affecting me. I don't believe it exists

I'm not selling again because of the Corona Virus also my husband also lost his job during the Lockdown

Things are very expensive in the market, I can't help the situation but to learn to manage it.

How people are not following the rules set by the government is my concern people still thinks corona is not real they are going about doing there business not knowing who they are going to meet they are not afraid to get infected. I always put on my mask and go my sanitizer is always in my pocket sometimes i see people laughing at me but I don't care I want to be safe

My concern about corona is the economy the economy is bad financial situation is down nothing is going on well

It has affected my business in a way that people are not coming to buy things and those that came are buying on credit. Also a lot of people relocated to the village because of the Corona Virus.

I don't have any concern aside from my business . My business is down they didn't allow us go to the market for a long time we used our capital during the lockdown now the business is down I'm using small money to run the business

Corona has made our country to be in a bad situation we are just praying everything in this country is not go well things like food that is expensive no money we can't travel like we want the economy is just down no money poverty everywhere

My concern is how corona destroy peoples life financially anyone that is in this life must be affected by corona one way or the other . It has affected my business no money financial situation is down no international business all because of corona

People are not aware of the fact that the virus is extremely deadly so they don't follow the precautions.

Things are very expensive, business is not moving like before. Everybody is complaining Covid-has affected their business.

What is the primary concern you have related to the coronavirus right now?

My concern is my health.....I pray that this disease goes away so that we can be free again because when there was no COVID 19 we were doing well.....things have changed now...we have to use our face mask always which is not convenient but due to the fact that we don't want to contract the disease we just have to use the face mask....so for now my health is my primary concern.

It is killing old people only and am old so I must fear.

our businesses are affected and there is no vaccine for covid-19. the government should try very much for us to have the treatment.

Poverty is my main concern people don't have money and we have plenty responsibility i have a son that i need to pay his school fees I don't have money he is staying at home I don't have a husband my kids all depends on me i have to buy food anf other stuffs but there is no money for it

My concern is that everything has stopped for me mo income no correct capital no capital the farm produce that i had kept to sell later i used it during the market to feed family

It is affecting businesses and price of everything has increased.

I feel very on safe with the way people are flying in from abroad and the covid-19 is increasing and spreading out. The lockdown has affected people, traders can't go to their place of work to get their daily bread.

Corona has affected me because I couldn't move around mingle with my customers I couldn't go to work up till now I don't earn well no money

This corona has affected me no job no money and the price of goods have increased the thing that I could buy with 50k now i have to buy it 150k business is low capital is low

I am concern about the vaccine. I am one of the vovid-19 volunteers creating awareness and sensitizing people Egon in Akwanga. The government should make the vaccine available to the people. Yes life is hard for people, some workers on half salaries.

My concern is I don't have money and it really bothers me my business is not running like before ANd I have demands from family and friends i have responsibilities business is not running like before

My concern is the way things are right now. Prices of food especially is high. Before covid-19, I sell drinks for events every week but now we only sell one or twice in a week.

What is the primary concern you have related to the coronavirus right now?

The situation of things now is discouraging but my major concern is that i interact with different people from different states on a daily basis and i wouldn't want to be infected with the virus.

My business is my concern my business is low before we could earn over 10k daily but now no customers the money that i earn is not enough to look after my family

Like I told you the last time, coronavirus has stopped people from going to work and school, even market. food is very expensive every where you go, things are not like before again.

Coronavirus has stopped people from doing their business, to even buy or sell farm produce was hard.

The covid-19 disturbs how we go to work, business is not like it used to be, the money that we get as we work is small because of the social distance, wear face mask, everything is slow now. As a result, there is no money like before, to eat is a struggle because things (goods) are costly now, everything(goods) is on the high side but I thank God that there is small improvement now. As there are passenger to carry and make money.

The costs of buying goods is to high and this is making people not to buy like they used to. Also, most customers are complaining of no money because the coronavirus have also affected their job or businesses.

Things have not been the same since the lockdown declared by the government last year, market have not been moving and everything is costly. the patronage have reduced and this have really affected our business. We used to sell like between 5 to 10 mattress before COVID-19 but since start of the pandemic, to sell 2 in a day is hard. Even somedays, we won't even see any customers to ask what we are selling

Covid-19 has not been good to my business, it has been bad for my business because i don't sell my goods like before as customers complain that there is no money due to covid-19. The covid-19 affected my business very well because there's no money, the price of goods is still high. Even with #1000 you can't buy one small rubber paint of garri for your children.

The market is not moving the way it's supposed to be, no sales, no money to do business. Everything is cost now and the gain we get on market has reduced. Everything is not working well in the country again, government should please help us the poor people

There is no more much profits from what we are selling, the covid-19 have really made everything costly. There is nothing that have not increased in price in Nigeria since the start of this covid-19 and there is no even customers to buy. The income we get now is nothing to consider as income because it is not even enough to feed talkless of using it to do other things

It is really difficult right now, the increase in price has even made it harder to do business

What is the primary concern you have related to the coronavirus right now?

When coronavirus started, there was lockdown, and during that lockdown, we were robbed by armed robbers at home and all the money I had was taken away. And after the lockdown, the business has not been doing well and I could not stock enough goods.

The business is down because I dont have money to put in it, so it as been really tough to even run it

Coronavirus is a bad thing. It spoilt everything for me. It does not make my business to move forward. It draw my business back. During the lockdown I lost all my customers and there was no sales. But now there is difference and we thank God.

It affect my business because it almost shut down. The market is getting worse. It makes market to be dull. There is no sales, customers are not coming like before. But it is still better than during the lockdown.

Business is not moving normally. We are owing our workers and the little sales we are making now is been use to pay our them. There is no enough income this time around.

Right now, it affect my business a lot. When we sell goods we are supposed to spend from the profit, but during the lockdown we spent both profit and capital because we had to eat. Now I don't have money and am looking for where to get loan to start my business again because I used to sell packed bottle water and pet drinks. I had lock up my shop and start farming.

There is no coronavirus

May God remove coronavirus from this country. It make sales dull. It does not allow market to move and everybody is complaining. There is no sales and it is not easy to work this days.

Business is not going the wat it supposed to go. Everything is expensive. Things are now double in price and customers are not buying up to what they used to buy and some of them are not even coming again. There is no sales and we need enough money to be able to stock enough goods, because when some customers come and did not get what they want they might not come some other day.

There is no coronavirus anywhere

The covid-19 affected me a lot especiably during the lockdown last year and we couldn't sell any market (goods) we were just staying inside without selling anything from my shop. Some goods just expired and we throw it outside. People come to my shop and ask for credit, when i ask for the money,they say they don't have which is making my income low.

What is the primary concern you have related to the coronavirus right now?

My main concern about covid-19 is that if business can go on normal like before, income from my business will be enough to pay my house rent, pay my children school fees and i will have saving again. But due to the nature of the business i am doing, there has not been much market in my shop because if they (customers) ask me, do you're this, I don't have it because I don't have money to restock my shop with new goods. The capital i had before i used to eat during the lockdown. So now lack of capital is the reason i don't have goods in my shop to sell.

There is no money again due to the covid-19. Our customers do not come to our shop again because there is no money. As a result of covid-19, people that used to buy two or more things (goods) before they only buy one now, so that they can have some money left to buy other things ( goods). There's no money is circulation and government workers are complaining that they're not paying then salaries. There's no money,I can not pay my children school fees and everything (goods) is expensive.

Everything has changed now since last year and money doesn't have value, my business is not good and nobody is helping out especially the Government, since i was i have never seen a situation like this that even feed my family is an issue because of the high cost of goods.

people were ot patronizing us during that lockdown so this made most of our foodstuff to spoil and expire

People are not coming out like before to buy goods from me and this issue of social distance, people are tired of wearing face mask, waiting for there turn to be attached to, they are not patient to wait for other to go in while they wait, so they leave and I loss money because of it but I have to follow the rules or they(government) will close my business down.

The lockdown has brought setback because we were restricted from going out and l couldn't get enough charcoal to buy because of the restriction of movement.

There is no market, business has really slowed down and money is not coming in like before

Our farm business is being changing since last year. I know people are eating and food is the first demand of every man. But my farm business is being challenging because of this time of corona.

I am concerned about my children. Their health and school concern me even everyday in this times of coronavirus.

There is nothing like coronavirus

Things(business) are hard now, i don't know if it is because of covid-19 or covid-20 that caused everything(businesses) to seize but I pray that God he will deliver us from it. Because I know that things(business) are not like they were before. People are suffering as there is no money to buy food and there is hardship everywhere because of covid-19. We need government assistance, because of covid-19, our business has scattered as nothing is moving. We used to have many customers before but we don't have customers again.

What is the primary concern you have related to the coronavirus right now?

It has reduced my business because i spent the money from my business on feeding and i don't have the money to restock my shop.

I dont have capital to run the business, most of the money I had, I have exhausted in during the lockdown, so it is just small money that remain for me to spend

we were affected alot as the farmers were not buying fertilizers and we were not making sales

You are asking me coronavirus did you yourself see coronavirus since it has started. I have no concerns about corona in any way.

we can not go out, the goods we have in our shop we have used it to eat, since there's no money to start and buy another one, we are just stranded and the shop rent has expired and we have to pay, so we are hoping on God that he should help us and that the Covid-19 should go down so people can buy from us

The sales really dropped, no capital to invest more on the business, as the business is about having enough capital that is when you would enjoy doing the business

My primary concern is that am very worried about the covid-19 because it has affected many things like it affected me financially, as i don't have customers anymore due to covid-19. There's no money and yet goods in the market are very expensive as a result of the covid-19.

It has affected my life badly, it has finished my business capital and i am just struggling to sustain my poultry business

my customers are not coming and it affected this my business seriously so it was not easy throughout that covid period

this corona virus did not allow people come to the market and it made me have less customers patronizing me

It has disrupted my business especially during the lockdown because schools were closed and i sale in a school environment, now that schools have resumed business is still bad.

i am currently ill, and it's not because of the covid, so i don't have any business with corona virus

normally my suppliers give me goods on credit but since the lockdown started they have stopped and this has affected my business

What is the primary concern you have related to the coronavirus right now?

i was not really affected by the lockdown, my business is going smoothly

Because of our health, the disease is deadly and dangerous and is easily spread....that is why we need to use our face mask and keep the social distance

Covid-19 affected my business so badly. It affected it in the sense that during the lockdown, we stayed indoors and didn't do any business for many months and lost a lot of business capital using it to pay for expenses. Some customers have refused to come around due to covid-19 which has made my income to drop. An trying to rebuild my business, it's a gradual process but things(business) will get better.

The motor parts i usually sell have run down and the mechanic job is not also moving well at all

we take the goods to other state, but we could not do that during the covid 19, the market is not going well as we normally supplier to other state every week but we can't again

My concern about coronavirus is that it does not allow everyone to work. It does not make business go on normally. We had to sit at home for long time during the lockdown and we could meet with our customers because we are protecting ourselves from coronavirus.

My concern is that covid-19 stopped things(businesses) around, it made business to seize during the lockdown and we didn't go anywhere, so we didn't make money from selling goods. The little money we kept for our business, we used it to buy food. I need money to support my business because of covid-19, i don't have money to establish my business like it was before again. In this month of February and March, my business is slowly picking up again but not like before the covid-19.

Finance is one of the reasons that is affecting my business during the covid-19(lockdown). It has affected me because i used it(business capital) to feed my family, so it dwindled. So am trying to get more money to buy more feed(goods) to raise my birds. So, if i have finance, i will buy poultry feeds and store. The patronage is low since the covid-19 started. I don't get good price again, just moderate prices because i get back the capital i spent in raising the birds and pay my workers but not enough profit like before the covid-19.

because we are in the house that there was no going out, we cannot open our shop so there's no market

People are dying much from it (covid-19) and there is no medicine for it. Its now that they(government) are telling us that they have discovered a medicine for it(covid-19), that it can be cured. Also, it (covid-19) has affected me much because my business is no longer going normally like it is suppose to go. And we've not gotten anything(food or money) since they(government) started given some covid-19 relief assistance, we've not gotten anything (free food or money). I my personal self, have not gotten anything. My business is not moving as it is supposed to move because people are scared to go out to do business like before due to what is happening in the country now as many are dying. There is no money in circulation again. Things(goods) are very costly now in the market, so some people are no longer buying goods and people don't have money to buy goods.

What is the primary concern you have related to the coronavirus right now?

For now, I have less concern with coronavirus

I am concerned about insecurity caused by herds men not coronavirus because that is what is happening here (in our community) now.

My concern is solely my business. I want to run my business without lockdown difficulty.

It causes prices of goods to go up. For example, cartoon of wine that we used to buy at the rate of 11,000 Naira is now 15,000 Naira. There is no even customers to buy it because most people are complaining of no money. This covid-19 have really affected everything. To get money to eat is very hard now

My concern is how we were locked at the verge if making money the lockdown started a week to ramadan and it was the time we mostly make money during the year since we were locked we didn't make money and that has so much affected me i have never been this affected since I started sewing clothes

My own case is a sorry case because i had accident that very period and till now the leg is still bad and i am at home no business again

My concern is how people are suffering in their lives no job no business and we have to observe distancing all because of corona how cam we get customers if we are observing distancing

Covid-19 is the worst period i have ever faced doing business, so am very worried about it. It (covid-19) has affected me by reducing my normal rate of getting profit. The profit has gone down drastically, everything(business) has changed because business is not like before the covid-19. I had to adjust very well with my family, we spend less now and we try to manage little by little of what we have to survive the pandemic.

Imagine a situation where you open your shop and people are not buying because everybody is saying there is no money, and even before now the lockdown made life difficult

What concerns me the most is how every body is disturbed all Nigerian citizens are concerned about the virus financial situation is down economy is in a bad shape

My business really suffered from the effects of covid-19 because during the height of the pandemic, parties and other celebration activities were ban and no one is even ready to take a photograph. Even till now, the patronage is small compared to before covid-19 started. And this have really reduced my income. I just pray to God everything get better

Corona virus is a virus that people need to stay at home and observe social distancing because of that business is not running well no customers

What is the primary concern you have related to the coronavirus right now?

My concern is how we were not allowed to go out for a long time staying at home has so much affected us financially our business capital is down. Now we are back to the market and things have started running even though its not like before

My concern now is that i am jobless now and i am not doing anything again as we speak

My concern is the financial situation and how things have changed every commodity is expensive no money economy is down

Covid-19 really affected things alot, it makes looking for what to eat hard. All the money for business have been spent on feeding because we have not been making any good profits since the start of this coronavirus. It has also makes things costly which is also affecting businesses

My concern am sure is also your concern because everybody was affected, things became difficult even my keke transport business is just by Gods grace

It has been serious problem since the virus started because trading has become an issue and income is almost zero now even the gari business is nothing to write home about.

I have many concerns the situation of this life is very disturbing no money no food even if you get food it's expensive no capital even if i go to my business place sometimes I don't get customers i have to take care of my family

My concern is my business that has gone down because of corona no money everyone is suffering even if a customer come he will just pay little money some even take on credit and until we get customers that is when we get profit

Covid-19 really disturb businesses. We had to spend all the money we had on us during the lockdown and this affected our business after ending the lockdown because there is no money to start business again. It also increased the prices of goods and services and decreased the gains we now get from our business to the extent that the profits can't be used for anything

My health is my priority because it is with good health you can look for money....so I use all.the preventive measures against COVID 19

My concern was my goods that perished during the lockdown and income became so low , no money has been coming i mean income is now very low

Covid-19 crashed my business because all the money meant for my business had been used to feed myself and family. It have not been easy to get money to start my business back

What is the primary concern you have related to the coronavirus right now?

The pandemic causes the standard of living to be high, there is high cost in the prices of commodities and high price in fuel..... so everything has become terribly difficult for everyone.

My primary concern is my business. The covid-19 has affected my business because there is no money like before and business is not like how it was before. Before covid-19 the light i get to run my business was normal, even if there is no light, there was money to buy fuel to on my generator but now, after this covid-19 (lockdown), things (business) is not normal as there is no light (electricity) like before and there's no money to buy fuel for the generator. So we buy ice block and put it in our cooler to have cold drinks for customers. Business is not moving at all, the number of customers that patronize my business has dropped but i still have a little customers. Most of them (customers) don't have cash to purchase what they want to buy. Most of them complain that they don't have money because of covid-19.

My concern is about corona is that it has made food to be expensive and there is insecurity is too much I'm a family man i have to provide for my wife and kids help others. And customers are complaining too

Covid-19 have caused a lot to the businesses. No sales again like before, people are not even coming to market to buy because they are complaining of no money. And everything is costly which has makes sales to dropped.

The pandemic has make our business to slow down....we don't have customers as before, we pary God will help us out of this situation

My concern is that the pandemic made my husband lost his his job and everything we use in the farm is now very expensive

We need solution to the disease so that we can go about our normal businesses freely

Covid-19 have really affected our source of income. It has made the prices of all goods to be increased and the gains we get from selling these goods have decreased a lot.

My concern is that people are dying every where from the covid-19. And it worries me because we can't stop it. The covid-19 has made it hard to pay my house rent and my children school fees because as business is not moving like it used to, there's no money in my business due to covid-19.

My worry is how the whole system changed because people lost jobs and prices of everything went up from that month of march till now

The prices of goods have increased, that is, the plastic we used in measuring that used to be 1500 Naira is now 2000 Naira and the gains we now get is small compared to before and there is no even much customers because people are complaining of no money

What is the primary concern you have related to the coronavirus right now?

Coronavirus did not allow our work to go on smoothly. There is no patronage like before but it is better compare to during the lockdown. During the lockdown, there was no movement and we could not work. We felt hunger then and did not receive any palliative from government.

I worried that I could be infected and that is because many people are not following the protection guidelines.

My health is my primary concern because if am sick I will not be able to work to earn income

It was difficult during lockdown products got spoilt and will lose money. Things are coming up gradually and we can all go out to look for our daily bread, but things are now very expensive, because even food.

My concern is that this is affecting business, most of my customers are purchasing less than what they used to buy and their complaint is that there is no money. It is also difficult to travel to where we normally buy the palm oil. This Corona virus have affected the economy so bad people are living in fear and poverty this time.

From the end of march business has been very difficult and hard and we are yet to get back to the normal way

Everything is so difficult to feed is just too difficult. Business is not good people are not coming to buy things, everyone is complaining that there is no money so I can go out to my shop for a whole week and not sell a single shoe. Things are too difficult now because of the Corona virus.

Coronavirus has affected so many things negatively because during the pandemic, I was unable to sell goods and some of them got spoilt because of the lockdown. Since then I could not buy goods in large quantity again, am just buying in little quantity. I must tell you, am struggling as I am.

It has ruined my business because money is not coming in like before, I couldn't do my business again since the lockdown and it is even more difficult now to get a job everyone is complaining no money, no job. It wasn't this bad before this Corona virus came.

My business is still down since lockdown and i am the only the whole family depends on, and i used all the money i had then that now i am so in debt because my family most survive. It has not been easy because business is bad.

It makes my business to go down and I am not happy because I borrowed the money to do the business. The lockdown did a very big damage to my dreams. Even though we are allowed to go out and do business now, I am yet to recover from the loss.

Business has improved compare to lockdown period and i am a bit comfortable now so i wouldn't say i have any concerns now, it's as if there is no Corona again because everything is normal.

What is the primary concern you have related to the coronavirus right now?

I finished my money before lockdown finished, I'm just buying things to sell on credit now. I can't go to the market eventually since last month because I got sick due to several debts I owe

The pandemic has affected the economy because people are after taking care of their health....so the attention of the world is shifted to health care....businesses are affected....the economy is left to suffer that is why we are experiencing inflation in our country right now.

It has brought setback in my business because i don't have the money to boost my business since it's from there i earn my income and i have to pay my children's school fees but i don't have the money due to low patronage.

the covid is affecting alot of people in the world most especially financially, though we are observing all the laid down protocols

i could not pay my staff salary because we were not making much money, we could not mould blocks because there was no movement

There's no market, no people to patronize me besides i have a lot of stock but i don't have people to patronize me

The social distance of a thing is affecting alot of things like my business, because people cannot come to buy as they use to do before COVID 19.....we deal with alot of people.....they have restricted the number of persons we will attend to and the time is not there for us....the time you will use to attend to ten customers before you know it you will spent it on one customer....and the market closes on time now....we can't stay for too long in the market.....so we have very low patronage.

during that covid time, when there was stay at home, people were not moving up and down we closed shop and some drugs even expired so we had to pack it away and look for another money to buy other ones

The Coronavirus did not affect me directly but the Lockdown has made everything to be costly. Customers are not coming like before. Business is just too dull.

the covid affected my business, there was no money and you know it is when you see money that you can do business

there's no patronage and there have been increase in ingredient price so this as affected my business

My concern is that we Nigerians to be free from the disease and reduce our suffering....our health is our concern now.

This lockdown really spoilt my boutique business and i had to start another business entirely so i don't be left stranded

What is the primary concern you have related to the coronavirus right now?

My concern during the pandemic was that things are not moving fine due to the lock down, I was unable to go to work and also money was not flowing like before so it really affect the economy. My main concern was my health and that of my family not to contact the virus

we stayed almost 11 months at home doing nothing no movement, what we have on ground is what we use to feed our family

Business is not moving well....even my shop I only get supply of my goods from some suppliers if I sell i will now refund the capital to them and I will keep the profit because I don't have capital for my business any more....the pandemic has affected everything.

During the pandemic there was hungry and children are all at home unable to go to school due to lock down, the situation then really affect my day-to-day activities

All what I can say about this coronavirus right now is that it really affect the economy generally because of the lockdown, people were unable to go to their place of work and things were expensive, so its affects my income especially me because during the lockdown things were not the way they were before because we have not seen where we have been locked down for 2 to 3 weeks, no movement to go to place of work, not going to the market, children were not going to school because it was a deadly virus so it really affect the economy globally not one man business that is all what I can say

All what I can say is that the during pandemic there was a lot of problem especially no movement unable to go to place of work and also I was concerned about my health not to contact the virus when going out and also there was no income at all at that. During the lockdown children were at home for at least 3 months due to school was also locked down so it will it affect the economy globally

Business is not moving as before and there is no money to run the business...we are managing to meet up.....but the pandemic has made the inflation to destroy the economy.....I pray the disease goes away for ever.

What I can say during the pandemic honestly no money due to the lock down unable to go to market for our day-to-day activities, money was not come in and also things were expensive especially food no money to buy food and there was hungry during the pandemic

A primary concern is my health and that of my family for us to stay safe

During the pandemic business was not movement so it really affected our business due to low income and also things were very expensive during that time

My primary concern was not much just that we have to stay safe due to the virus that was my concern during the pandemic was to be careful because the virus has no cure

What is the primary concern you have related to the coronavirus right now?

It affects me a lot, I loose my money during the Lockdown. I ate most of my business capital so I'm just struggling with business

Talking about Coronavirus it really affect my business and also there was problem of money to the extend of not buying food due to the money was not coming in, but the major concern was that of our health because of the virus has no cure

My primary concern during the pandemic was that there was no money, things was not flowing and also there was hungry due to no movement so it affect our day-to-day activities.

People are not coming to the market like before. Everyone is complaining of no money because the economy is worse.

It's affecting everyone all over the world, things have become very expensive even fertilizer that we use in the farm. This has made business to be very difficult

Corona has affected my business since lockdown to this time because i sale food and customers patronage is low because of social distance and people hardly come to my business spot.

This pandemic has collapsed my business. During the Lockdown, I couldn't go out to sell so all of my goods got spoilt. Now I don't have any business again

The effect of COVID 19 is still on me every thing has fallen apart. its looks as if things are working but they are not working at all.....the standard of living is very high now.....commodities are very costly.....we don't get buyer again since the pandemic...although .things have started falling in place but there is still low patronage and high cost of commodities.

My business is low because Corona changed everything, nothing is moving and my is almost crashing because i used my business capital to feed my family and to also take care of my sick child.

I'm not concerned about it because it is not affecting me and my family

It has affected my business because market is not booming and i sale perishable goods like cucumbers, lettuce and water melons and if there's no sales i always lose some of this vegetables.

Due to the COVID 19 my business is not stable again....things became very difficult, the economy is bad so things tends to become very difficult....even my friend that supply me with goods stopped supplying me because the cost of transportation is high and the fuel price is also high.

What is the primary concern you have related to the coronavirus right now?

Sincerely, I have no concern for coronavirus.

Last year I didn't sell well because of coronavirus and the lockdown. It is different now because everyone is getting busy to earn money in different ways.

Since that lockdown i have been having alot of challenges because i have been owning my staff salary business is not moving, i am trying to balance

Yes, I'm not that concerned because we go out and come in every day meeting people meeting police men without face mask. THat alone discourages us (people). Yes, my business is fetch me money gradually.

My concern during the pandemic was that there was no money and to do our day-to-day activities was very difficult so it really affect the education of our children we were unable to go to school also due to the lockdown pandemic

My concern during pandemic was nothing but hungry because money was not coming in just because of the lockdown so it really affect the economy generally not one-man business everybody was affected

My concern is to get loan for my business and move forward for better living. I don't have any concern for coronavirus; what will be will be. We heard of edola and lassa fever, they all came and are gone.

During the pandemic my concern was that I was unable to go to work due to the lock down and restriction of movement with that there was hungry unable to feed my family well, the situation then was very terrible because money was not coming in and everybody was scared of their life due to the virus does not have cure

My primary concern during the pandemic was that there was hungry and also I really need to cater for my children's health so we have to stay safe during the pandemic not to contact the virus

My primary concern during the covid-19 was no money and it really affect my income due to the lockdown and also food was expensive, money was not coming in due to 2 day in week that was given to us by the state government to go to the market so it affect the business generally

My concern is that I'm getting problems in the market customers are afraid of entering the crowd my capital is down today is Friday but there are no customers the market is dry

My concern is my business that is low i have low capital since the start of lockdown things are expensive i need help with my capital

My concern is school education have stopped for a very long time some people would have graduated by now but because of corona they have not graduated

What is the primary concern you have related to the coronavirus right now?

My concern is the situation that we are into this is a serious pandemic but some of people take it not as a serious disease corona is real i try my best to protect myself not to be infected by the virus

Seriously, I don't think about it. And I don't know how it affects me and other things. What I know is that everything for good living is expensive now..

Life is hard now due to covid-19, as our salaries have not been paid yet which makes it even harder to be able to afford the food that is very expensive in the market. Buying food for my family has not been easy as there is no money. The way we live our life has changed now, every where you go, you must put on facemask or else task force will arrest you. Everyone is also afraid of contacting the covid-19.

Its has affected my business not only my own everyone is accepted.

I am not concerned about coronavirus for now. Must everything be coronavirus. I don't have any concerns for it.

It has been telling, so to say because ever since the covid-19 pandemic started, my business has been stalled from the way the business used to move, it has been impeded, as customers no longer patronize my business like before. There is no money due to low patronage. I've felt the effect of the covid-19 but it's not killing, so to speak but it is still telling. Materials like paper that I use in my business has increased by #1000, printer ink increased by #1300, even though the materials are not scarce, the price of goods has increased.

Things are so expensive and no money to buy food,

Coronavirus is in fact not the problem we should be focused on for now. There are other challenges that are more than corona virus like malaria, kidnappers and herdsmen problem.

It is real and its affecting us financially and things are very expensive

My concern is our financial situation is very very low and the business is not running well we have customers but customers don't pay well everyone is complaining

What concerns me is our situation since the start of corona our business stop because of lockdown they close the market . The market is now open but there are no customers like before

Coronavirus is not my problem

What concern me is my financial situation because of the financial situation we are in the situation that we are into now since the start of corona our business is down farmers have farm but because of corona we were not able to sell the produce to consumers

What is the primary concern you have related to the coronavirus right now?

Things are yet to fully recover but it is better than before when there was still lockdown

What concern is the financial situation of my family we are suffering business is down no money for capital

What concerns me is I'm a family man my financial situation is down this life is expensive every commodity is expensive family men are really suffering to provide food, medicine and other stuffs

No market so business is not moving and there is no money, it has been hard and the business has almost shutdown too

Everybody knows that covid-19 is something very bad, it affected me personally because I lost my dad to the covid-19 and after the burial, we the family are staying in isolation to prevent the spread of the virus to possibly anyone else.

It is affecting everything , food is very expensive rice, bean and gari has is very expensive and no work.

My main concern is that things are hard, like in finance which we don't have money anymore, feeding my family is a problem now as there is no money. Everything(goods) is very costly in the market and the price of children school fees has increased. If the government will help us, it will reduce my worries because we have been suffering due to covid-19. If the government can help us with food or finance, I will be very happy.

Businesses has been affected, every thing is not working well because of the pandemic, we cannot save money compare to when there was no coronavirus, the rise in global economy has affected us financially....if one is sick you can go to the hospital to get medical attention but if you don't have money you cannot go to the hospital for medical treatment....so there is no money and without money one cannot survive.

I could see that coronavirus indirectly affects everything because the price of things has changed. It has affected my business badly.

I have no concern about corona virus now and in our community we are just doing our regular business. There is no worry (worries) here; we don't worry about coronavirus.

We did not record any death and there was no any efects to our business. So we rather be greatful to God than to worry and complain..

Coronavirus is where it is. I am where I am, it cannot harm what I do- my business. It cannot affect my family.

What is the primary concern you have related to the coronavirus right now?

It has affected me financially because i don't feed the way i am supposed to feed. Since during the time of covid-19 lockdown, some of my drinks and biscuits in the shop expired. So, i lost a lot of money when i had to throw it all away. We're trying to recover by asking cooperative society to lend us money but there's no money to give me to establish my business again. And during that period(covid-19 lockdown) i had a little fire incident in my house which also affected us because there's no money to rebuild our house. Please, you people(GEEP) should try and empower alot of people because people are dying, not even from covid-19 but from hunger as people don't feed the way they're supposed to feed because there is no money. It's when you've money that you feed well and do all sorts of things to improve your life.

I am not concerned with coronavirus right now because it has not benefitted me in any form. No one got infected (contracted) coronavirus in our community, so why should I worry my self of the stories all around.

Work is not going normally, things are not doing fine, we could not sell normally and everything is costly, everybody knows these. And that is all I can say about that.

My work was affected especially during that lockdown. There was no movement and I was unable to buy goods to sell, and when there was no income we started spending from the capital. When the lockdown was eased, everything was already expensive and even the transport fare also increase. So I need money to be able to stock more goods.

Financially the pandemic have affected me.....because people are not buying clothes again...I sell clothes and shoes, people are struggling to eat food not buying clothes and shoes....it is the person that have food to eat that will think of buying clothes....so you see my business is not moving as a result of the coronavirus pandemic.

It's nothing to write home about, covid-19 have made our business to be stagnant as it's not moving anymore, the price of things(goods) is very high, we have a high standard of living now compared to before when everything was normal. If you buy goods now, the next time you want to buy it, you won't be able to buy it again because the price will have increased. The price that you buy goods will not be the price that you will sell because customers will not want to pay more when the price changes. As the price are too high we're not making a profit again like before the covid-19. As small business, we're not making profit anymore.

The lockdown caused by the virus affected my work and business because i can not go out, i experienced low patronage and lost so much

Business is not moving now....people are not building houses because there is no money in circulation....even till now things are hard.....my shop is virtually empty because i don't have money to buy more goods... I have used up all my profits and capital to feed my house hold during the lockdown.

My business is moving and progressing. There is nothing like coronavirus affecting my business or my family.

Life has changed because of Corona virus, my concern with Corona was the delay in reopening of schools but since schools have resumed i don't have any problem.

What is the primary concern you have related to the coronavirus right now?

My concerns are more of how the pandemic affected the economy making everything very expensive even food items, cost of materials, staffs can not receive salary because business is down everywhere

Because of coronavirus everything is expensive and business is not like before. Sales has dropped and there is money to stock goods that customers demand. So once they come and did not see what they want, they move forward to get it somewhere else. If there is enough money, I would be able to get what they want.

I am concerned because my business is about to get stable (stabilized). My business has been struggling and it's affecting my family since corona virus had started.

Everything about any business is not moving because there's no money due to low patronage.

Coronavirus is not a good experience for me and so many other persons because of how our lives and pattern of doing things have changed, to get money to eat is not easy and the food item in question is no go area for an average man

It does not disturb anything. So I don't have any concern with corona virus.

Because of corona everything has gone back to pay school fees is hard corona is making everybody to suffer workers too are suffering people in business business are suffering too even the one that is sitting at home doing nothing corona has touched them because business is down no money

They ask us to stay inside and should not come out yet there is no support coming from government and no means of buying and selling, no income coming in and food is very costly too so I am more concerned about surviving all this period

The covid-19 affected many things in my business, like the cost of goods have increased due to the pandemic and people do not buy much goods like they used to buy before. It (covid-19) has made our business not to move well or how it is suppose to be but we are recovering small small.

The pandemic is bad it has affected my business.....I am a taxi driver....there are no passengers.....right now I'm just standing by the roadside every where is dry, no passengers and the price of fuel have gone up.....a liter of fuel is 170 to 175 naira.....everything is on the high side.

My concern is that the virus came with hunger and starvation because buying food stuff now is something else now very expensive and there is no good income to help adjust

Things are hard now....commodities in the market are very expensive....the prices of goods and services are high because of inflation....the economy is bad

What is the primary concern you have related to the coronavirus right now?

Life has not remained same again since febuary last year when we started hearing about the virus and it all became worse when we embarked on the lockdown everything everytbing just went up price wise

There is no money to further my business, so it's affecting me very well because there are no goods in my shop again as i don't have money to buy new ones or to pursue another business due to covid-19. It worries me that people die now like frogs because the person you just saw, next you will hear is that he is sick and next you'll hear is that he has died because there is no money to take them to the hospital to treat them. I pray to God that he should never allow that sickness (covid-19) to come again. I have seen someone who has died of covid-19 .

Business is not moving....we are in the market but no customers, so to get money now is hard because of the coronavirus situation.

My primary concern is that since we went into lockdown business activities has not been the same again, things became so high and even our farm produce and cost of cultivating is something else

For me the lockdown was one of the most terifying period in life i have experienced because as a teacher you can imagine staying without doing anything and no money was coming in at the same time.

My concerns are just about the effect of the lockdown on my business because since we came out of the lockdown things have not been the same again, my little petty business capital has been affected and i am still looking for a way to get money to boost my business again

My business is not back to normal because there's no interaction with people due to social distance and that has reduced my sales and i don't have money.

when the lockdown came i stopped the poultry because of money but continued the pig rearing and after the lockdown i had to start the poultry again

Because of the coronavirus pandemic we lost alot of customers....although the pandemic is over but yet our customers are few, no income coming in as before the pandemic....our capital is really down.

It has affected my farming because we didn't go to the farm because we were staying indoors i didn't farm much.

The cost of living is very high now....no sales because people don't have money....in March 2020 I closed down my shop up until June before I manage to open the shop again....so my business has experience serious setbacks...up till now people are still struggling to buy food stuffs because they are very costly now.

Corona virus has prevented me from getting good weavons that are imported from my suppliers, the weavons are scarce and the available ones i can find in the country are very expensive.

What is the primary concern you have related to the coronavirus right now?

My concern during the pandemic was problem of food because during the lockdown baby unable to go out for our daily businesses for money was not coming in for us to feed our family was a little bit difficult so it really affected my income

It has makes the prices of goods to increase and reduced the gains we used to make. Also, it has affected the patronage because most customers are complaining of no money due to the effects of covid-19 on their businesses or job too.

My business is down because i don't have enough capital, i used the money from my business to take care of my family and also everything is expensive.

my concern during the pandemic was no money and things were expensive due to the lock down also children were unable to go to school even lesson classes and also after some months we were unable to pay their school fees so it really affected everything about the economy

My concern during the pandemic was our health and also there was hungry due to the lock down so it really affected my income but the major concern was to stay safe not to contact the virus because the virus has no cure so we have to stay at home for some days just to stay safe

My concern was that there was hungry due to no movement, income was affected so it really affected our consumption due to lack of money and also children were unable to go to school so you are in bad situation during the lockdown

Things are too costly now, the prices of good have gone up, like a gift item we used to buy around 4,000 Naira before, is now 6,000 Naira and it is because of the effects of this covid-19 on everything. Things are not just going fine, to eat is hard

Things are costly and there is this fear of contacting covid-19 that is out there and this is affecting market especially between us that we are selling goods and our customers. The fear that they might contact covid-19 from us is there and this is affecting sales. People have not been buying like before since this covid-19 started

The thing is that everybody is complaining because things are not going on fine. Everything is upside down and things are costly. Some people lost their job because of coronavirus and are yet to recover from it.

The corona virus did not allow us to work during the lockdown and we did not find it easy then. After the lockdown, the work have not gone back to normal, the customers that used to pay after sewing their clothes are now owing me because they said there is no money and everybody understand the situation of things in the country now. Everything is now expensive and there is no money.

What is the primary concern you have related to the coronavirus right now?

Covid-19 really affected our market. it has made everything costly and make the gains we used to get from sales comes down. What we now get as gains is small compared to before. Also, there is no much sales because there is no money in circulation and this is really affecting us

Business is upside down, there is no sales, and everything is not going in a right way. When they imposed lockdown on us, all the money I had was spent on food, and later after the lockdown, it was not easy to run the business normally because of money. Now, to even feed my family is hard because we are not earning enough again.

My concern is that corona virus disturb my sales. When corona started, that they were saying there was going to be lockdown, I quickly went to borrow money to stock goods, but when the lockdown started, there was no movement and there was no sales. The little money I had was spent during this time. Later, when they ease the lockdown, I was able to make some sales but not like before, so I had to spend the money I was getting from sales because we had to eat. By the time the lockdown was fully eased, the sales was not the same again, it dropped and It was not easy to pay back the money I borrow.

My whole concern for this virus is the fact that i can not go out that period so everything was shot down

Well it was not a good experience for me from February last year in all this i lost my father and my Mum just retired too and my own job too i lost it so you can see it was a very bad year for me

I am worried and afraid to invest in business because the government can Lockdown the country at anytime without notifying us.

It will be funny if i say you are not a Nigerian because everybody knows what this coronavirus brought upon us and our economy as a nation and individual families, and for me there is no money again and business is down

Business is not as before because people are afraid of coming out. The cost of doing business is so much now that I can hardly buy feeds for my poultry birds since Covid-19

The Covid19 is not affecting my business

The effect of the virus was much on my family because my husband lost his work and everything now is on my little shop which has led to a level where my shop is almost empty, no capital again to run the shop well

A lot of people are not able to patronize us like before, they are complaining of no money. It was bad during the Lockdown because no one was buying books.

I am not worried. I'm not infected so there is no concerns about it.

What is the primary concern you have related to the coronavirus right now?

People are not sewing clothes like before so the way I usually have customers who buy sewing materials have changed

I have no concerns except that things are very expensive now. The price of food has gone 3 times the previous price.

I would like the government to be fast about the vaccines because it has affected some people that are close to me. I don't want me and my family to be infected.

When there was no work again, I had to go into farming because things were not easy, the Covid19 made everything hard

Covid-19 has shaken my work, as the income I used to make has dropped, it's not moving like before the pandemic. In our State (Imo State), for the government to pay our salary has been a problem since covid-19 started which has made life hard for us as we don't have money to even buy food.

My main worry is that everything (business) should be put back to order, things(goods) are very costly in the market. The President is aware of our hardships during this covid-19, so he should assist us because there is no money to buy food for my family. Buying things(goods) to sell is very expensive due to covid-19.

It has really slowed down businesses. It is not everytime that I see customers, even the ones coming are complaining of no money.

For now, I am not concerned at all. If not that the government and corporate bodies (organizations) are forcing the safety policy I would be on my normal life.

The lockdown made me spend my business money on feeding and i don't have enough money to invest back into my business.

The spread, I am worried about how the virus spread because many people may get infected.

I am concerned because food items now are very costly. It was coronavirus that resulted to this and people who want to take advantage of the situation, making things very expensiveand difficult to buy..

I understand that things can never be the same again. But coronavirus has worsen everything. It has interrupted my business plans, family interaction. My cloth business is not as usual because people are focused on food these days. My family and I only meet in the night to relate well- sometimes my children would have slept before getting home.

my market is moving but sometimes it doesn't move, because of the weather and the covid-19, people don't buy as usual, we don't have a lot of money to buy the ingredients

What is the primary concern you have related to the coronavirus right now?

My business makes me to be concerned, since price of goods is fluctuating everyday and customers will find it hard to believe when you tell the price. So business is concern with coronavirus.

Nothing really, it's not affecting me

My business has been bad especially during the lockdown because i was not going out to do business then, but now with the easing of the restriction i can go out but business is still not back to normal but it's better than last year.

My concern is how businesses are running now. The way we run our business has changed. Before we observe the dollar rate before buying goods. Now, the price of things are determined by anybody, there is no price regulation.

It (Covid-19) affected my business as the price of commodities drastically change which is my main concern. It's not the goods you bought in the previous year, that is the same thing(good) that you are buying now because the price keep increasing. You need much capital to be stable to do business now compared to before the Covid-19.

As far as I am concerned coronavirus is gone. We are just cleaning (adjusting/mopping up) what it has caused. It has caused unemployment, change of businesses and some families are seperated because of the hardship it caused.

I am not making it in my business because there's no money and everything is expensive.

We in Nigeria don't have much problem on coronavirus like othr countries. So, I don't have any concerns, only for everything that is getting expensive everyday and very fast.

The coronavirus have affected business so much. No money to do business and the capital is so useless now. My business capital is not enough again because things are so expensive and the government is not helping.

As of now coronavirus is not the problem but we still have corona issues all around. The price of farm inputs has increased three times of what it was before before corona came. Thr price of the everything is worst (extremely high) this year..

Most people here don't even believe that this Corona is real and it has to do with what our religious leaders tell them, they say it's not real and i tell you people don't adhere to all the protocol and the death rate has increased and most of those that are infected don't seek medical help and we meet with these same people in the mosque and in the market, i am afraid of contacting Corona because it's deadly and i don't want to die.

No big concern apart from it affecting business badly. Price of everything is on the high side now.

Let me be honest my concern during the pandemic was do stay safe from the virus because you said it has no cure so I was very conscious about my movement and to follow the rules of NCDC

What is the primary concern you have related to the coronavirus right now?

Business is not moving the way it is suppose to move....no one is ready to borrow you money and no customers....so commodities became very expensive in the market....things are rough because of the coronavirus....I have suffered a lot as a result of this COVID 19 situation.

Am very concerned about the covid-19 because the truth of the matter is, it affected the entire world, it is not something(disease) that you can joke with as a lot of people have died from it. Generally, I was supposed to travel to Lagos on Monday(1st March 2021) but there's no money to buy goods and attend a business appointment. The cost of transportation is very high due to the covid-19 and increase in price of fuel. If you go to the market, things(goods) that you will buy today for #200, will cost #300 when you go to the market tomorrow. Due to the covid-19 and the high cost of things(goods), we're using a lot of wisdom now, before we invest in a business because the customers that are coming to buy from you, they are not pricing the goods with enough money that is enough to cover buying and transporting the goods, talkless of making a little profit from selling the goods.

My concern during the pandemic was to stay safe not to contact the virus and also there was hungry due to no movement so it really affect my day-to-day activity especially income

The COVID 19 situation is bad....I felt sick during the lockdown....I couldn't go out to work, it was terrible for me.....I pray this disease go away, now I use my face mask regularly and hand sanitizer....because my health is very important now for me....I know what it's means to be sick.

My concern during the pandemic was we are unable to do our daily activities, business was lockdown due to no movement so it's really affect our income and also it affect the economy generally

No market, everything is just dull because of the high price, in fact customers have even reduced

The way the lockdown has affected my business is my major concern, I have a salon but due to the lockdown and the COVID 19 protocols my business ran down I have to close down the salon because of contact with people, the company I was working with as an Engineer closed down due to COVID 19....I lost my job up till now I could not get another job, I have a cab that I was using for transportation business due to the restrictions of movement the business crashed I became helpless....everything just fell apart due to lockdown and restrictions of movement because of coronavirus, since last year up till now I'm trying to get my life together....it's affected me really badly.

I am concern about my health, because the virus is contagious, so I use my nose mask and my sanitizer.

When COVID 19 came it affected my business because of restrictions on movement....many products are not coming in so....you can't access materials easily....COVID 19 make my business to slow down.

I don't have any concern about the corona virus, my business is moving fine

Access to food right now is a problem because food stuffs are very expensive now just because of the coronavirus,

What is the primary concern you have related to the coronavirus right now?

since we enter this pandemic, business is just moving slow, customers are not buying from us again and we are just going to shop everyday no sales

My Main concern is that due to covid-19, the business is not moving like before anymore. Due to the effects of covid-19 on my business, am just recovering now but slowly. I passed through a lot of suffering during that time(lockdown), as there was no business to do. I spent all my money to feed to feed my family. It pains me, how backward covid-19 has carried my business.

My main concern is that, food items are scarce due to the pandemic and has made the prices of food to increase very much compared to before. Also, we're in the village, in Nsukka(Enugu State) and all those old men don't know about the use of facemask. We the businessman, all complain about then using facemask to prevent the spread of covid-19 but they're villagers, so they don't take it seriously.

The covid-19 is really affecting us especially in our business, it is not moving like before any more. I need to be empowered with money to boost our business, that is my main concern. The covid-19 is really affecting us, that is why we should call upon the government and entrepreneurs to come and rescue us from the problems we are facing like hunger due to covid-19. Actually, our customers find it difficult to travel from Enugu State to Aba(Abia State) where i reside to buy goods(livestock) due to the increase in price of transportation as a result of covid-19. As they don't trust individuals to do weight bill for them (customers) they prefer to come themselves, it has dropped the patronage of customers compared to before the covid-19.

My concern is that it has a negative effects on our businesses. It is really affecting our source of income because the company that we buy our goods from can't produce much because of impacts of covid-19 on importation. They can't import plastic bottles they used in making goods they sell to us, and this have affected the production and increased the prices of the goods

The lounge business has shut down, the lockdown really affected it and the business has not been able to recover from the loss, it is even still owning salaries

My concern precisely is that it (covid-19) is affecting my business because the customer i have are having difficulties to pay for goods that they want to purchase from me due to the covid-19. So it affecting not just only me but my customers as well. I can only get money, if my customers buy goods from me and they are not buying again, due to covid-19, there's no money. I have to also pay rent where am staying, whether the business is moving or not, i still have to pay but as covid-19 has affected my business, it has been difficult to get the money to pay the owner of the place . I am praying that the covid-19(lockdown ) will not happen again because am not the only one it affected, as it affected everybody in the country, everybody is complaining about this(covid-19) as it affected the business entirely as i don't make sales like before. So am hoping it will not happen again because it will shake everybody business.

People are not going out like before, it has gone down so it has affected the business because the work we are getting has reduced

It has affected businesses and everything is very expensive

What is the primary concern you have related to the coronavirus right now?

It affected my businesses and since the beginning to date there is low patronage income as things are very expensive.

We have been affected, and things are not stable as things are very hard so we feed from hand to mouth

Very well am concern because it has affected businesses and things are very expensive.

All goods are now expensive and there is no profit again. There is no sales, things are not going smoothly and we are now in debt. All the money we had was spent during the lockdown and I had to take a loan to start the business again but I am yet to complete the payment because there is no sales like before.

My concern is my company that is not running well i had to let go off some of my workers because I didn't have money to pay them but now things are coming back to normal bit by bit

My concern is how it has stop many things it has stop business financial situation is down business men have taken alot of loan to continue business even though things are not going on well

My concern is I don't have capital I want capital that i will run my business with and look after my family this capital that i have is too small for me

It has damaged things a lot, we can't buy goods because everything is now costly. Pack of Panla fish that we used to buy 340,000 Naira is now 400,000 Naira. The gains have reduced compared to before. There is nothing like gains again and still people are not really buying market

Nothing is moving....our health should be our number one concern....because if you have good health you will be able to work and get money....my business is suffering because people don't want to contract the disease....as a hair dresser I must come in contact with people but because of the mode of transmission of the coronavirus many of my customers stopped coming to my salon....the situation is bad because up till now some people don't come to dress their hair in the salon

definitely the covid-19 affected us, during that lockdown time, sales was not going well and the capital was going because that was what we were spending

Sales have reduced because of low patronage and it is due to the effects of covid-19 on everything. People are losing jobs and many are complaining of no money. The prices of goods have really gone up, for example the price of milk like 3 crown that used to be 270 Naira is now 450 Naira. There is no more profits from what we are selling

I hardly sell my goods because of lack of customer...market is not moving well at all....so everything is not working well as before.

What is the primary concern you have related to the coronavirus right now?

It has affected the sales, the market is dull. It has increases the prices of planks and the gains we now see have dropped. Infact due to this coronavirus, business is bad now in the country. Is only God that can help us

the little we have was what we spent, all the gain we had was what we spent during that lockdown even though it was not much

It was a very bad experience for my business, a lot of things changed since last year. There's no money because we can't work properly but things are better now that we can work though everything has become very expensive.

All what I can say is that during the pandemic money was not flowing due to no movement we are unable to open our shops and there was hungry so it really affected our income badly and also school were locked so it really affect the education line due to children were at home for about three month

There is no food now, we are hungry, no food...no money because we cannot go out to look for money because of the disease.

The covid-19 have affected the transportation, it has increased a lot, likewise the price of yam. It has also reduced the patronage because most people are complaining of no money due to the effects of the coronavirus on their businesses

my primary concern was to stay safe with my family and also doing that time business was not moving so it really affected my business in the aspect of income

Everything is too costly, we can hardly buy anything in the market again because the price is times 3 of what it used to be and it has been like that since the Lockdown

The COVID 19 is just like tsunami both on the economy and our businesses.....the business and the economy has been crushed down as a result of COVID 19, I am still struggling to meet up with the gaps in my business since last year....things are not really in place....we are just struggling to survive.

My primary concern during the pandemic was business was not moving and things were very expensive so it really affected the economy due to no movement unable to go to business places it really affected our income and we have to cater for our family so things were not so good during the lockdown so it really affected us

During the pandemic there was a lot of problem due to no movement and also children were unable to go to school even Islamic school in the evening and also food was the major problem due to no income that was coming in, so it really affected us during the lockdown due to not going out for our day-to-day activities, so it really affected our business badly and up-to-date the business has not grow compare to before the coronavirus for me I am just managing to get back my business capital because that lockdown spoiled everything. So the economy was badly affected

What is the primary concern you have related to the coronavirus right now?

My very issuse i have is that the virus has brought serious set back for my sources of income and i am no longer stable financially

My concerns about this coronavirus is that it made me loose my job and now i am not doing anything again, and it has pushed up the prices of food item and the whole country is crying for this to be better and it should just stop.

Its affecting us in so many ways. there was no work in Nigeria and covid-19 came and made it worse, food is expensive, everything is expensive, we can't go to work because of covid-19

During COVID 19 they asked me to lock my shop....i doesn't go to work and as a tailor i have many customers....but since the start of COVID 19 my customers stopped coming.....I pary that the disease will go away.

People are suffering especially the poor, no work and business is not moving like before, and everywhere was locked down, even to eat is a problem

There is money, the one we have we have used if to feed because business is not moving like before.

What I can say is that corona virus affect us. Most of us are taking loan to run our business, but it is as if we don't know how to do business again. The price of goods spoilt everything because it is too expensive. We could not afford to stock enough goods again because of money.

Things are going up....ordinary noodles is 150 naira.....prices of accomodities has gone up...my business is not movingthe way its should..

It has taken a lot of things from us including my work. I used to sell nylon before corona virus started, but since it started everything just changed. All the money I use for my business was spent during the lockdown and things are just not working out again and I could not get money to start business again.

It affected my work because everything is expensive. Customers are not patronizing as they used to before corona virus started. Those that patronize would only do simple hair style that will not cost them much charges, some of them were not even coming again. My work is really affected.

My concern is that coronavirus has affected my business because no money now....if some body use to buy 5 cups of rice before the COVID 19 now they reduce it to 3 cups because no money.....people are hungry because of inflation the economy is bad....no money any where and my business is suffering...i have not recovered from the shocks of COVID 19 yet.....there is general increase in the prices of goods.

What is the primary concern you have related to the coronavirus right now?

Corona virus spoilt a lot of things. All the money for my business was spent during the lockdown because there was no movement and we could not travel to buy goods to sell. And since that time, I could not get enough capital to do the business again and am just managing with little money I could gather. The price of goods that has gone up also did not allow me to buy enough goods. Things have not been the same since corona virus started, we are only trying to cope with the situation of things.

Coronavirus has affected me both business wise and in every thing....as you can see between that COVID 19 period till now every body is struggling to pick up, this is something that we have not seen before....and the situation of Nigeria combine with COVID 19 is really bad....our economy is bad.....now coupled with COVID 19....everyone is struggling to survive....if you are doing business with 100,000 naira before now you have to double it because everything is on the high side..... things are bad

I dont have any work to do, my business has shut down due to the coronavirus

My children's education is my major concern because they have closed down their school again that the Corona virus infection is on the increase, i am not happy about it.

Its dangerous and killing people over the world

No money to buy goods, the increase in price has made thing costly even the business hard to do

Before i was very concern with the protocol of lockdown because i couldn't go out but now i can go anywhere and do my business, though things are not back fully but they have improved.

My concern is my kids that stay at home for a long time no going to school and if they are resume they ask them to close again now they are resuming Monday I hope they don't close again

most times i sell to customers in different states, but i could not transport my chicken to lagos and port harcourt and it made most of the frozen ones i had in the fridge spoil so i had to sell at a lower price to my customers

My concern is how our community is suffering people don't have food to eat poverty everywhere no business this corona has affected everybody not only me

The covid did affect my business small because there is no money and we are just getting back at our feet from all the covid wahala

am concern because there is no medicine for it and people are dying

What is the primary concern you have related to the coronavirus right now?

My primary concern during the lockdown honestly it was food because there was hungry due to the lock and children were all at home so we find it difficult, to eat three square meal and also no income was coming in,

Lack of business is my main concern my business is down capital is finished because of corona it is now that we are starting to go back to our business

i don't have money again and business is not moving well at all

Things have greatly improved because i can go out and do my business without any restriction and my life has improved a bit unlike the lockdown period.

What concerns me is how my kids were forced to stay at home no school their education has gone back school has opened now but they wasted alot of time at home

The was not full during that coviod period, there was no money and it looked empty but now it is picking up small small

because of the covid there was customer patronizing me and no body came to sew clothes

There is no coronavirus in my area

My problem is i am old and i am having a challenge with my sales these days because it's low and i'am managing my health and things are not moving well for me.

My concern duringpandemic was food because there was hungry due to no money and it came suddenly the lockdown so it really affected everything we are unable to go to the shop, children are not going to school so it really affect the economy badly

I dont have any issue with coroanvirus, it is not affecting my business

the covid affect my business as the price i do get the materials i use have increased and it also affected my transportation

we lost a lot of money, we were not getting enough customers, now that customers are coming back there's no money to do business

It has affected economic activities and business. People are not bringing clothes and the few ones that are bringing it are asking for credit. The economy is so bad

What is the primary concern you have related to the coronavirus right now?

My primary concern was that business was not moving due to the lockdown and no customers and also there was hungry during the lockdown so it really affect our day-to-day activities and also the virus has no cure so we have to stay at home

My problem with Corona used to be social distancing especially in my business is Tricycle operation because we could not carry more than two passengers, but now things have improved we can carry three to four passengers and my income has increased compared to last year.

The situation of the country is my major concern people business have stop because of corona it has affected me too now people don't call me for work like before most people are worried about food

It has shutdown business and we can't work

My concern is that we are in so much distress because of the corona my husband is sick he is now paralyzed we have spent all our money on his medicine and food

I dont have enough goods in my shop, the coronavirus iss has made the price of things to double, so there some things that I cannot afford again

my primary concern during the pandemic was that things were expensive we are unable to go to market so it really affected our income badly and there was hungry

It has affected life as it use to be, things are expensive more than it were. Government should do something about the economy

throughout the covid, schools were shut down so we did not have any source of income, but now that schools have resumed, we are doing well

Corona has made my business to go very low every place of work was locked I didn't get my salary for 3 months even now that we are open it's half of the salary that we get

My concern during the pandemic it affect my income and also children are all at home due to lock down, it really affect the economy due to no movement and Money was not coming in, and because of the lock down we are unable to go out to the shop

What I'm concerned about is how things have changed within a short period of time financial situation has changed, businesses my children schools have added school fees I don't have money I want things to go back to normal I'm really worried we don't get building contract very often now things are hard

What is the primary concern you have related to the coronavirus right now?

There's no market, and we are not coming to shop during that corona virus time as a family man, feeding has not been easy

There is no money, so it is just the little that I have in my shop that I am selling because everything is now costly

my primary concern was that during the pandemic there was a lot of challenges especially business, our business was not moving so it really affected my income

It is really affecting my business. My kind of business requires communicating with a lot of people but the Covid-19 situation is making this difficult. Also things are very costly in the market.

The Coronavirus is affecting business across the country. It is affecting my business, I can't supply like before. I usually supply cow meat to companies but this supplies has been cut off because of the Corona Virus.

Corona is responsible for poverty now because it has affected my business seriously because there is no patronage since customers priority now has shifted to feeding not sowing new clothes.

It is very difficult to eat in my house because my business is not moving and i am not making money now. I need assistance with food supply because of my children, i need to take care of them.

My children are not comfortable with the Corona virus protocols because it hasn't been long they resume school but they are restricted in school from now from playing and doing any physical activities because of social distancing.

It was then- last year that I was so concerned about coronavirus because it was difficult to do things we were used to. Lockdown locked everything down. Things like schooling, working, meeting people (socializing/partying) were all stopped. This year is very different, things are getting better now. Schools have resumed and business has started normally.

Everything is not moving because there is no money and food is not available and the little that is available is very expensive.

I am struggling with my business because of the drop in sales, i am not making money like before.

The covid really affected my business, i am only trying to cope with the little I have and make ends meet

Due to this covid, the people I supply to no longer call me again or patronize me at all

What is the primary concern you have related to the coronavirus right now?

The covid made people not to do party and my decoration business is based on wedding and we find it difficult to get a job during that period

The situation has dragged me backward. I lost my job because of the Corona Virus and now I am struggling to start a business.

It affect many things and it was not something we expect when it started. I just pray that it go soon so that everything will go back to normal. I could not work again since the lockdown started that I spent all I have while at home. I am currently not working because there is no money to start. It is just some relatives that are supporting me.

We are not happy about corona virus. We loose many things. During the lockdown, we could not travel to buy goods and we could not sell. Now that there is no lockdown, things are not yet easy and everything is expensive.

My concern is that my business is not improving because of corona virus. I don't have my own capital to do the business again because I had to spend all the money I had during the lockdown. Now, I have to buy on credit and pay after sales, and this would be more expensive than getting goods with my own money.

What concerns me the most is the business that i do to buy food for my family is down i have never seen a person with corona but corona has financially touched my life no money

My concern is how corona has stopped everything it has stopped us from going around and doing things that we want to business is down nothing is going on like before we are just managing life business is soo much down

What I would say about this corona virus is that the economy of the country is affected. There is complain everywhere that there is no money since corona virus started. Some of my customers that would pay after service before are now delaying payment. So things are not the same.

What concerns me is how it is spreading corona is a deadly disease i am happy that the vaccine have been found i hope it does work for us anf and the whole world before i get the vaccine I will keep putting my mask

I am working in hospital and we can't determine who is infected with the virus or not I am worried for my health,as as a health worker the safety of my colleagues.

The costs of buying goods is too high and the profits we now make have decreased. There are lots of credit to pay back. We are tired of everything because things are not going well in Nigeria again. Even, to get one meal per day is problem

My concern is the way things has changed everything is expensive poverty is too much economy is bad now things have started changing even though it is not like before corona

What is the primary concern you have related to the coronavirus right now?

My concern is our financial situation is down we have used our capital no money to pay children school fees and the business is not going well

My concern is that we didn't go back to school on time we have been delayed I would have graduated last year but now I will graduate next year

Though business is still slow, but it is gradually picking up and getting better with time

This corona is affecting us in so many ways just like our capital corona has affected our business i had to sell my means of transportation all because of corona no financial situation

Covid-19 have made business not to move very well, all materials we used in making clothes are now costly and even people are not really patronizing us now, they are not making clothes. All they care about now is what their family are going to eat. This coronavirus have really spoil things

My business is my main concern I'm a small scale business man because of corona now there us scarcity of capital , no customers i open my shop everyday but no customers to buy

My concern is my children education my kids are staying at home for a long time because of corona they started going to school for a short time now school is closed again because of insecurity last week the government ordered to close public schools

Things are better now, and coronavirus is not affecting my business again

What concerns me is how business have stop nothing is going 100% like before now sha this have started moving . The thing is we that have small capital are affected the more because I used my capital during the lockdown it's now that we are looking for solution on how to go back fully to our business

My concern is the problem of this life financial situation is down there's retaliation of price every thing is expensive if you are going to use a commercial bus you have to pay double price because of social distancing economy is bad because of corona

The goods are too costly, the bail of used clothes that we used to buy at 50,000 Naira is now 150,000 Naira and even because of this coronavirus issue, people have stopped buying used clothes again. So our sales have really dropped. I have to be selling ice block to support myself and family again because there is no sales

My concerns are that of my finance which was seriously hit by coronavirus outbreak so much that business is not yeilding anything again.

What is the primary concern you have related to the coronavirus right now?

All the goods we used to buy are now costly than before covid-19 started and a lot people are not really patronizing us like before. What we see now (income) is small compared to before this pandemic started. There is nothing that is not costly now. Everything is costly including transportation

Now my business is not moving fine, the covid-19 really affected my business my customers are owing me money, i need good but I don't have money to buy it

During the lockdown, we could not go to the market so many of my goods spoilt and expired, so after the lockdown I didn't have money to buy and stock up

Corona has crashed my business of selling plastic containers because i bought them from the wholesaler on credit and i couldn't pay on time because of the lockdown, as a result of the delay in payment i was arrested and i had to sale my plot of land and everything in my shop at a give away price to raise the money before i was released.

The coronavirus thing can only be described as a period of trials and compulsory temptation for almost everybody but not good at all for the masses because to recover from it now is very difficult, my business is almost gone if not even collapsed already

My business is almost crashing because of low sales, but thank God things are picking up i can now travel to the south east to buy palm oil and sale, but i am not making money like before.

My business is not moving because everything is expensive and i don't have money.

My concern and prayers is that we should be told that there is no covid19 again so that things can be normal again because i almost gave up during the lockdown and till now things have not returned to how it used to be.

Covid-19 have a negative effects on me because I nearly finished all the money for my business. Things have not been going fine since the start of this coronavirus. No sales and everything is too costly

It has reduced my business capital because i have been spending my money since lockdown and things are still difficult, it hard to get money that is why i don't have the money to increase my business capital.

My primary concern is that business has not been fine since the outbreak of this virus, things has been very hard for me no sales and customers has not been coming

It affected our business because of no much parties or celebration. We were unable to rent out our engines (musical instruments) for parties and other celebration. So we have not been making money from our business. No money and everything is so much costly in the country now

What is the primary concern you have related to the coronavirus right now?

Goods are scarce in the market and must distributors cannot travel to bring those goods and it has affected my business i don't have enough stock to sale, there are a lot of restrictions now which makes everything expensive.

My concern about coronavirus is that our government is not doing anything to help the average man on the street, things that would have made people's lives easy has not been done so the suffering is much and no money and if there is no money with things this expensive then surviving is problem

My business have been doing fine since the lockdown because people have been coming to collect money from my POS. I have made a lot of gains which have turned my business around

It(covid-19) affected my business very well because there's no money now compared to what i used to make before in my trade. The price of goods is too high, even with #500, you can't buy one small rubber paint of garri like before.

My concern is that the virus should end so that we can start living a normal life again where business begins to go well again and for us farmers we can begin to make good sales again.

My concern was that during the pandemic we temper with our capital for us to survive because we are unable to go to the market to buy what we sell and we are hungry so we have to touch the capital so that was my concern during the pandemic and also to stay save not to contact the virus

It has affected my farming because of the high cost of fertilisers, hiring labourers and herbicides, i couldn't afford them because i don't have money.

My child cannot write WAEC (Exam) because of this coronavirus. Also price of Soft drinks and Table water have gone up and there is no money to even buy market

My health is very important to me....I don't want to get sick....so I make sure I protect myself by following the preventive measures...I use my face mask and hand sanitizer always.

The world of fashion was pushed to one side and because of my kind of business i suffered so much during this period as there were no social gathering so there was no business everywhere became so dry no money and that is my concern i want everything to end.

Am concerned about how it(covid-19) has affected me financially in every area of my life especially feeding my family has become a problem because due to covid-19, there's no money for one to buy enough food and things(goods) are very expensive in the market.

What is the primary concern you have related to the coronavirus right now?

My concern was food because there was hungry during the lockdown no movement we are unable to go to market and also children are at home so it really affected our day-to-day activities and during that time we needed support but no support even from the government that asked us to stay at home just to be safe from the virus, everything was so tight

Corona virus has crippled my business because since lockdown goods have been scarce and very expensive, and there is also a drop in sales because customers don't have money now.

No sales in my business, my business has gone down drastically.....if i can put it that way....the economy is very bad, no importation of goods into the country....my business is not flowing the way it should flow....i'm not happy with the situation.

The market is not moving like before again and there is no money to do business. Everything is costly and there is no much gains on what we are selling now

My primary concern is how to begin to get back on track business wise because the virus brought about bad business period which is still veey much with us, things are too expensive everywhere so selling our farm produce is not easy again.

My main worry about the covid-19 is paying my rent. Before now(covid-19) business has been fairly smooth and i have been getting a steady return from my business. Its from my business that i know how to map out what i want to use for my house rent and all that. But for the past 2 to 3 months, everywhere(business) has been dry, you can't say if its actually working or not, its just there. So, as a small time businesman , it has a way of affecting everything you do like from what you eat, paying childrens school fees and paying rent. Even the consumer base has dropped drastically due to the covid-19 as everyone (customers) is trying to cut down on there spending unlike before.

My concern about covid19 is that it affected my plan for future am still in school because of covid19 lost my job, am angry and i am broke so i don't like hearing anything about it.

It has made all goods costly. Goods that we used to buy 70 Naira is now now 400 Naira. The price of Palm oil have gone up and there is still low patronage and no much profits from this businesses again

Because the coronavirus has affected my business and is a devastating issue, the situation kept every body hopeless, everything keeps changing, the economy is going bad evey day all you keep hearing is that the economy is bad.....my business has really gone down

Business is not moving well now, it has been slow due to the covid-19. There's no business like before and the price of doing business is higher now compared to before the covid-19.

What is the primary concern you have related to the coronavirus right now?

The issue of covid-19 have slowed down our business because the patronage have really dropped due to social distancing and nose mask announced by the government. People have not been coming to register their sim like they used to and this have really affected our sales

Covid-19 has affected me much in my business because the money I use to do my business, it is not plenty in my hand again, it is small which is not enough to also feed my children again. Even my income is affected as everything(goods) are costly in the market and I can not buy goods like before.

It has made business dull. Goods have not been coming in (importing) like before, and this have really made the prices of goods goes up. Also the patronage have reduced which has also reduced the income and profits we get

My business has not been doing well due to the covid-19 and my children are no longer feeding well because the money i make from my business is not enough to buy food that is costly in the market.

Covid-19 have caused a lot of problems for us especially we that we are selling foods, there is no more gains in our business again because everything is now costly. For example the semovita that we used to buy 2500 Naira is now 4000 Naira. Coronavirus have really destroyed everything (economy)

The way income is not coming because of coronavirus is my concern, every body have to be calm....so that the disease will not affect us, we should use our hand sanitizer and we should not go into crowded areas and you know....market is crowded and for us to do business we must go to the market....but due to the COVID 19 protocols we cannot go to the market freely like before COVID 19, that is why my income is not coming like it's use to come before coronavirus

Am concerned about it(covid-19) because it has affected many people in there business. Am a farmer, the covid-19 didn't allow me to sell my goods during that period (lockdown). But now, things(business) is getting better little by little compared to last year when the goods we were able to sell were so few. Since, if there is life, there's hope. Business is not yet picking up normally, as am not selling my goods normally like before due to the covid-19. The business i lost during the covid-19 (lockdown), I have not yet recovered it, so the money i have for business is small and I have not been able to save again because am always spending it.

There is no patronage, customers are also saying that there is no money. The income I earn now nit up to half of what I earn before corona virus started. Some of my customers lost their jobs and it also affected us as well. I could not afford to pay those working for me again, I had to let them go. There is no enough capital to run my business again because I had experienced shortages. There is corona virus in other country and their government managed it well, so there is need for our government to be organized and manage it here as well. Things are costly and difficult since corona virus started.

The way the disease is dangerous.... is my utmost concern because you need good health to do business, if you are sick there is no way your business can thrive well, so my Primary concern is my health.....how to protect myself from the disease.

What is the primary concern you have related to the coronavirus right now?

The costs of materials used in making art works have really increased in the market, what we used to buy for 600 Naira has increased to 2,500 Naira and this is really affecting our work. And with all this, there is still low patronage because of the effects of covid-19 on people's businesses

The thing (covid-19) affected my business too much, there's no market again like before, no customers to buy my things(goods). In 2019, the market was going normally but now, there's nothing as business is not doing well due to the covid-19. The cost of goods has gone high and there's no money to buy goods.

It has caused a lot of problems. As a teacher in private school, for almost eight months of lockdown, I did not receive any salary because students fees were not paid as they were also not in school. This affected me as a family man. I had to changed to another school to work but things are not yet balance, we are just managing with the little salary I earn.

The coronavirus pandemic has affected my busines, now no customer because there is no money in the Country, my business is suffering,

It makes the price of everything to go up and our income is affected because if the quantity of food that I sell is small there would be no customers to patronize is and we can't start eating what we want to sell by ourselves. It was not like this before corona started but this is what we are facing now.

My concern is for us to be careful so that the disease will not get to us, we should use the precautionary measures to prevent us from coming in contact with an infected persons, that is my only concern.

Thank you. Firstly, when corona virus started, market was one day on, one day off. Some people could not afford to sell their goods in the market place again because they could pay for shop rent. Things are so costly, there is no sales and there is no profit from the soft drink I sell like before. I used to have more goods in stock before, but since corona started it is not the same again because there is no enough capital for the business again. We had spent a lot of money on food during the lockdown and it is affecting our business.

There is no sales. The price of goods have gone increased and our customers are not coming like before. When the price of goods increase, like the bread that I sell, customers may look for alternative food to buy with the money, especially this period of corona virus that everything is costly.

It is not easy, the high price has really affected my business so I cannot buy goods like before

Turnout of customers has been low even since the lockdown was eased, nothing has really improved, also the price of materials has gone up

Things are expensive, even to buy the fruits is now costly and I dont have money to buy goods

What is the primary concern you have related to the coronavirus right now?

There was no market especially when schools were not open, so it affected sales and I did not have money at that time

The Covid-19 really made my business run down, normally we spend daily gain we make and we could not go to the market for 6 months

Honestly my primary concern during the pandemic was hungry because it also fell during fasting period so it really affected us due to no movement and we're unable to do our day-to-day activities and also we are unable to go to school especially adult education for Islamic study so during that time due to that lock down it really affected everybody

The business is not moving, there is no money and I cannot buy goods on credit because they will not even sell for me

During the pandemic there was problem in the aspect of food and income because everybody suffer it during that period, income was not coming in and we are unable to buy food due to no movement so it really affected our income

Yes during the pandemic all what I can say is that due to the lockdown it really affected everything especially my going out to check my fish farming business due to the lock down I was unable to go a lot of fish died and for me to feed my family with three square meal is a little bit difficult for me as at the period of the pandemic, so my income was really affected

Nobody is happy with the situation in the country because everything is expensive and there's no money

My concern during the pandemic was that nothing to eat and things were very difficult due to no money to buy them and also the lockdown really affected our way of life because we can't do our daily activities and also children were at home due to schools were locked as that the pandemic period, so everyone was affected and economy was affected

during the covid-19 people, an heavy rain fell and it destroyed my house, and i lost one of my children to it

My concern about coronavirus was that we were unable to go to market to buy things that I sell at home and we are all at home with the children so it really affects our consumption because no food and the lockdown came suddenly and also my husband was at home to unable to go for his daily business due to no movement so our income was really affected and the period of covid-19 food was expensive

What concerns me is the recession that we are into no food everything is expensive to buy food self is hard business is not running like it used to

What is the primary concern you have related to the coronavirus right now?

My problem now is the scarcity of goods which also made it very expensive, i can't stock my shop because I've been using the money to feed my family and the money i have at hand is not enough to buy the goods i need.

My concern is this virus we need help from the government and God even though we are getting better but it is still spreading by this time last year we were all locked up now that we're open I always wash my hands corona is real

Honestly during the pandemic due to the lockdown it really affected everything pertaining our day-to-day activities both men and women are at home, so during that time income was not coming in and children are at home not going to school even Islamic school so it's really affected the economy generally not one man problem

The business is not moving the way it's supposed to move, business is not doing well and it reduce my income

My primary concern was hungry because I face a lot of challenging during the pandemic things were very difficult for me because I'm a photographer during the lockdown schools were locked so I was unable to do my day-to-day activities so it really affected my income

The restriction of movement and social distancing has prevented my customers from coming to my shop which resulted in low patronage, even now that the restrictions has been eased up there's still a reduction in patronage.

It has been a bit dull, the business is not really moving but it is still better than when we were still in lockdown

My primary concern during the pandemic was that everything was hard we can't transport yourself to your place of work due to no movement, money was not flowing due to business that was not moving during that time so it really affected the economy generally

The coronavirus did not affect me or my business

No food because there is no money, even my shop is closed down because there is no goods in the shop again, every thing has gone down I have used the money from my business to feed, so my concern is how to get food to feed my family, nothing is moving well now.

My concern is that they should not lock us down again because of that it has caused the financial situation to go down what i sell i want to pay back the loan but I don't earn any money to pay back

What concerns me is how to take care of my family buy food for them and pay their school fees I'm a business man but since the governor destroyed our shop now the market is not going like before and the government is not helping us

What is the primary concern you have related to the coronavirus right now?

My concern is I don't have capital to do any business before corona i had my little business that i was into buy since the start of corona i used up my capital during the lockdown I'm just starting to get back with a very small capital

My concern about corona is how business stop and every day to day activity too all other people's activities are not going on well that is why things are expensive i sell foreign wears since the start of corona people are not buying well

My biggest concern is how it is spreading within the community and all this is caused because people are not following all the rules by the health officials I know corona is real that is why i avoid crowded areas and i put on my mask

My concern is poverty and i have many problems no money to solve the problems and business is not running like before I'm not earning well

My concern is how to get back to my business because all my good got spoiled and i am owing bank as we speak so i need money to get back on my feet

My concern is that the virus issue brought so many issues that are yet to be fix in my life financially

We should be careful and we should use our face mask so that we will not contract the disease because the disease is very deadly.

My concern is that transacting business has not been easy since the lockdown started and making good income has been hell no money in circulation

My concern is how we suffered all through the period of the lockdown which even dealt with people more than the virus. There is no business going again .

Covid-19 really caused a negative effects on our business, customer's patronage got reduced. The profits we get got reduced and no money to really build the business

My business is not moving like before the COVID 19, that is my worries now, business has slow down drastically i cannot pay my workers because my business is not flourishing since this coronavirus pandemic

For me the covid19 issue was the first time i will experience what they call lockdown and it came with a lot of troubles like me there was no salary for several months as a teacher so eating and surviving was not an easy thing at all

The Price of kerosene have gone up and the gains (profits) we now get is small compared to before. Start of covid-19. Also, people are not really buying kerosene like that again, they prefer to buy and use gas

What is the primary concern you have related to the coronavirus right now?

Most of my sales during lockdown was on credit and that has affected my business seriously because it has reduced my capital and i don't have enough to stock my shop with more wrappers, and customers that are owing are still giving me excuses.

Businesses in the country are really suffering, like in my business there's a drop in sales and everything is so expensive all because of Corona.

Things have been costly since the start of covid-19, there is also no market, no sales. Increase in the prices of goods is really affecting sales. What we normally buy around 100 Naira is now 150 Naira. People are also complaining of no money

Anything about coronavirus is not something of joy instead pain because it was this period i lost my printing work and now am just doing something to survive

There is no sales and most of the market that we supposed to sell have spoilt. Also, all the costs of goods we used in making herbal medicine that I sell have gone up. What we used to buy like 10,000 Naira before COVID-19 is now like 30,000 Naira

My concern about covid19 is that it forced all of us to begin to leave a life style that is not convenient and it looks like we don't know when it will end and i am tired because business is dead since we went on lockdown and things are too expensive now

Because there is no food now, i don't have food because they are very expensive now.....because of coronavirus food has become very hard to get.

The covid-19 really affected my business because it was during the covid-19 period that most of my farm produce got matured for selling but due to this coronavirus, we were unable to sell which made most of the produce spoilt. And this thing that happened is still affecting my business till today because it has really affected my business money

Coronavirus is a virus that has caused damage all over the world and nobody will say he or she did not have a share in the damage it brought on human race, for me my concern is about my business and how to begin to make good sales again because since it started things have changed and i am yet to get my foot back in my business

Who is not concerned something that is killing people, its not allowing us to go look for our daily bread,

The impact of COVID 19 is there, you have to use nose masks, hand sanitizer and observed the COVID 19 protocols because of your health and that of your family, Health is my concern....so that i can keep up with my business, because business is not moving the way it should move.

What is the primary concern you have related to the coronavirus right now?

My Health is my primary concern because I believe it is when human being have good health that you can do whatever you want to do in life.

The issue of corona virus is not what we are happy about. My prayer is that God put an end to it. When corona virus started, there was no movement to buy goods, market did not opened, and we could not sell goods. Now, we are just trying to do the business but things are hard and business is not doing well because everything is costly. There is no sales and there is no enough money to run the business.

It has caused a lot of damages. Many businessmen and businesswomen could not continue with their business again. There is no work and business is not going smoothly during this corona virus. The goods that we sell are very expensive. The garri that used to be cheaper in the market place is now costly.

Corona virus limit the way we work. It create abnormal situation in the market. The six month lockdown made many people lose their customers and everything become expensive.

We are not happy about the corona virus and may God let it end soon. There is no sales because customers are not patronising like before. There is no money and I could not stock more goods.

It is a thing of sadness because it disturb our work. It spoilt our work a lot and work is not doing well. To even eat is not easy because of the corona virus

It does not make our business move at all. It makes goods to be expensive. Some goods that we sell for #500 is now #1500. Because of movement restriction, that there is no importation of goods like before, this makes goods to be costly.

People can't go to the market due to the lockdown, no celebrations or party which affected our business for a long time

This Corona has brought a lot of hardship because everything is expensive and people that don't earn much like myself are suffering and i can't afford even food, i am really suffering i need help because Corona has brought hardship in my life.

People are dying from COVID 19, the rate at which people are dying from the disease is too much, people are suffering because of the virus, and we pray that God will save us.

Coronavirus has affect our business, we can't sell during the lockdown, we couldn't travel to the market on market days to sell cattle or buy drugs for our animals, prices of things has gone up

There's a drop in patronage in my business because of social distancing most people are avoiding crowds and they don't travel more these days.

What is the primary concern you have related to the coronavirus right now?

Honestly during the pandemic they was hungry, business was not moving our capital went down due to no income and we are using the capital to feed so it really affected our income and our day-to-day activities

RThings have been tough as there is no money, we could go out during the lockdown and we are still trying to recover from the loss

All what I can say is that during the pandemic things were difficult because we will all at home doing nothing due to the lock down so it really affected our businesses and during the lockdown we were unable to move and schools were locked down so it really affect the economy

My business has really suffered setback since the coming of this Corona, there's no sales like before and i'm not making money from the business like i used to.

My concern is how to get food to feed my family....because since this COVID 19 I don't have money to buy food, even where i was working as a security man they sacked me because of the fear that I might transmit it to them because they said people can transmit it once they come in intact with an infected person, so they asked me not to come to work again.....so to get food is a problem for me and my family.

my primary concern during the pandemic was food there was hungry due to no money and we are all at home going nowhere and our husbands were at home also, so it really affected our day-to-day activities especially food and money

Due to the Corona virus it really affected everything especially businessess due to no movement and also money was not flowing so it really affected my income because I was unable to go to place of work and things were expensive

My concern during the pandemic was that business was not moving we are unable to go to the market so it really affect my income and also children were at home due to the lockdown school are been locked down so it really affected the economy

There a drop in my sales and must customers buy without paying and that has reduced my business capital.

During the pandemic there was no money and business was not flowing so it really affect the economy and also children were at home due to the lock down so a lot of things happen during that time, our men were also at home so it really affect our income because nobody was unable to do his daily businesses

I am concerned about lockdown. Lockdown should not repeat itself like last year because it made us go hungry and sick.

It has reduced my business because i don't have enough goods to sale, i have supplied wrappers to my customers and they are yet to pay and i don't have enough money to more wrappers to sale.

What is the primary concern you have related to the coronavirus right now?

Now, I have no concern about coronavirus. Whether or not there is coronavirus, it has nothing to do with my business and my family.

Yes my concern about Corona virus now is that no capital and things are expensive due to no movement we faced a lot of challenges during the lockdown especially food because no savings during that time and it came unexpected to stay at home so it really affected me and my children due to no food at home

My primary concern during the lockdown was things were difficult no movement unable to take fertilizer to the farm to prepare ourself against farming. And also there was hungry during the pandemic no food no money to buy the food children were all at home so it really affect our day-to-day activities

During the pandemic they was hungry and children were all at home due to the lockdown, we were unable to save because no movement so it really affect my business money was not flowing at all with that it really affect the economy

What concerns me the most is no capital for business and I don't have any business and we are staying in a rented house my father is not earning money

During the pandemic there was a lot of difficulties due to no movement also children were unable to go to school due to the lock down situation, things are expensive business was not moving fine so it really affected my income and also there was hungry during the period of the lockdown

Right now i have no concerns about Corona virus because schools have resumed and my teaching job is going on smoothly and my life has improved now, and also because my family and i have not been infected with the virus we are all healthy.

The prices of goods are very high and some products are not available because of corona virus restriction on importation

Corona virus affect everybody. Nobody could go anywhere during the lockdown. Our work is not like before. The work is not flowing like before and there is no income like before.

It affect our business. Our business has gone down, it is not like before. We are not earning as we used to earn before. Business has run down. But we thank Almighty God that we are surviving it.

My primary concern is that corona virus has brought so many things back. Things are not okay since corona virus started. I had to spend from my capital when corona virus started and now, the income has reduced. Things are doing fine like before.

What is the primary concern you have related to the coronavirus right now?

Everybody knows that corona virus is real, what we have to do is to keep to prevention protocol to save ourselves and other people from contracting it.

Corona has made food to be hard for me even the business that I do to get money and buy food is hard for me and the food is expensive

My concern about corona is how it has changed so many lives people suffer so much to eat and drink because of corona the government is trying their best to provide for everyone but not everyone gets their help we need it to be shared well so it gets to the right people

No money, people are not buying, also things are expensive so everybody is just trying to manage what they have

The business is doing better now compared to when the border was still closed and coronavirus did not allow us to go out

No Covid19 in my area so it did not affect me

Coronavirus did not affect my business because it did not get to where I am

There is no coronavirus where I am so it did not affect me

Covid-19 has affected my business very much as my income has become very small. Business is not moving as it used to. Customers do not have money like they used to and when they come to our shop, they want goods on credit. As my income is not like before anymore, I have not been able to pay my house and shop rent, I am owing my children's school fees, I don't have enough food in my house like before again and now PHCN(Power Holding Company of Nigeria) bill has been increased.

What worries me most about the covid-19 situation is that, if I'm to tell the truth, covid-19, the way we are seeing it, it is not restricting people as it was last year, there was restriction of state movement last year and even flights but now, flights have been going on. And businesses are going on. The money is not coming in like it was coming in before, yet the rate of everything (goods and services) has increased including things (goods) that are made by us. It is really hurting us. As an Igbo-man that I'm, I am not concerned about covid-19 again, to be honest because what we are seeing and what we are facing is becoming bigger than covid-19.

The covid-19 has made things(business) to go back, like we are starting again from the beginning because things(business) are supposed to be moving but it's not going the way we want or the way we need it to. So, everything (business) is just tied down now. Covid-19 spoilt a lot of things (business) but for some people, the covid-19 favoured them because their business is doing well but from my side, I didn't gain any single thing (income).

What is the primary concern you have related to the coronavirus right now?

Am very concerned about covid-19 because it affects us greatly like our business and capital so much. During the covid-19 lockdown, we used the small business capital we had to buy food with it when we were at home and now there's not much money to put into the business again. So things(business) has not been easy as there's no money to buy things(goods). So, i manage my business now by coming out to sell. And the sales of goods is not as it used to be as things(goods) that I used to have in my shop, I don't have them anymore. So,sales has dropped as the goods that customers are looking for are not in my shop.

I've been trying to feed my children, we're really suffering in our place due to covid-19. Because of covid-19, the cost of everything(goods) is very high now, even for us to feed is a challenge. In the market a cup of beans cost ₦150 per cup, rice is ₦100 per cup. How can i cope with the cost of food items when i have children that are hungry and my business is not doing well. The cost of living is just too high due to covid-19.

I am worried about the covid-19 in the sense that they(Government) are delaying us from resuming our school. We are on holiday still and they keep shifting the resumption date. And now they've shifted the resumption date to 1st March 2021. Also, am worried that after some time the lockdown will come again and the business will be strangled because of covid-19. When covid-19 came, it was impossible for me to pay teachers, considering the large number of teachers that i have. And most of them stayed without salaries for months. We are still at home but when we resumed, the little money i got was used to pay them and now they have kept us back again and due to the covid-19. Parents have not been paying there childrens school fees,that they don't have money.

Business has not been fine, no customers.

It is not easy because people are still not buying like before, most are just buying food because nobody is thinking about clothes

I dont have issue with coronavirus because it did not affect anything

I dont have enough products in my shop because there is no money, I dont have anybody to help

I am trying to manage myself, no money to inject into my business.

I was unable to go sell my products, also during the lockdown I had no access farm inputs that will improve my crops and many of these input are now more expensive

Things are very tough now and expensive too.

The corona made all the things i sell so expensive so i had to stop selling because it is a small business and I don't make gain

My shop is empty, I dont have money to buy goods also I have not been able to pay child's school fees

What is the primary concern you have related to the coronavirus right now?

No money for business to keep up like before.

Things are now getting better though some people buy on credit and they are still owing me money

Food items are very costly in the market and the profit we make is now small compared to the amount of money we put inside

No work to do, there are no bus to repair, everybody is saying no money so I am just living from hand to mouth

There is no business no money and I stock up my shop on credit now.

Market is not the same again, it is as if things are just getting worse because to buy anything is now more costly

May God help us. It really affect our sales and everyone during the lockdown, and even now there is no much changes. Everybody is complaining that there is no money.

Business is okay, better than when we were still in lockdown

Business is moving better than before, though we are still trying to from the loss of the lockdown and protests

Business is just there, I am just managing it, things have not been exactly as before.

I have been managing myself with the little I have. God has been trying to help me, customers are still coming.

My business was not affected by the covid at all, so i don't have a concern about it

My concern about coronavirus right now is that it has rendered me jobless somehow because my furniture work has not been doing fine again since then i am just there doing nothing, no money to buy materials to work and no money to buy food

Coronavirus is a sickness that will not be forgotten in a hurry because it has brought pain and agony to us the poor masses, when the lockdown started till now my business has not experience good sales again it has dropped to the lowest level

There is no money, business is moving just not like before.

Right Now, we don't have money to go to the market, we are just trying to look for money

What is the primary concern you have related to the coronavirus right now?

Business is doing well, we thank God.

So many issues are becomes a big problem because eating and sales has changed, accesing health care was even difficult at one point because nobody is sure who is infected with the virus so all this made life difficult

My concern about coronavirus right now is the way it brought serious problem of lack in my family, we have not gotten to this stage of financial struggle before except for this corona period where there is no money no income and you live in fear of all sort, fear of what to eat and fear of infection

My concern about the virus is how it has changed our system in Nigeria because so many this are nolonger the same, we now sleeping and waking in fear of infection and fear of hunger that have taken over the land and we with little business have not had it easy as it has almost collapsed

When you mention hear coronavirus anywhere in Nigeria it is kind of associated with hardship because ever since the outbreak we have experienced untold hardship and our businesses has not had it good like me now it all went down and i am just picking up again

what you are asking me now about coronavirus is just my inability to go out and sell my market as i use to that is my concern and it has affected my business, because some people are also afraid they will be infected so they don't want to come out and when customers are not buying it is problem and income has since been very low

The concern i have about coronavirus is that it reduced productivity and when there is low productivity it will give room for hardship and so people suffered a lot because there was no money in circulation

Since corona virus started, everything has changed. We had to spend money during the lockdown and there is no enough money to run the business after the lockdown. Everything is now costly, garri of #200 is now sold for #450, and rice of #600 is now #900.

There is no sales since corona virus started. Everything is costly. If you take enough money to the market, you will only come with little things because of the high price of goods.

Since corona virus started, everything have turn upside down. We were just at home and spending during the lockdown. After the lockdown, there was nothing left on me. I had to take loan to start my business again and am yet to complete the pay back because there is no sales and there is no money.

What happen is that it affect our business. We could not go out to sell during the lockdown. After the lockdown, the high cost of goods also affect our sales.

What is the primary concern you have related to the coronavirus right now?

It affect our business so much. During the lockdown, we could not mix with people and we could not travel to buy goods, and we could not sell the goods we had then. We had spent all the money on us during the lockdown. We managed to start work after the lockdown and there is changes, but not yet like before.

My concern right now is that business is not going well like before. There is no sales because goods are expensive. My income is has reduced because of the situation of things since corona virus started

Corona virus spoil everything. Many people are in debt now that could not pay back because of the situation of things since corona virus started. During the lockdown, we could not go to work and there was no money, so it affected us.

It spoils our business, it does not make market to move. The goods we stocks takes long before it finished because there is no sales. There is no money and everything is expensive.

I dont have wahala regarding coronavirus as it did not affect me or my business

Coronavirus did not affect me or my business

We dont have many clients again, so there is no enough money to employ more hands to work but things are gradually getting better

Business is dull, there is no money. It was even worse during the lockdown when we could not go anywhere

this corona really spoilt life for people o, but i thank God that we are coping

the corona virus affect my business till the extent that i don't have money again

i have finished the capital of my business because of this covid-19, i am looking for money to buy more market

many of my customers are afraid of coming to buy from me and the ones that are coming are not pricing the market well

I am worried because of the safety of my little children. They move about carelessly even though they use face mask but you can't trust children with their safety.

My business have collapsed because of Covid-19. I don't have any business again, I just help people to work on their farm.

What is the primary concern you have related to the coronavirus right now?

Though it has killed many people but it hasn't affect me in any way. I was worried during lockdown but everything is normal now.

It is a global problem that has affected life and business. The outbreak affected the price of petroleum and that has make life more difficult. Also people can't gather like before and that has affected businesses too.

The covid-19 is affecting us in our business, there's no income from our business anymore. Business is not going well anymore. My daughter was stopped from going to school because I have not been able to pay her school fees. Even to eat food has been a problem as I don't make money again like i used to

I don't have any concern about it again since we have started doing our business normally

Am no longer concerned about the covid-19, we're in our Village and there's no covid-19 here. No one has died here of covid-19, so am not worried about it. Business is not like we were doing it before the the covid-19 because everything(goods) is very expensive now but we're managing. We manage by reducing how we spend our money.

It has affected my business badly, no money so the amount of food we usually sell on a daily basis has also reduced

It is affecting my customers, they are complaining of no money so they are not patronizing me like before. Even when they come, they just make hairstyle that is not so profitable for me.

The covid-19 affected everybody, am not the only one that it affected. It affected me in my business as its not going the way its supposed to go and there's no money to do the business again. There's no money to buy gas again like before the covid-19. I was using maybe 3 gas cylinder but now, there's just only one gas cylinder because there's no money. The supply is available but the cost has increased. Customers too are affected by covid-19, some lost there jobs, some are been paid half there salary. Some customers used to buy 5kg for a period of 3 weeks but they dont have money to buy it again. Some have started using fire wood or kerosene to cook, that its cheaper.

I am worried about the children's safety. Most of the children don't wear a face mask. The way people are dieing because of the Corona Virus is too much, so I am worried about my safety too.

Coronavirus did not give me any problem

The covid-19 really affected my business because during that time, things(business) was so harsh, we were not able to cope and do business the way we normally do business before. Even now, there's no money to buy goods in my shop and no money to buy food for my family like before due to the covid-19.

No money, I cannot even afford to buy feeds, so it has been hard to run the business because it is not moving well

What is the primary concern you have related to the coronavirus right now?

I am concerned about coronavirus because it did not affect me at all

Our business is not moving as usual the lockdown has affected my business so much and people are not patronizing us.

There are no events so not people are sewing clothes again, also I have to close because of covid rules

It affect my business a lot. Those that bought goods from me on credit are yet to pay, and if I see some of them I would not be able to ask them because of there situation. Also, there is no much profit in the business because of the price of goods.

The coronavirus have really affected everything, the prices of spare parts that am selling have really Increased like times three and there is even no market like that. Things are getting worst everyday, most customers are buying on credit from me and this is really affecting my business. Many of them are still owing me till now, they are complaining of low patronage

My concern is that there should be solution to corona virus. It spoils a lot of things because there is no sales and everything is now expensive. And there is no money to do the business normally again.

It has affected my business since March last year, I deal in perishable vegetables used for salad. All of these goods got spoilt during the Lockdown and I lost a lot of money. I am yet to recover from the loss.

Most people are not getting out to get food items, i have been eating a lot of my business money because of this covid

I am not really affected by the covid because when I couldn't get market i started sewing at home myself

The patronage reduced, where i go to but market, the prices have increased, so it made it affect my business a lot so i am looking for cash to help me business

My concern is the high costs of goods that we have been seeing since the start of covid-19. If anything should happens to the vehicle am using for transport now, I must have lots of money to buy parts that I will be using in repairing the vehicle. And at the same time, the passengers we get now are not that much compared to before that we used to get lots of them. So this coronavirus have really affected our business

Honestly during the pandemic the major problem was hungry no money to buy food no movement unable to go to business places so it has really affected our income generally

What is the primary concern you have related to the coronavirus right now?

During the pandemic things has been so difficult due to the lockdown and also as at the time of the pandemic no movement we are able to go to Islamic school and also unable to go to market to grind our maize to sell so it has been a difficult time for us especially our business, so it has really affected my income

Due to covid-19, Dollar has increased and the price of everything(goods) in the market has also increased, so everything(goods) is costly now. So, the money i used to have is no longer enough for my business. If am using #50,000 before, now #50,000 will not be enough for me to restock something(goods) in my shop to sell. So, as i don't have money again, i entered farm work.

All this while I have not earned anything(money) since covid-19 started last year(2020). I have not been doing anything(job) since covid-19 started due to the lockdown, so we stayed at home but after the lockdown we were not paid salaries up until now, we have not gotten anything. The problem we are having is that the school system is off, as am talking to you now, all the children were sent home. For the fact that the school system has not stabilized, there's no salary. Due to Covid-19, I have lost confidence in been a teacher. Students in Aba were all sent home because all the government schools were on strike because they are not paid salaries, so they don't want private schools to stay open too.

The covid-19 affected me in my business, even now am some where else while my family is in another side due to the covid-19. My income has gone down as nothing (business) is moving, the price of many things (goods) are going high everyday due to the covid-19. The covid-19 affects everyone everywhere, if you want to travel, the price increased. If you're going to some where like bank or school because of covid-19, you most wear a face mask. If you enter vehicle without facemask or nose mask, you will have to spend money with police people at the boarder or checking point.

My dear, the covid-19 has been a very big problem, very tedious one, it has made everything(business)to be stagnant, nothing is move again, my business because of that period of covid-19 (lockdown) we're just managing to feed ourselves and sell goods because there was no money. People are suffering due to the hardship by the covid-19. Partaining to my own business, nothing(business) is moving again, it was a very hectic period for me. The things worrying me about this covid-19 is that i thought this year that we're free of the covid-19, of a thing(disease) because we suffered really last year. So, what am afraid of is that, lets it stop because am still hearing that it is coming again (2nd wave), so let it not suffer us as much as we suffered last year again. That is just our prayer because we're still hearing that it is coming, more than what happened last year. So am praying that it should not come because the hardship is already much and i know it will cause more harm than good.

Business is moving slowly, not may people are buying, everybody is try to manage what they have so sales has been down for a while now

I can't tell you any of my concerns since you can't do anything to help me if i tell God it's okay

The way people used to buy from me has gone done, I have customers that I supply but they dont buy like before from meagain

What is the primary concern you have related to the coronavirus right now?

It has affected me in a bad way because things are costly and there's no money, cost of living is high

I don't have concerns concerning the virus just that I can't pay my girls school fees she has been at home I don't have money and they have chased her from going to school

There is no money, so I have cut down on some things I now sell because I dont have enough capital for the business like before

My concern is my kids they are orphans I don't have food to feed them no school fees some of them are even at home they don't go to school because I don't have money to pay the school fees things are really hard for us no money

It has been a very difficult time because we are just managing as things(work) are not working the way that it should but we give God the glory for protecting us against the covid-19. We have been managing by buying food for my family with the little money i get sometimes.

I am not concerned about anything relating to the coronavirus

My concern is how I don't earn well before the start of corona I used to earn and make a living take care of myself and others but now I can't even take care of myself i want to start house help job no money

Since the start of covid-19, it has been hard to deliver goods to my customers due to fear of contacting covid-19. My business patronage have really reduced due to this and also, the high costs of buying and selling of goods have been affected by this coronavirus. The income we now makes have reduced

Last year, we couldn't get enough money to farm and this year, farming season is very close and they've started talking about covid-19 second wave, that we should wear facemask and they(Government) has given directives on what we should do to avoid contacting covid-19. So, we are back to square null as there is no money to farm.

My concerns are low financial situation no business financial situation is really down everywhere no money even the customers are complaining we thank God sha things are are starting to get back to normal financial

Because of corona everything has stopped for i have no business no income I'm just suffering with hunger since we went on lockdown i used my capital

It has affected everything. The prices of feeds have really gone up and this increment is too much. With all this, there is still low sales. We farmers are really suffering at the moment because of the increment in the costs of feeds. We really need the help of the government because the whole thing is getting worst everyday

What is the primary concern you have related to the coronavirus right now?

The truth of the matter is very bad, people are not taking care of themselves against the covid-19, people don't like wearing face mask. The cost of living is exorbitant and there is no cash flow like before the pandemic.

My concern is how education have stopped for my kids and i we stayed at home for a long time we forgot most of the things that we learn now that school is back I hope they don't close it again

My concern is how we corona is spreading and people are not taking majors to protect themselves that is why corona is still around and still spreading. I'm always trying to protect myself as they are showing on tv because I don't want to be infected

The covid-19 affected things, it affected my business since it began last year and it is still affecting businesses today. My business has not been making money like before again as a result of covid-19.

It really affected me and my family because I am a teacher. I prayed we don't see that kind of last year again. To eat was so hard for us. And major problem now is the high costs of things. The prices of everything is now times three and there is no money to even buy

This corona has brought poverty to us and people are dying because of corona since i see the way people are dying I protect myself and wear face mask and wash my hands I don't want suffer and get others infected too

In the area am staying, there's nothing to fear about the covid-19 because we are all protected by face mask when we go out. We all know that covid-19 is real, so we make sure we follow the guidelines set by the government by following the rules set on ground to protect ourselves and do it. We do this by proper washing of our hands, putting on our facemask, social distancing and all those rules, we maintain the rules here in my household.

I have many concerns but my top concern is the scarcity of capital people have no money with them customers don't come again I use to earn more before

My concern is how corona has affected so many things especially business i was unable to move around to do my daily transaction which has result to decrease in my capital and customers

Since the beginning of the covid-19, business has been very funny, challenges here and there when it comes to money and also patronage because most of business you do, customers complain that i have not been paid and it has been slowing business down aa my income has dropped too. And the cost of living, some how, the covid-19 really hampered a lot when it comes to feeding because food is now very expensive in the market. And it has caused a lot of set backs, especially in my business.

During the lockdown that they asked people not to move at all, most of my farm produce got spoilt on the farm and this affected my farming business and is still affecting me till today because I could not get back the money I invested on the farm. Also, high costs of goods and services is really affecting businesses

What is the primary concern you have related to the coronavirus right now?

Everything is upside down, goods and services are costly. My motor broke down, to get money to repair it was so hard because of the effects of this coronavirus on everything. Motor parts are too costly now, no money and business is not moving fine. we don't know where we are going in this country

The thing(covid-19) is really telling on us, as we have not been meeting up with sales like we used to. As a result, the bills of house rent and shop rent has not been paid because there is no money. I don't know how you people(GEEP) will come to our rescue ? The covid-19 is telling on us because people (customers) have not been coming to patronize us and the materials we use in our business, it has been difficult to access it, as it has become scarce and expensive. Even power supply has dropped from what it used to be like due to the covid-19.

Things have not been easy in the country since covid-19 started, we have been managing the little money we get because there is no sales, market has turned upside down, goods are costly. Everything is not easy, to even eat is hard. Government should please help us because we are suffering

The cost of feed is now really high and the amount of birds I can buy has reduced because the money I have is not up to anything

Since the start of covid-19, the costs of buying goods have increased and this have really affected sales. Most people are complaining of no money because of the effects of coronavirus on their businesses. And what people buy most now is even foods because that is what they are most concerned about now. To eat is first thing on their list

It is an obvious thing since the lockdown that things has been verh bad and source of income was shot down and a lot of people lost jobs and their businesses so me too i have not been enjoying my business

my concern is my business because when there is no money in Nigeria today you are handicapped so there is nothing you can do so my business has experience a whole of nose divin

It has increased the prices of cooking materials that we used in making the food that we are selling. Everything is too costly now and there is low patronage and this is really affecting our business. The income we now make from our business is very small compared to before this covid-19

This covid19 problem is a thing that needs us to pray for it to go and never return because there is nobody who did not experience it in one way or the other and for us buying and selling business it has been a period of wailing all this while, market has dropped to a very low rate so we are just trying to keep hope alive

We are managing in business now as things are costlier than before thelockdown.

There is no way COVID 19 will not affect business, there is no money in circulation.

What is the primary concern you have related to the coronavirus right now?

My concern is about this coronavirus is how i am going to survive this period both from the virus and from the level of hunger in the land as things are now very expensive and money is scarce to get

Business has been very very difficult, buying and selling is hard now.

My concern is that since coronavirus started in Nigeria things have changed and life has become very unbearable particularly we traders prices of what we use to buy and resell is now ten times higher and customers too complain and market has dropped so much

Farming business has not been that easy, again cows entered my farm and destroyed everything, so I'm trying to gather myself again.

Business is not moving at all, it's slower now.

The very concern was that of school because the children has been at home since and as a teacher i feel very bad about it and again the pandemic also made business stagnant leaving business owners in a bad shape

It has not been easy at all, things are expensive now.

Corona virus actually spoilt a lot of things. It caused a lot of set back to businesses. We spent months at home during the lockdown and spent a lot of money then. But now, we could not stock like before because of money.

During the lockdown, some goods we could not sell got spoilt. Some customers that owed me could not pay till now because of their financial status. After the lockdown, the patronage reduced but there is difference compared to during the lockdown.

It brings business down because there was no work during the lockdown and all the money we had was spent during that time. To improve on my business and to be able to run the business well, I need financial assistance.

When corona virus started there was lockdown and no event like party or ceremonies could take place, so there was no work, no patronage because people did not sew clothes because am a fashion designer. But after the lockdown, there have been changes but nit yet like before.

We are just managing as it is only half of my customers that are still coming.

What is the primary concern you have related to the coronavirus right now?

It has affected a great aspect of my life, as in my business, it has not been doing well since the covid-19 started. So it has not been easy to pay the rent, even my childrens school fees has been a problem to pay and feeding my family has been a serious challenge of its own because there is no money any more. So, I have not been finding it easy with covid-19. The fact that covid-19 doesn't go and still remains, despite all precaution we have been taking, it has been worrying me.

My concern is that there is no money. The little we had during the lockdown was spent and the money I am now using to run the business am doing is not enough. I am even buying in credit and pay back after sales. The sales has also dropped compare to before the start of corona virus.

The thing is that corona virus was not expected and it affect our work a lot. Since it started, everything is not going smoothly. There is no patronage and no income like before.

It affect our work. Work is not going smoothly because there is no patronage and my income has reduced. To pay my house rent is hard because there is no money

It spoilt things a lot because there is no sales and everything is costly. There is no money and the little we have that we are using for the business is not enough. We have all we have during the lockdown.

It does not allow people to have free movement. People are afraid of mixing up with others, even to enter taxi with others because no one want to get infected.

Corona virus is all over the world and it is not something to blame the government over. The government sees that the poor masses are suffering because they were allowed to go for their daily work during the lockdown, so making the market moni is a good idea but the fact is that most of us are yet to receive the money till now.

My business is stable although the season is dry now and I have no worries about it. Corona virus is not as intense as it was before- it was lockdown that made it intense (severe). Now everything is fine- children have resumed shooling fully and businesses are running (operating).

The fact is that the covid-19 affected the world, not only Nigeria as it is now, people are not traveling abroad again. I would like the covid-19 to go, its a universal something(problem) that should not be problem to cure, so that everybody and everyone will stand and do his/her business. Like before, I can stand up and go to the bank and under 30 minutes, I will be on my way back but now, they say 8 to 9 people will wear face mask, which cause a lot of delay where ever you go.

Seriously, I am not corona (coronavirus) conscious. Sometimes I go out without face-mask except if it's a bank or hospital.

What is the primary concern you have related to the coronavirus right now?

Things have not been easy but it is not because of coronavirus. I could say we are focuses on food, business and family now than we were before (last year). Coronavirus has nothing to do with my business.

What we are facing now is even more than coronavirus. We have family members who experience kidnapping and insurgence from herdmen.

during the lockdown, law was given to us not to open the shop, so after the lockdown it was not like before due to lack of money

We are all going out and coming in everyday going to work for business, and there as been no infection as a result of coronavirus. Unlike early last year, I am making profits (gains) from my farm business now.

the covid-19 is a problem that put the entire world into stand still especially farmers, if transactions are not flowing we won't make money, we are trying to start again

I can't really say about my concern. How should I be concerned about the infection that is killing people like bird. Thank God things have changed.

There are many things to be concerned about apart from coronavirus. It (coronavirus) has come and it is no more. For me, I say no more coronavirus.

As of now coronavirus is not a problem with my business. I meet customers everyday and there is not restriction to work for them (be at their service). And I like it this way since there is no restriction.)

It has affected my business because getting livestock is very difficult and they are expensive since borders have been closed and the cost of transportation is high.

We are in February 2021 now, I am happy with this present situation now than early last year when coronavirus started in March (2020). I am not really concerned as I was last year. I was so concerned about my family.

there is no market, market is not moving fast, we don't have money to sell items again

i did not expect this covid to get to this level and affect me this much as i don't have money and i am just hustling

My problem with this Corona is it has crashed my business, now i am just staying idle doing nothing with no money and life has not been easy without business.

during that lockdown period it was not easy we had to stay at home and spent all our capital on feeding ourselves

What is the primary concern you have related to the coronavirus right now?

the corona virus has affected us as we have people we supply to but we no longer have money to do that

Because has changed because of social distancing and restrictions of movement, there is low patronage and goods are scarce and expensive, because of all these challenges i couldn't continue with my business.

we were not able to go to the farm and because of this it affected my farming

i am not concerned about this covid at all

we don't see market to sell and we don't have enough money to even buy more products not to talk of having customers

some customers can't meet up with up demands because of the covid and they end up not supplying us goods

Lack of money is my major problem, because i am not making enough money from my business, and patronage is low because even the customers don't have money.

Corona virus spoilt our business especially during the lockdown because we could not go to anywhere and there was no sales. After lockdown again, market is not moving well.

What we are facing since corona virus started is that business is dull, business really goes down. Our customers have reduced and foodstuff is costly, so there is no sales.

the covid-19 affected us so much, there's was a heavy rainfall that caused a lot of disaster

the price of the birds and feeds is very hig, so it is just like you are investing and not getting profit

We are in a very challenging situation because business is down and everything is expensive especially food items and there's no money.

I can't say but only to pray that what happened last will not happen again. The lockdown was the only thing that affected me and my family. I never saw people die within our community. who knows how true it is.

we don't have money to buy stock in to add to our market again, so we have not been selling

the covid really affected me seriously, i had to collect loan from people and now everyone is asking for their money back

What is the primary concern you have related to the coronavirus right now?

Please don't mention corona (coronavirus) again because it is gone even if they- the media say there is new virus (strain). Last year was a bad experience with corona. I am happy we are out of it because there's no lockdown again.

I am not concerned because we only hear news about coronavirus but not virus itself. For me my poultry work is gaining customers everyday. I make effort to get more birds every week.

The market is not like before and this covid is not making it easy, we don't have money to keep up with our expenses

Why won't I be concerned with corona (coronavirus) affects the world even though there in my community we've not experience it. I'm still concerned. I'm concerned because it affects everything like school, work and party.

Yes, I am concerned because with nature of the virus any thing could happen to anybody at any time. Anything could happen to business or the country as a whole. We have to be praying for environment.

when people don't have money how do you expect them to buy from me, so my patronage has really reduced because of the covid

I say not at all because right now children have resumed school and they are going for 5 days in a week including lessons, and I am fully into business now. There is no movement restriction again so I'm not concerned about it (coronavirus).

The lockdown really affected me, people don't come to watch ball the children that play games don't come again maybe their parents don't have money

Covid-19 have affected my business because customers are afraid to buy my goods because those goods are used clothes (Tokunbo clothes) imported from outside the country and with the way they have described this covid-19, that it can stay on the clothes and be transmitted from there, so many of my customers are very scared of this. And this have really reduced the patronage even till this moment you are calling me.

This coronavirus is really affecting those of us that are into used clothes (Tokunbo)business because of nature of those goods, that is, those clothes have been used before. So due to this, customer's patronage really reduced. Even with this, the prices of bails of clothes that we used to buy at lower price have also increased

The coronavirus outbreak destroyed a lot of things my brother and one of it is my POS business which has closed down now so i have to start scrambling for survival all over again.

The effects on businesses is too much. Everything is now costly to buy. It is not easy to eat now because where is even the money. If not God, this covid-19 almost separated my family

What is the primary concern you have related to the coronavirus right now?

Business is fine and moving well.

Sales really reduced because of this coronavirus and the price of buying Tailoring materials Increased to like times three of what we used to buy before

Business has been fine and we thank God.

My concern is that corona virus affect our business. It makes goods to increase in price and there is no much profit. Our income have reduced and to eat is not easy.

There is no money to do business like before and this is due to the effects of this coronavirus. Business that requires little capital to start is now not easy to do because of the high costs of everything

Things have changed and business is not moving well again, but we are trying to keep up.

What I see there is that it affect people's business. It caused a lot of havoc to people's life because there is no money.

The money of the business is just going down and disappearing as business has been bad and there is no money to buy more things like potatoes to add to what I'm selling.

It affected the way customers patronize us now because there is no money and also due to high cost of everything including the gas that I am selling. It has really increased cost of goods and services. The money we make now in terms of gain is small

My prayer is that God should help to take this corona virus out of our country, that is just my concern.

My concern is that I don't have money. Even to take care of children is not easy. I am a tailor but I could not pay for shop rent and there is no money. Customers are not patronizing again, and I have to do something. Now, I am assisting farmer at farm to get money and also doing a little farm on my own.

I am concerned to some extent because we are where we are today because of coronavirus. Things are changing very fast- how we run things has changed. We have to keep up with the change. It has not been easy when the price of goods is increased and the price can change at any time. It is not easy to run business now.

I don't think coronavirus has anything to do with my business, my family and anything I do. This year is different from last year. we have to be positive in all situation. Yes, it is true there is a new form of coronavirus but we should not be afraid. The only thing that will give me concern is when we are unable to do (transact) business as a result of lockdown. We are not praying to experience another lockdown.

What is the primary concern you have related to the coronavirus right now?

It affected my business and I don't have any work am doing for now. Before corona virus started, I used to sell chicken feeds, but during the lockdown all the money for the business was spent and I could not continue with the work after the lockdown.

It really affect my business because I used to order goods from China but since corona virus started, that was not possible again because that is the source of corona virus. Business have not been doing well since it started because there is no patronage again as it used to be.

There is no patronage and our customers are complaining that there is no money. The sales has really dropped. When we buy goods, it takes long before it finish and the profit there is not much.

It spoilt our economy. It doesn't make market to move. During the lockdown, we had to spend all we have and it affect our business. I could not afford to stock enough goods because there is no money and the high price of goods.

This Corona virus has affected the economy badly and has also affected my business, it's almost a year now and i am still struggling in business.

Because has been bad since last year's lockdown and my sales has dropped, i am not making sales like before.

I am not really concerned about the coronavirus because people will always buys no matter what happens

There is low patronage now in my business and it has affected me badly because i am not making money anymore and everything is expensive.

That last year's lockdown has reduced my business capital, i am still managing to continue in business but things are hard and very expensive.

Business is a bit slow and a lot of things have gone up, as an entrepreneur the high cost of things is my major problem.

My business is yet to recover fully, things are just moving slowly also I dont have have money like before again

Even though there is coronavirus, it did not affect my business

A lot happened during the pandemic especially not going to place of work so it really affected our income and also everybody was scared for their life just because of the virus not to contact, so my concern during that period was that of my health and the health of my family not to contact the virus

What is the primary concern you have related to the coronavirus right now?

It has been difficult to go to the market because there is no money, there is no food item that has not increased in price

Corona virus has really affected our economy because during the time of pandemic there was no free movement food was scarce due to no money to buy them so during that time our day-to-day activities were really down, going out during the pandemic was a problem because everybody was scared of the virus but honestly there was hungry during that time because a lot of people selling added money to what they are selling, making life miserable for people that doesn't have the money

My problem with Corona virus is that goods are very scarce and expensive and it's been a big problem to me, even travelling to other states to buy goods is a big challenge because of Corona virus.

The simple concern I have is when are we going to stop going around in fear and covering our nose and social distance because all these things made sales go down and prices rise up and we can buy enough to sell and buyers are not coming like before

Talking about the period of Coronavirus it really affected us because we can't travel from one place to another I'm a driver so as at that time I was at home doing nothing and money was not coming forth, it really affected my day-to-day activities at home because I was unable to provide food for my family and things were not funny because they are children at home I have to find means to source for food

The means to the mouth is my major concern in this period because when there is no business then there is no income so eating and family financial situation becomes a problem

Honestly a lot has happened during the pandemic because it was an unexpected event, so it came as a shock to everyone there was no movement and no income so it really affected everything in the aspect of food, free social activities everybody was just at home, the economy was bad as at the time of the covid-19

My concerns about this coronavirus can not be other than the fact that my business is down and there is no more sales like before

My academic was seriously affected and my business too also affected so these two reasons are why concern about the coronavirus and it should just stop and let it just stop

My concern is that my little capital for my petty trade has even gone in this pandemic so I am looking for how to get back

My concern as an average Nigerian is how to feed my family but the virus has affected business and sales are very low so meeting up with house responsibility is not easy

What is the primary concern you have related to the coronavirus right now?

The lockdown made our businesses to witness serious losses and our children stayed back at home, the maltreatment we received from enforcement officers was equally very bad just trying to find what our family will eat

My concern is about our finance and the children education that has been affected since the pandemic broke out, our business has not been moving well and sales is not like what it used to be

First of all everything became expensive and there is no money even the economy no flow of money so our businesses too started feeling yhe heat and during the lockdown we can not go out to buy or sell

My concern was about the fact that we were forced to stay indoor and those period nothing was happening business wise because it was by Gods grace we survived it so me i don't want such again

Coronavirus is not something i like talking about because it came to wipe the world and not just that it has brought untold hardship to us, things became stand still nothing was moving at one point no money no business all capital gone just surviving in business, my brother just let us leave it at that i don't like talking about it.

I can't really say weather I am concern with corona virus or not because we are still hearing about it. We shall see where it will take us to but we will do our best to be safe (keep safety precautions).

I was very concerned last year because the bad situation never favoured my family and my business. I was confused. But now everything is progressing gradually- my fashion designing work is getting customers because people are going out for different ocassion- they have to wear cloth, and I am making money.

According to the news that there is coronavirus but it has nothing to do with business or to lockdown the country or state again.

My own concern is that many people have not been following the necessary to prevent corona virus. And they need to do so to prevent the spread of the disease.

Corona virus does not make market to move like before. During the lockdown we were allowed to enter market to sell our goods just three times in a week, so our sales dropped then. But after the lockdown that we enter market every day, there have been changes but customers are not buying up to the quantity they used to buy because of high price of goods.

To be serious (frank) with you, I don't have any concerns with coronavirus. Why should I concern myself with it. It is dangerous as the media, government and others have been talking about it. Since, there is no state of emergency (lockdown), our lives should go on. There is no need to worry ourselves.

What is the primary concern you have related to the coronavirus right now?

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My primary concern was that business was not coming and food was expensive during the lockdown, our day-to-day business was affected due to the pandemic situation and also schools were locked for months, so it affected my income

My concern is that since corona virus started, the materials we used to work has increase price and customers are not patronising like before because of the cost of work. Those that patronize always try to bring down the price for the work they want to do. So business is somehow dull.

My concern during the pandemic was that there was hungry and business was not coming so it really affect the economy and also food was expensive due to no movement due to that it affect my income

My concern is that corona virus spoilt things a lot because the money I use for business was spent during the lockdown and my shop was bugled during that period.

I was hungry during the pandemic and also money was not flowing due to business is down there unable to go for our day-to-day activities during the pandemic you were at all for some months just to be safe from the virus time they were not moving freely and market were locked schools were even locked so it really affected the economy situation

We are leaving normal lifes. Most of us (masses) are walking on the street like there is no coronavirus because only few people put on mask (face-mask). schools have resumed fully, everything is back in position.

All what I can say is that life was a little bit difficult because food was the main problem during the lockdown we were unable to do our business so it affect our day-to-day income and also our husbands were at home doing nothing unable to go to farm and also their place of work so it really affect the economy

My own concern is that when corona started last year, the goods i have in the shop got spoilt because there was no movement and what I sell then was frozen foods. Due to this, I could not continue with the business again and I am now selling fried potatoes. Things have not been doing well since corona started and it affected my business a lot. I don't have money to go back to frozen foods business.

Due to no movement it has really affected everybody because there was lockdown we were unable to move freely because of the virus and also we were forced to use face masks to stay clean and also to stay safe because the virus has no cure so my concern during that time was my health and that of my children

Corona virus affect the economy of the country because the money that this country is spending on it would had been spent on some other things.

What is the primary concern you have related to the coronavirus right now?

During the pandemic there was serious hungry due to no money and business was not moving so it really affected our day-to-day activitiesto the extent we have to pick some of our things to sell just for us to feed our children so things were seriously bad

During the pandemic things were a little bit difficult due to no movement so it really affect our business and money was not flowing so it really affected the economy just because we were locked down for some months

The high cost of things is affecting the business, because there is no money we had to fire most of our staff

People were not calling me for work and it has affected my business because money was not coming in and I have a family to take care of

I could not go to work during the lockdown, so it was the little I had that we were living on and I had to start farming to support my family

My concern is how everything is expensive before corona price of things is not expensive but now food is expensive even medicine even now that there's no corona things are expensive

What concerns me the most is the financial situation I'm a farmer i used to farm about 40-50 bags last round I only made 4-5 bags because I didn't have capital to farm and we gave our names to get help from the government but we didn't get anything

The price I usually buy foodstuff has changed so it has made it hard to buy goods because there is no money

What concerns me about this pandemic is how we are in a very difficult situation food to eat is hard to find. It is hard because we can't do business well the business i used to do before corona has stop I'm praying to God to bring an end to this pandemic

The covid-19 has worried me about my business, paying my children school fees and my family. Due to covid-19 my business has dropped down from how it was before and i don't make an income like before. I used to travel to Lagos State to buy goods but now, i only buy from Aba , which is closer and i will not spend too much on transportation.

Everything is expensive especially food and even the feed of chickens that i rear and the chicks themselves are very expensive and there is no money.

I could not sell during the lockdown, also my shop was affected by flooding so the business has not been moving well

Things are not moving and i believe that this problem is not only in Nigerian but in the whole world. The lockdown is responsible for all lack of money and bad business.

What is the primary concern you have related to the coronavirus right now?

Can you imagine a situation where you can not go out and every means of income ceased and you can not do your business the way you normally do it that is the virus case and that is my concern

The business has shutdown so I have had to find another work to do because I have to take care of my family

During the pandemic life was a little bit difficult because we were unable to move freely and also it's affect my income due to no movement and things are expensive

Corona virus has brought poverty through my business because I am not making enough sales and I don't have enough money.

My work was affected by the coronavirus pandemic and it led to a reduction in my salary so the money I now received is not up to anything again

I lost my business during lockdown because I spent all the money from the business on feeding my family, and after the lockdown I didn't have the money to continue with the business, it was Allah that helped me through my husband to get some money to buy the materials I need to start knitting Caps again.

It has rendered me jobless. I don't know how to start a business again because I don't have money again. The lockdown was a big blow.

The Coronavirus has crumbled the economy of the nation. The life of the people is much at risk. Risk of getting infected with the virus and risk of dying of hunger.

It affects business and economy. Everyone is complaining of no money, we sell too much on credit these days because of the Corona virus situation.

It has affected everything about my family and business. No one is buying clothes because food is important during this period. This has affected my sales seriously. I have not sold a yard of fabric in the past two weeks.

I don't have any concern about it again since they have allowed us to start going out to do our work.

My business is progressing without any problem due to coronavirus. All of my family members, we all experienced coronavirus difficulty last year especially around March and April. But now we thank God, we are progressing.

I'm not concerned about, it did not disturb me in my village and it did not affect my business too.

What is the primary concern you have related to the coronavirus right now?

I am concerned not only because of its danger (infectiousness/virulent) but because of what it can cause. For a single name virus to trouble the whole world, it can collapse an entire family and nationa. I know it will be well.

It has affected my business so much, we are not able to bring in goods to sell because they are imported. This is affecting us so much. The ones available are too expensive to buy.

Issue of coronavirus have increased the prices of goods which is affecting the sales and we all know that there is no money in circulation because of this coronavirus, so customers are not coming to buy like before again. It has really reduced our income

My problem now is different . It is not a matter of coronavirus only. My only concern for coronavirus is lockdown because people will not be able to do business, money will not come in. Things will be difficult.

It affected my business because it caused increased in the prices of animals that I used to buy at reduced prices

Very very terrible, especially during the lockdown, I finished the money on feeding and all. Business is not so good.

I am worried about the economic situation of the country. It is so bad that many people have relocated to the village because of the issue. Business is dull and there is no money.

It has not been funny, things are difficult, everything added money in the market but we are moving.

It spoils everything. We have not come out of what it has caused. Part of money for business was spent during the lockdown and this affected our business. The prices of goods have also increased

There is no money due to the bad economy and that has affected my sales rates, i am not making much sales like before.

Business is crawling nothing is moving, but we thank God.

Before Corona virus i was selling food stuffs but i lost that business because i spent the whole money on feeding

Things have changed not like before because goods are now very expensive and there's no money, people hardly patronize my business now

No much sales, it has brings about high costs of goods. People are not even asking of what we are selling, talkless of they want to buy. The sales have really dropped

What is the primary concern you have related to the coronavirus right now?

Money aspect of it, money is not circulating like before, there is no money on ground to run my business again due to the covid-19. Covid-19 affected my business because the turn up of people is not much again to buy my goods or patronizing my business.

I pray there's a quick end to it because it is affecting so many things especially the country's economy. Things are very expensive because of the Covid-19 situation.

During this coronavirus, there was outbreak of diseases (flu)that kills some of my livestock which lead to loss of capital which is still affecting my business till date

For me the concern i have is more on how the pandemic made trade all over the world change and we now struggle to find what we will eat there is inflation everywhere, businesses not having it well and even the civil servant are not smiling too

Everything is expensive and our way of life has also changed because of the protocols of Corona virus we cannot go to places or do things we want to do.

It has affected the prices of feeds that we give to our fishery and Turkeys on the farm. Also, the price of chemicals we used in killing insects on the farm have increased

The concern i have is just about the lost of my job at the company i was working before the pandemic broke out, so it brought about hardship in my family.

It has makes things to be expensive in the market especially materials needed to do my work and customers are not willing to pay much. This has resulted in low patronage

Every business is hard now, there is no money, nothing (business) is moving like before the pandemic. Passengers are now scared away of the road we travel on because of kidnapping on th road, so it has made many customers to use flight to travel and not take road transport again.

Business has not been going fine, business is not moving.

As i am speaking to speaking to you now i am thinking of we will eat tomorrow because business has been bad and i don't have the money to feed my family.

For me my biggest concern is my education as a student i have been at home and everything has been so difficult no money and things are now too costly to even buy a little thing like sachet of tomatoe paste is now 150naira from 50 naira, the truth is generally our economy is down we need help.

What is the primary concern you have related to the coronavirus right now?

I don't really have much problems with it, anything I buy, I sell.

Now, coming to the business aspect of it, the covid-19 has really brought down my business, so down to the extent that some people have not fully recovered from it, myself too. For instance, during the lockdown people were told to stay at home, even shops were closed, no movement around. So before you see somebody outside to convey you from one side of town to another, it was always very difficult. All these inconvenience was very terrible for me, especially when it is a chance to go out for some business. Now coming to the side of feeding, food is now very costly, even if you can get food somewhere, it will be very costly, so it really affected my family and my business, I'm spending more money than i did before the covid-19. So during that period of lockdown, many of my goods, got expired and got spoilt, we threw them away, which was a loss. But in the month of January/ February, everything(business) is coming up a little, is just that the capital is no more there like before that you can buy a lot of goods and sell. Also, people don't buy as much goods as they did before.

There is no money in the country and most people are looking for what to eat not wearing new clothes because i sow for a living, i am not making money now due to low patronage.

The lockdown was something nobody expected so nobody prepared for it, because of that we are facing serious hardship and the very fear of infection is also there so people don't go out easily like before and it has affected sales

My business collapsed because of the coronavirus. I spent all my money during the lockdown and now I don't have money to do business again. The lockdown was a bad decision from the government.

My prayer everyday is that Allah should an end to this Pandemic because we are in a very difficult situation, my sales has reduced and i don't have money, also people that depend on me to feed are many not just my immediate family.

Things all shut down and business has been very frustrating.

My concern is majorly on the hardship that the virus brought to all of us and we the average citizens because the petty trade and business we do has been affected because of how expensive everything is now and sale and income is now very low

The problem of coronavirus and lockdown is already gone with last year 2020. This is a new year I refuse any virus matters to disturb (border) me. My farm business, family and my customers are my concerns. That's all.

i am not concerned about the covid at all

This Corona makes it difficult for us to eat in the house because customers don't come to my grandmother's shop like before and that shop is what is helping us because even me i don't have a job even before Corona, i have apply in different places but i still did not get a job.

What is the primary concern you have related to the coronavirus right now?

actually the covid affect my business, most of my suppliers where isolating so i could not make contact with them, i had to convince them before selling to them and they refused to collect cash from me so i had to start making transfers

The very problem with this virus is that everybody was affected even the world at large so it made life difficult as things are now very expensive and till now we are yet to recover, we still wear facw mask around leaving in fear of infection

I was concerned about coronavirus before but now I have no concern that much. The only thing my family and I are concerned is to make sure (ensure) whenever I go out I must put on my face-mask and keep to the regulation of coronavirus. Good health is important since everyone is concerned of coronavirus, I am concerned to some extent.

a lot of my customers, the people that i sew for, a lot of them travelled so the shop was dry during that covid time

My husband's business has not been moving and i am not doing any business at the moment because my poultry farming crashed during the lockdown, we can barely feed because we don't have money.

For my children school fees, that's what worrying me about the covid-19. They have increased the school fees and when we went for PTA(Parents Teachers Association) meeting, they said it's because everything(business) is hard due to covid-19, the money that they(parents) were paying before was very low, that Teachers can't go out with the money to buy things(goods) or food to feed their families. So they increased the payment of Teachers salaries and also increase the school fees. I'm begging that you tell the government that we are dying here of hunger, our children are no longer going to school. If the the government has a means of helping the poor people, they should help, so that God will bless them.

My problem is lack of money, my children and i have been down with fever and catarrh but there's no money to go to the hospital because i don't have any other business apart from farming that i do.

actually it is a pandemic, it has made a lot of business go down the drain, we just hope the situation will change for the better

i have no primary concern relating to the corona virus, because i stay in the village and i still continued with my business

Coronavirus is not something I should get worried on because when I worry I could loose (get disorganized) and not focus on what I should focus on. My family, business and education are important to me because they help give meaning to life (living).

as you all know, the covid 19 as affected many of us including me, i have some little business that i do (selling of shoes and bags) but because of the covid 19 i can't do them again

What is the primary concern you have related to the coronavirus right now?

during that corona time, there was no business and people run away from buying of eggs and chickens

for like six months there was no salary, no income, it was just the grace of God that kept us moving

There's no one that this covid did not affect, but we are trying to survive

we were not able to come out during that covid period, so we had to be selling goods at home

i am not concerned about this corona virus at all

Everything has changed because the prices of everything has gone up especially food items and i am finding it hard to cope with life.

During the pandemic there was no money there was hungry and schools were been lockdown even our health is at stake because that period was a difficult time due to no movement. Doing that pandemic it was a hard time for everybody because everywhere was locked we can not access food we can access money even going to hospital is not allowed so it really affect everything we can think of

I have no concern about it (coronavirus). My concern is my business because it helps bring food to the family. For me, coronavirus has come and gone.

All what I can say is that I'm concerned about my health and that of my family because the virus has no cure for us to stay save we have to follow the rules and regulation of ncdc using face masks washing our hands regularly but during that period of the lockdown it's really affected everybody due to no movement and things were not moving the way they're supposed to move

Covid-19 has made business not to be move again and it has made market to seize from how it was before. It has been very bad for our business, market is no longer moving due to covid-19. So to feed my family and to do my business has been very hard.

Presently my children are not going to school because I don't have money, the covid has destroyed business and I can't cater for my family again

My concern during the pandemic was to stay safe because the virus has no cure and am really concerned about my health and that of my family and also during that time no money no food so it really affected everyone because of no movement so the economy went down as at the period of the lockdown

What is the primary concern you have related to the coronavirus right now?

My main worry about covid-19 is that it doesn't allow us to communicate with people, go anywhere that we want to, you are to put on your face mask and you won't stay together with your customers in a large crowd. We that produce ice block for sale, when we go to the market to sell, we are to cover our face with mask before we can supply our goods and must keep a distance from ourselves. So it's a very big problem for us because before so many people will cluster around you, will be shouting give me this or that but now you are to keep your distance. And most of our customers don't have patience to stand and wait for a very long time before receiving their goods. So they go to another place to buy their goods and i end up loosing customers.

During the lockdown things are so difficult due to no movement and we are unable to go to shop to sell on our daily basis the way we used to, so it really affect my income during that time and also no food because the long-term came in suddenly so it really affected everything things were really hard during that time

During the pandemic it really affected the economy because we were unable to move around even to go to our business places money was not flowing due to the lock down even children were at home about our concern during the pandemic was to stay safe not to contact the virus because the virus has no cure but there was no money and food was expensive so the economy went down as at the period of the lockdown

It affect our business because there is no sales and all the goods we sell are costly. There is no money to do the business like before due to the high price of goods.

My concern is that during the lockdown, everything goes down because we could not work, we had to spend from our savings then and it was not easy. By the time we resume back to work, it was hard to start again because all the materials we use had increase in price till now. Also, the patronage is low and our income is also affected

It affect our business because since corona virus started we could not get work to do like before. It is when there is celebration that we get the job of planning event but corona did not allow people to gather in large number which did not give room for organizing big party, so this has been affecting our business and our income has really dropped.

Nowadays it is not easily, the coronavirus has things tougher than before, what we used to buy for N200 has already doubled

Customers are buying but many people are buying on credit so the money is not flowing the it should

Coronavirus did not affect my business

Busines is dull, cant buy goods because I have spent most of my money during the lockdown so it is just small money that I have

There is no market, business is not moving because not many people are not coming to eat at the restaurant again

What is the primary concern you have related to the coronavirus right now?

I usually go to the hospital to sell but the coronavirus started, it has affected my business. Also the increase in price and transport has somethings expensive so not everybody can even afford it

My main worry about the covid-19 is that, it inhibit movement to a great extent and that alone is a very bad development to the growth of my business. It made prices of goods in the market to extraordinarily sky rocket. You know this is South-East, our people here exploit every given opportunity to the disadvantage of small businesses. Every opportunity like this, a typical Igbo-man uses it to exploit. And for us that are of the low capital background, when we run out of stock, especially during that cruel and wicked lockdown, smaller business suffered, I'm one of them, so i know. The covid-19 really dealt with my business because my base was not financially strong and its now shaky.

I'm concerned about the financial situation and my business before the start of corona i can buy 30-50 baskets of tomatoes now i can only afford 10-20 no money capital have finished and most customers are collecting on credit they are not paying this corona has touched my live so much

During the pandemic there was hungry because no movement thing were very expensive during that time, so it really affect us because we are unable to go to market to do our daily business, so it has really affect our income

We that are living in the village corona has stopped so many things for us has stopped our farming and business and the capital is finished fertilizer is expensive to farm now is hard for us

My concern is how education have stopped and the politicians are using corona virus as an excuse to stop us from going to school it's like they are making money out of it they should allow us to go back to school and continue our activities

My concern is how corona has made our financial situation to reduce it has affected me really bad I'm a civil servant my salary was deducted because of now the money is not enough to take care of my needs

My concern is how people don't believe this corona is real I know corona is real and it kills people but people don't believe it for them to protect themselves i have worked with the corona task force and I know how the virus kills I don't want to be infected I'm always with my mask

Business has not been good since the beginning of this Corona, only few customers patronize my business and some of them buy on credit because they don't have money, and all these challenges have reduced the money i am getting from this business.

Due to the covid-19, the business collapsed totally, we are just trying to find a way to put the business back again. We used our capital to feed our family during the lockdown. So we are looking for capital to raise the business up. During that time (lockdown), there was no business, so we used all our capital to feed our family.

What is the primary concern you have related to the coronavirus right now?

My concern is how people have take my things on credit and they have not paid back they are all saying they don't have money now my capital is low

This virus has caused a lot of damages to our way of life because during the lockdown no movement we were almost at home for at least three months, so it also affected our income and we are unable to go to farm, also children not going to school even Islamic schools so it's really affected our day-to-day activities generally

we could not travel to buy the goods that we sell the prices were so high, people were not patronizing us, so we lost most of our supplier money

Business has been slow, it is not like before when things were moving fast, also the increase has just worsened everything

My concern is how things have stopped no business people don't have money to buy from us my capital is low because we have stayed at home for a long time

I don't do market business again due to the covid-19, because I don't have money to travel to buy goods to sell. I stay at home now.

we don't have means of buying chicken feed so this made most of my chickens to die during that lockdown time, so the lockdown affected me

There's no body in this country that the covid did not affect, financially and business wise but we are trying to keep up and maintain our business

coronavirus has really affected the economy totally because during the lockdown there was no movement, business was not moving and schools were locked so the first time of the pandemic really affected everything that could bring great profits to our business but due to that it collapsed all our businesses

I don't have money to buy goods due to the high price, so the number of things I have to sell in the shop has reduced

due to the lockdown, we did not get casual labourers that would work on the farm even the rain also disappointed us so we could not get proper cassava, and also no money to purchase cassava in the market

Truly all what I can say during the pandemic is that there was hunger and also there was no movement due to the virus so we were all at home income was the major problem because we are unable to go to the market to sell so it really affects our eating

What is the primary concern you have related to the coronavirus right now?

My concern is how things are not going on well no customers they are afraid of coming out because of corona and some are complaining of no money to make new clothes

My concern is education that was stopped for a long period of time and other activities that was stopped too many people have to repeat their classes everything have stopped

My concern is my capital the place I'm buying the things I'm selling are not giving me anymore because I've used my capital during the lockdown and customers have collected on credit they are not paying back because they are complaining they don't have money

What concerns me is no money before i can feed my family but now I can't i have to go out everyday and earn before i get money to feed them sometimes i come back home without earning anything to give them and food stuff is expensive

I use to supply one indian man during the covid but due to the restriction during the covid time i was unable to reach him so I had to stop

Most of the time during the lockdown people were after what they will eat, some people will tell you I don't have money to eat how will i now buy clothes

Since, the time government ordered free movement I don't think I have any problem (concern) with my business concerning coronavirus. Presently, my family is healthy except that we are careful of kidnappers and herdsmen.

My concern is poverty no security no money for food person can not stay at home in peace no job opportunities everything is expensive food is not enough for the poor

My concern is business everything about business is not going on well the time we were on lockdown we the small business owners used our capital to feed our family now that we are back to the market no capital and the government is trying to give us capital but the money is given to those that are not business owners i

My concern is how my financial situation is it is really down and the mater of food is really bothering me it is very expensive i want to be able to buy food with out thinking it's expensive I don't have money to buy

I don't have concern more than poverty and no food the government has helped us in their own way but people that benefit from the help are not those that need the help I'm in need of help to feed my family

My business is in a school environment and the whole school was shut down since last year because of the Corona virus lockdown and the strike, most of the products i had in the shop expired and things are not moving now for me, i had to suspend my business for a while because of lack of funds to continue.

What is the primary concern you have related to the coronavirus right now?

My concern is not the problem of coronavirus but is a matter of getting the loan.

It has not been easy, our farm and fishes all died during the restriction on movement, te money I used to stuck my farm last year, I am yet to pay back as I got them on credit.

Business is very dull, things are expensive and I have not received any funds from Farmer-Moni yet.

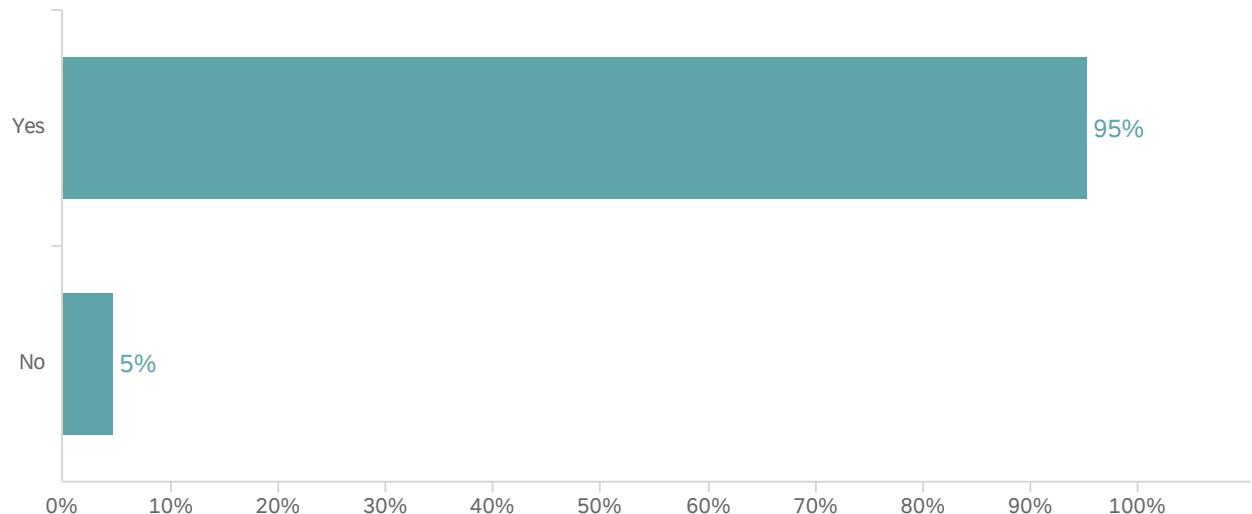
## SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** Fewer customers, supply issues, and closures due to COVID-19 restrictions are the top impacts reported by 63%, 31%, and 29% of customers respectively. Only 5% have been able to switch their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 91% say their situation has worsened, with 44% saying it has gotten "much worse"
- **Income:** 90% experienced a decline in income. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 66% have been able to pay them, while 33% have not. The number of those able to pay employees improved from 54% able to pay in round 1 to a high of 78% able to pay in round 13
- **Cash Accessibility:** 27% don't know or can't say, 13% report somewhat or very difficult, 60% report somewhat or very easy to access cash
- **Farming:** Only 41% of respondents are involved in farming. 41% of those who farm reported a general limitation of financial situation impacted their ability to do business, 40% report difficulty in acquiring inputs
- **Food Consumption:** 64% report a decrease in food consumption; 18% say they regularly go hungry, and 51% say they sometimes go hungry
- **Savings:** 92% report a decline in savings, those who "very much decreased" savings decreased from 68% in round 1 to 65% in round 13
- **Coping Mechanisms:** Using savings and reducing investments are the most common coping mechanisms reported by 87% and 42% of customers respectively. 32% have borrowed money as a way to cope with COVID-19

## Continuation of Main Income Activity / Business Post-Lockdown

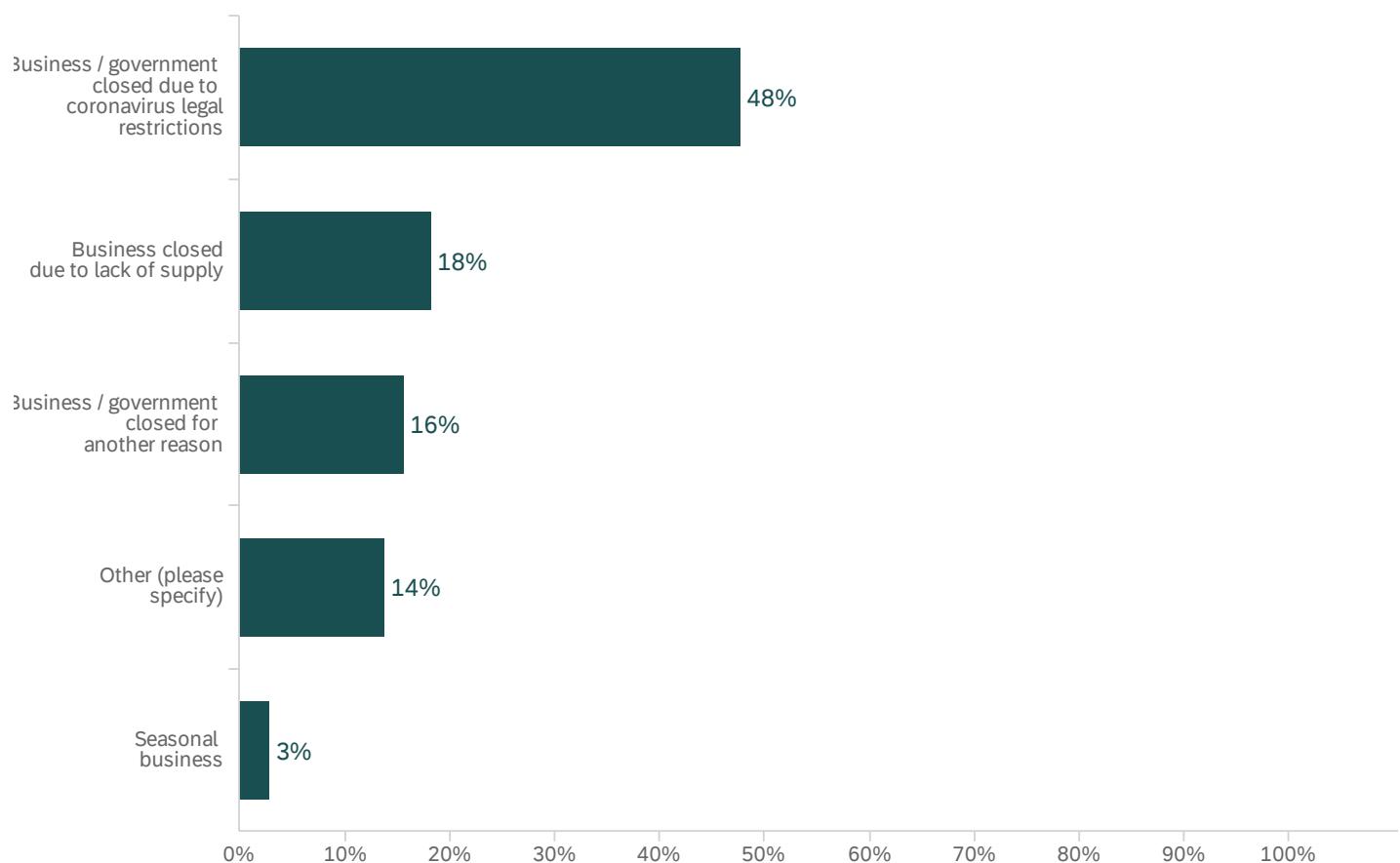
**Q:** Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020?  
(n = 8,117)

**Insight:** There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.

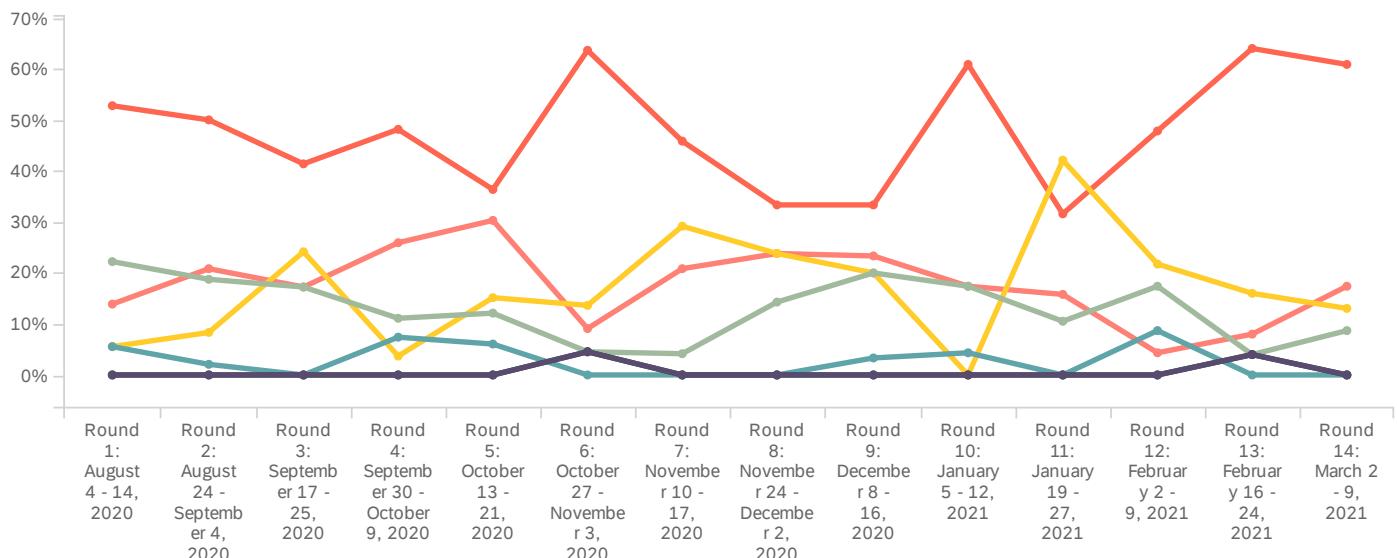


## Reasons for Change in Business

**Q:** Why did you change businesses? (asked to the 5% of respondents who changed business)  
(n = 383)



## Reasons for Business Change by Round



Legend:

- Red:** Closed Due to COVID Legal Restrictions
- Pink:** Closed Due to Lack of Supply
- Yellow:** Closed for Another Reason
- Green:** Other
- Blue:** Seasonal Business
- Dark Blue:** Not Able to Farm Due to Lack of Inputs
- Purple:** Not Farming Season

Other (please specify)

I spent my capital during the lockdown so the business is closed down

I just learned it as a new skill, so I decided to open my own business

She was a student and started a business in 2020

No business

Because of high cost of things of goods in the market, so now I manage to farm.

Because my former employer did not pay our salary

Other (please specify)

I don't have a business before

I didn't have a business before

I don't have any source before

There was little to no gain and no enough money to improve.

I was previously in service/school.

I don't have a business before

I wasn't doing anything

I was not able to make profit from my last business so I changed.

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Respondent was unemployed before starting this business.

Not doing any business before

. I used to tie and die but I wasn't making profit.

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

Other (please specify)

I am a student and schools have been closed due to COVID-19 restrictions.

Lost of capital because of creditors

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was bugged

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

I was a student when I applied for the money.

Financial difficulties at home,as a result, she couldn't use the loan for the intended purpose because they have a large family staying together,so she bought food instead.

It is because I don't have much money to continue with my formal business again

Most of my former customers are from the North and the road block, they couldn't come and money was another concern

I am pregnant and going to put to bed really soon.

I was in school

Lack of capital

Loss of capital and theft

I did not change business

Not received loan yet

My capital was small so i had to shut it down

Other (please specify)

---

Lack of capital to continue with my formal business

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

The former business I was doing wasn't profiting me anymore

Temporarily closed because of low patronage from customers and no money to restock my provision store

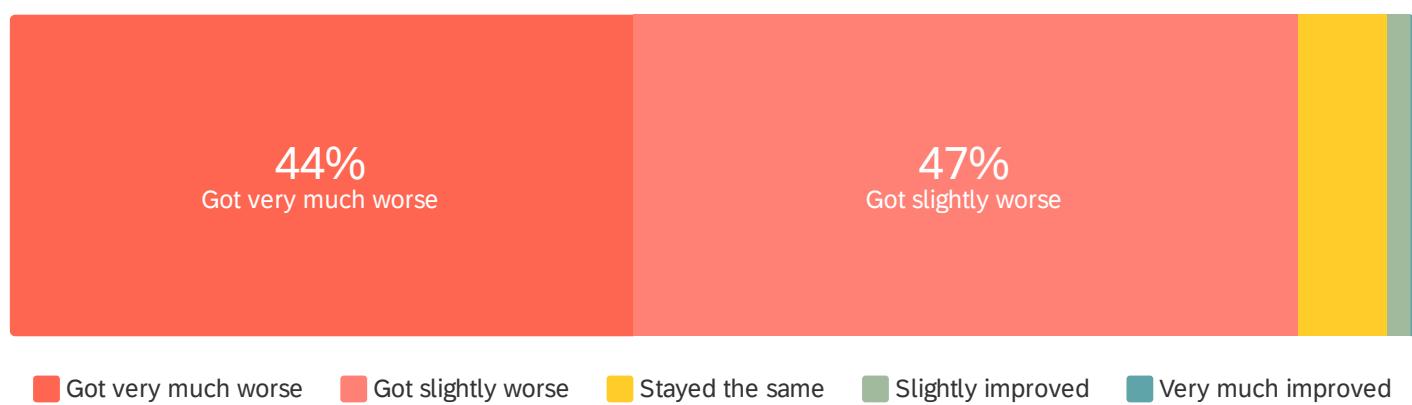
Am house wife before

Lost my capital

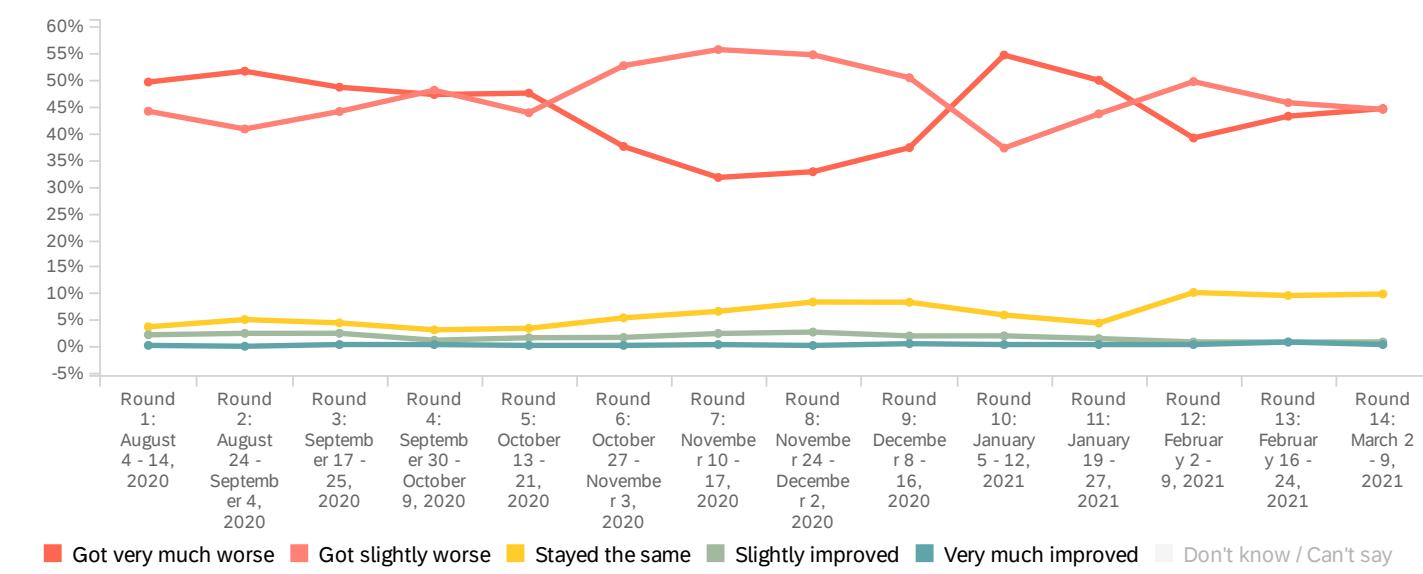
I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

## Impact on Overall Financial Situation

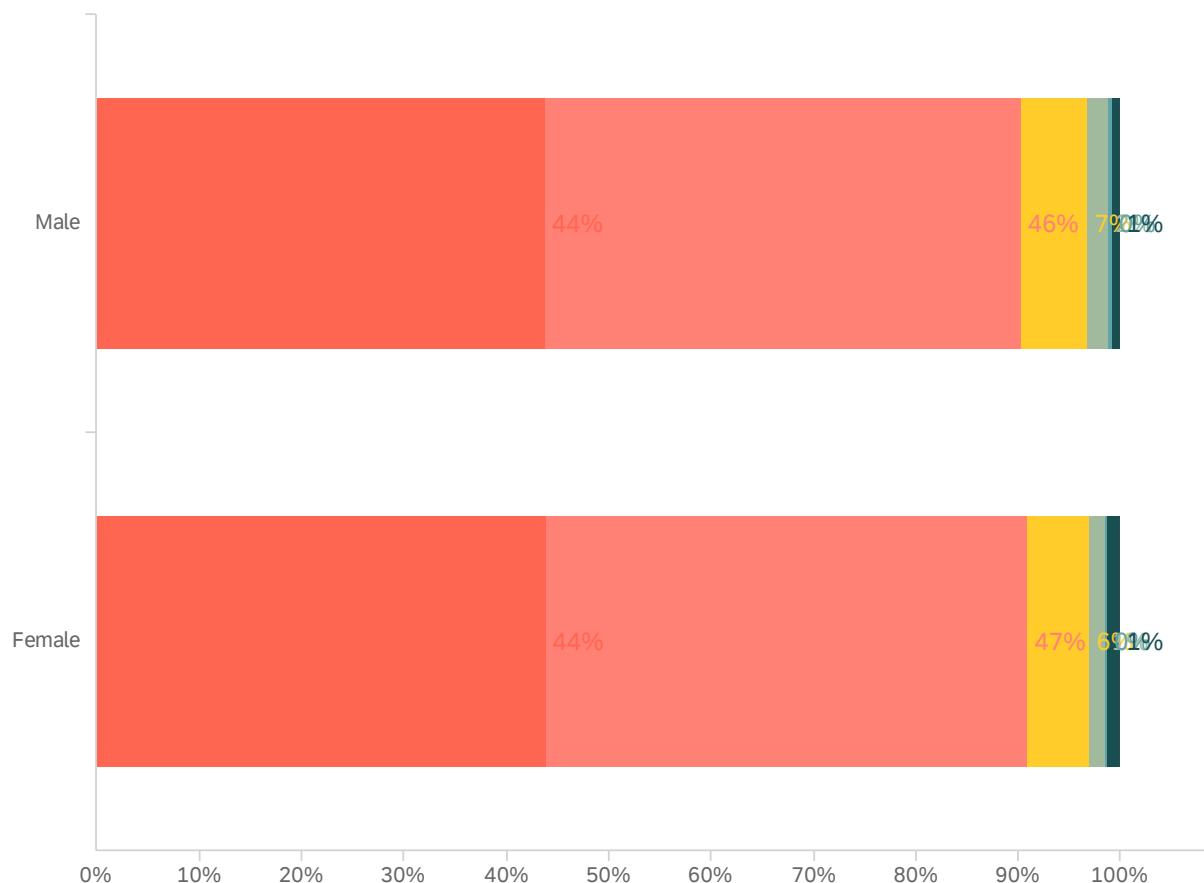
**Q:** So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:  
(n = 8,643)



## Impact on Financial Situation by Round

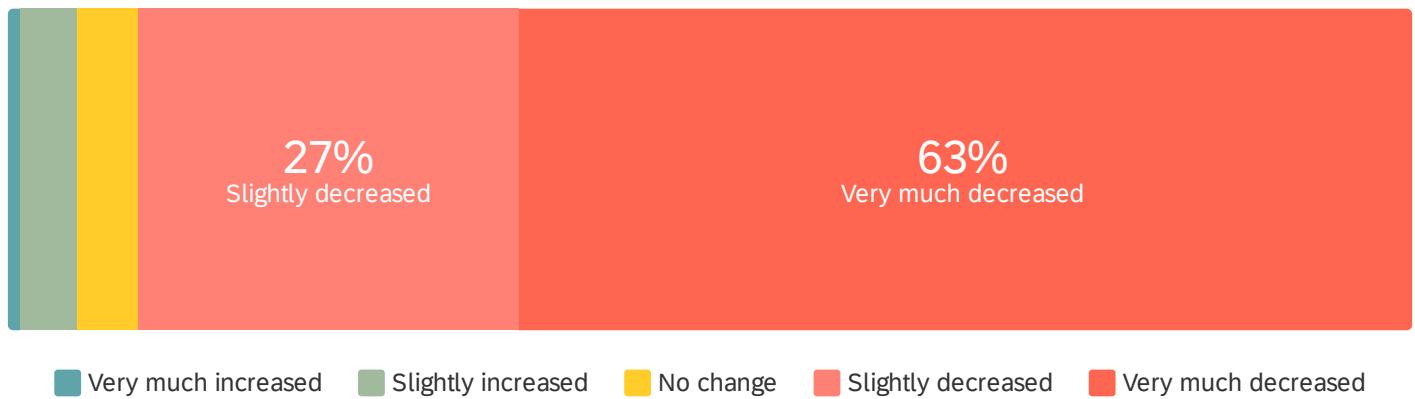


## Impact on Financial Situation by Gender

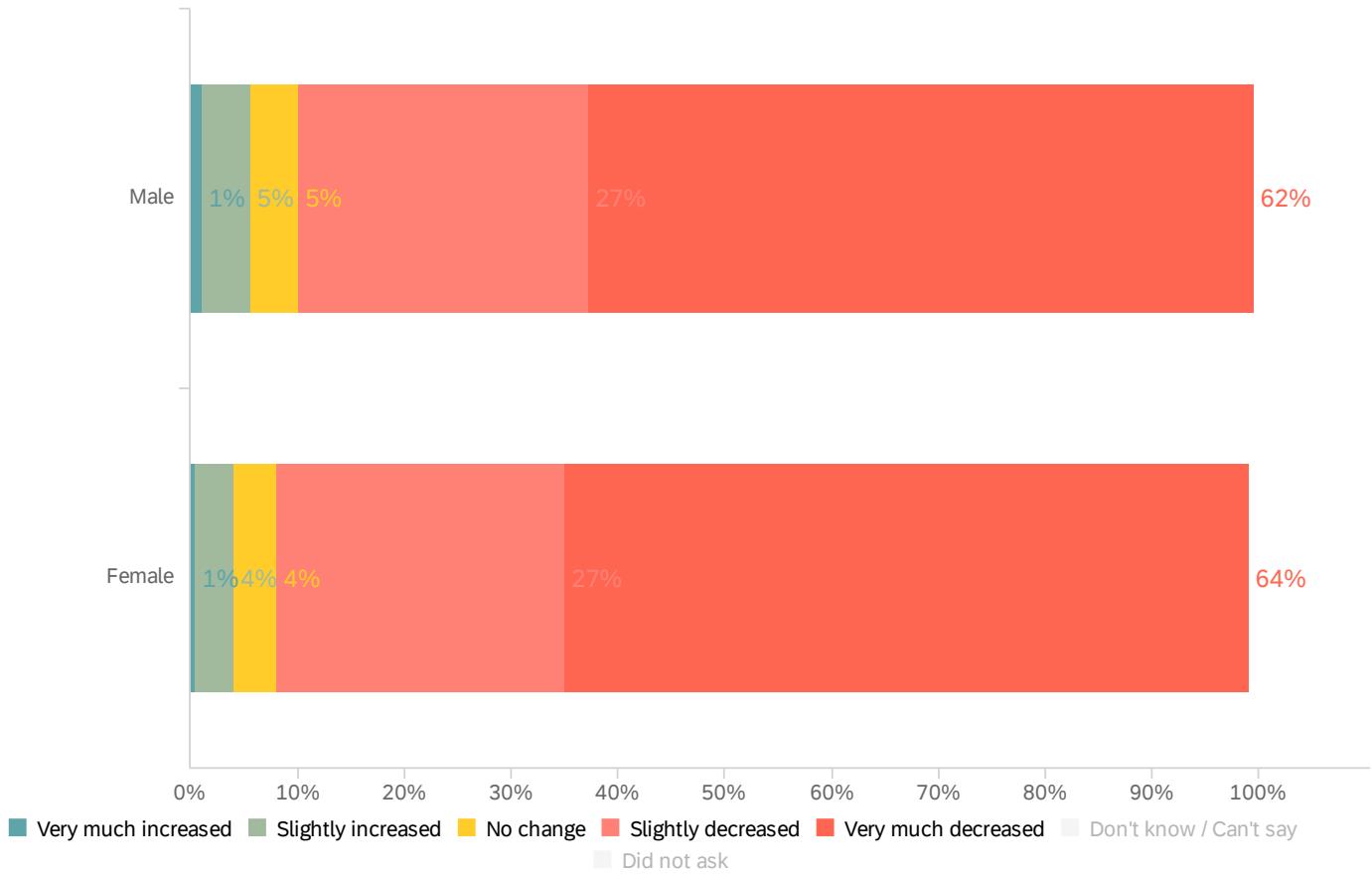


## Impact on Income

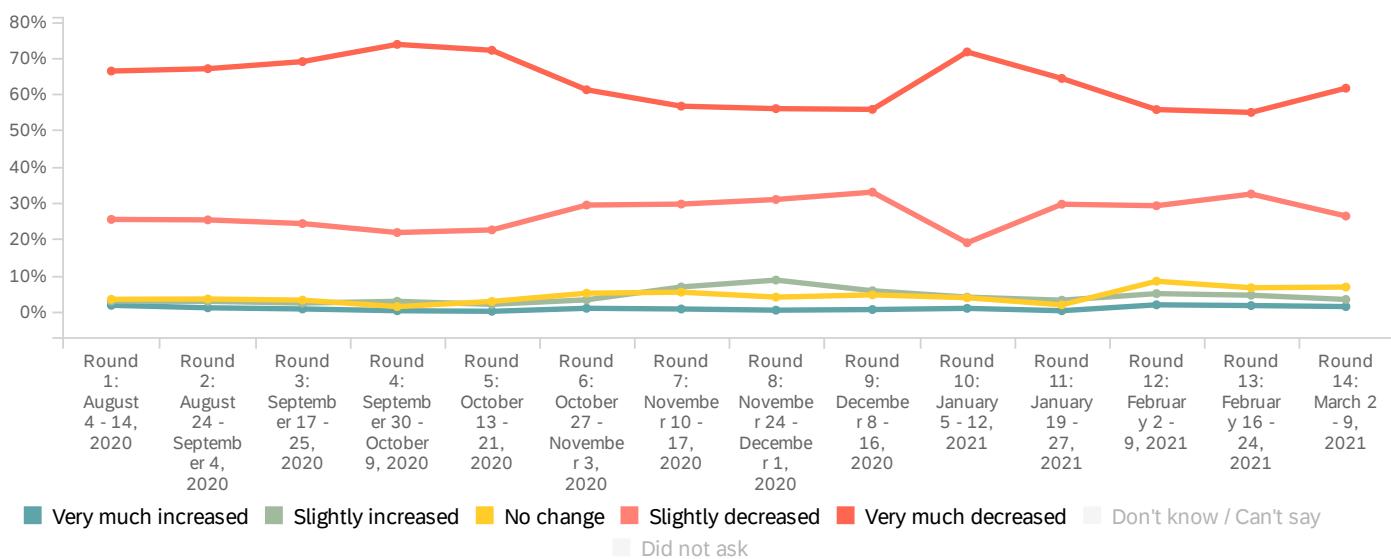
**Q:** Has your income changed since the lockdown in March 2020?  
(n = 8,643)



## Impact In Income By Gender

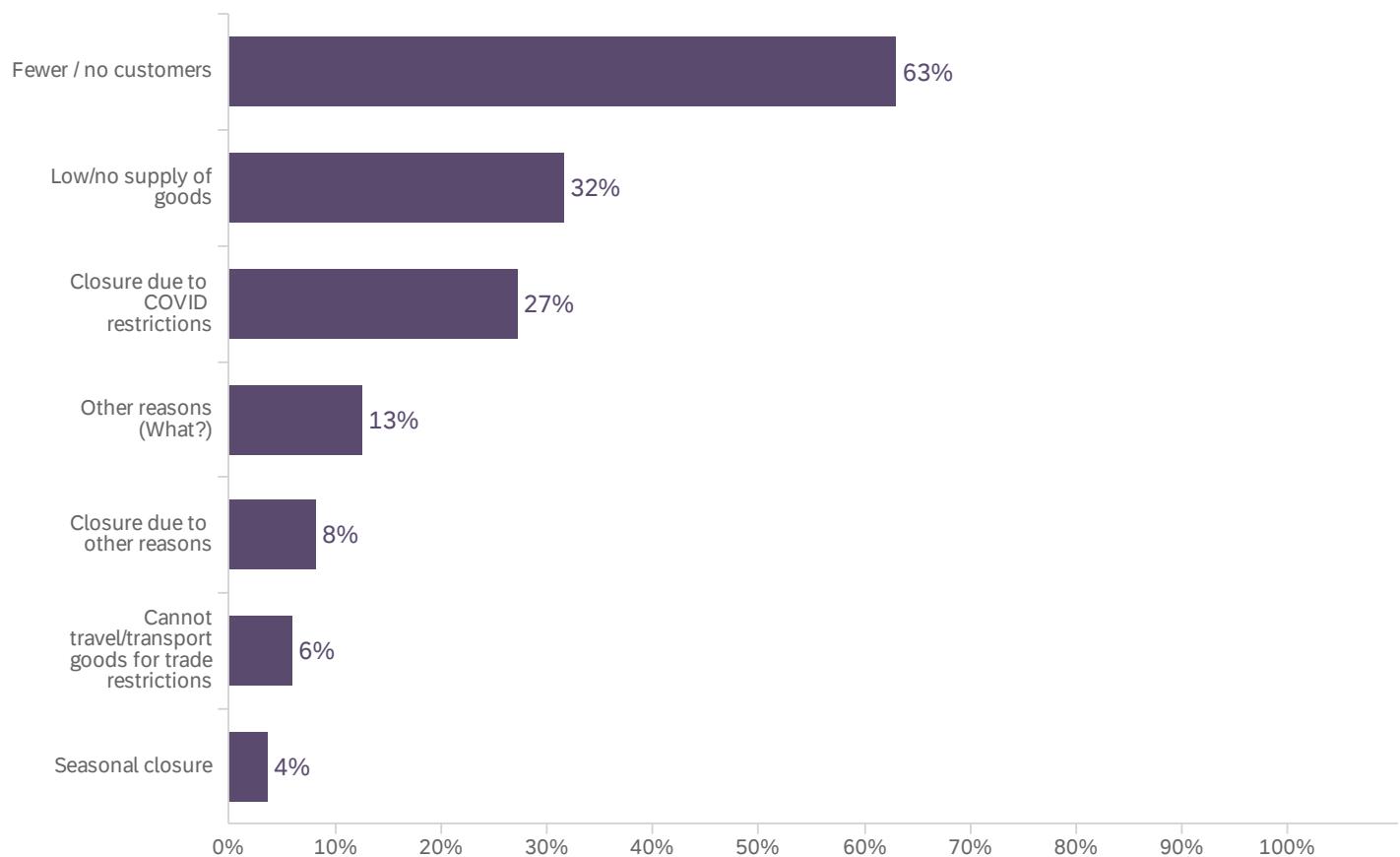


### Impact on Income by Round

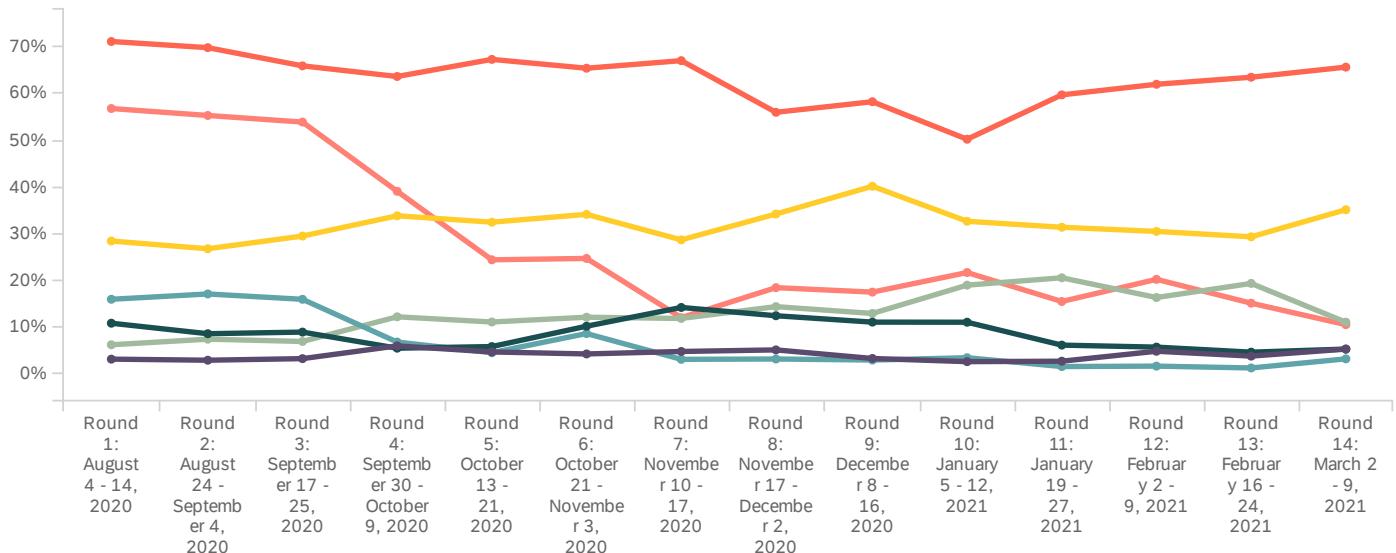


## Impact on Business

**Q:** Has your income from your business this month been impacted by any of the following?  
(n = 8,275)



## Impact on Business by Round



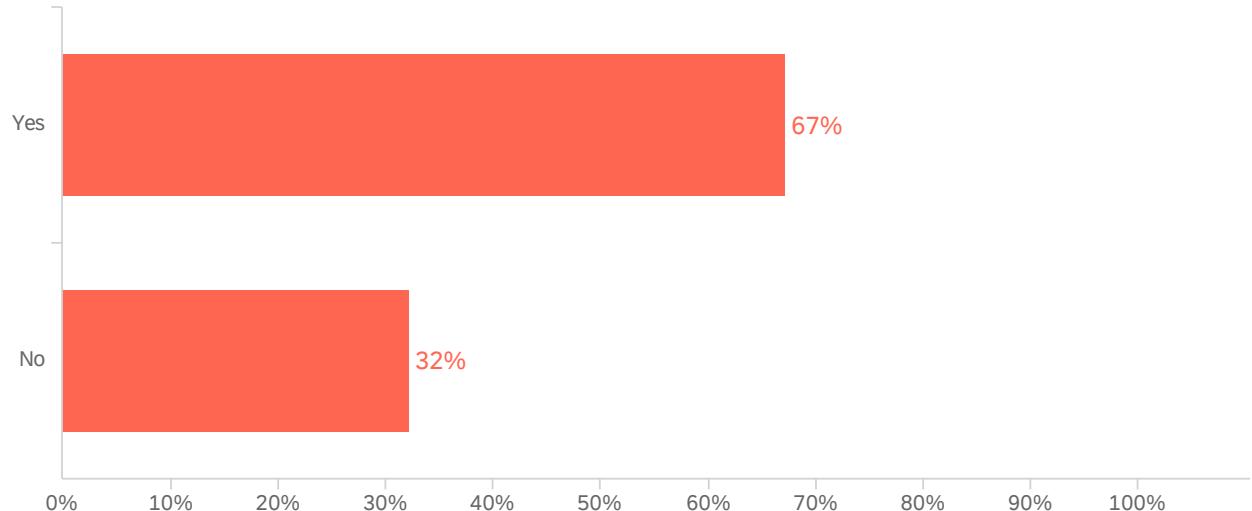
Legend:

- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Low/No Supply of Goods
- Green:** Other
- Blue:** Cannot Travel Due to Trade Restrictions
- Dark Green:** Closure Due to Other Reasons
- Purple:** Seasonal Closure

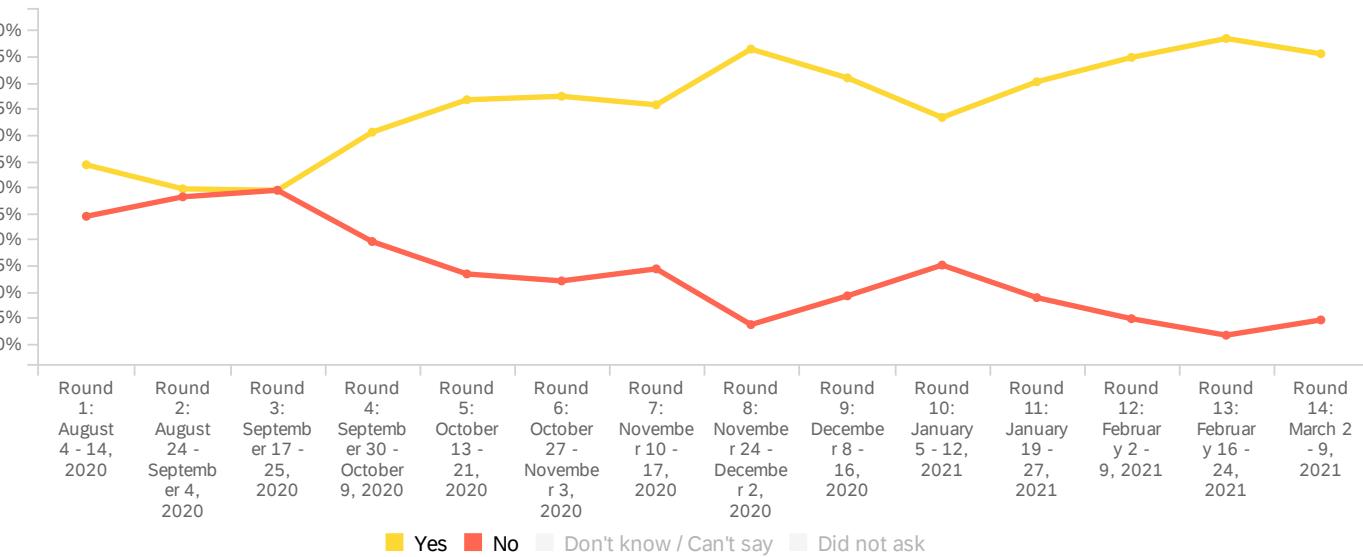
## Percentage of Respondents Able to Pay Employees Since Lockdown

**Q:** Have you been able to pay the salaries of your employees since March 2020? \*(n = 2,320)

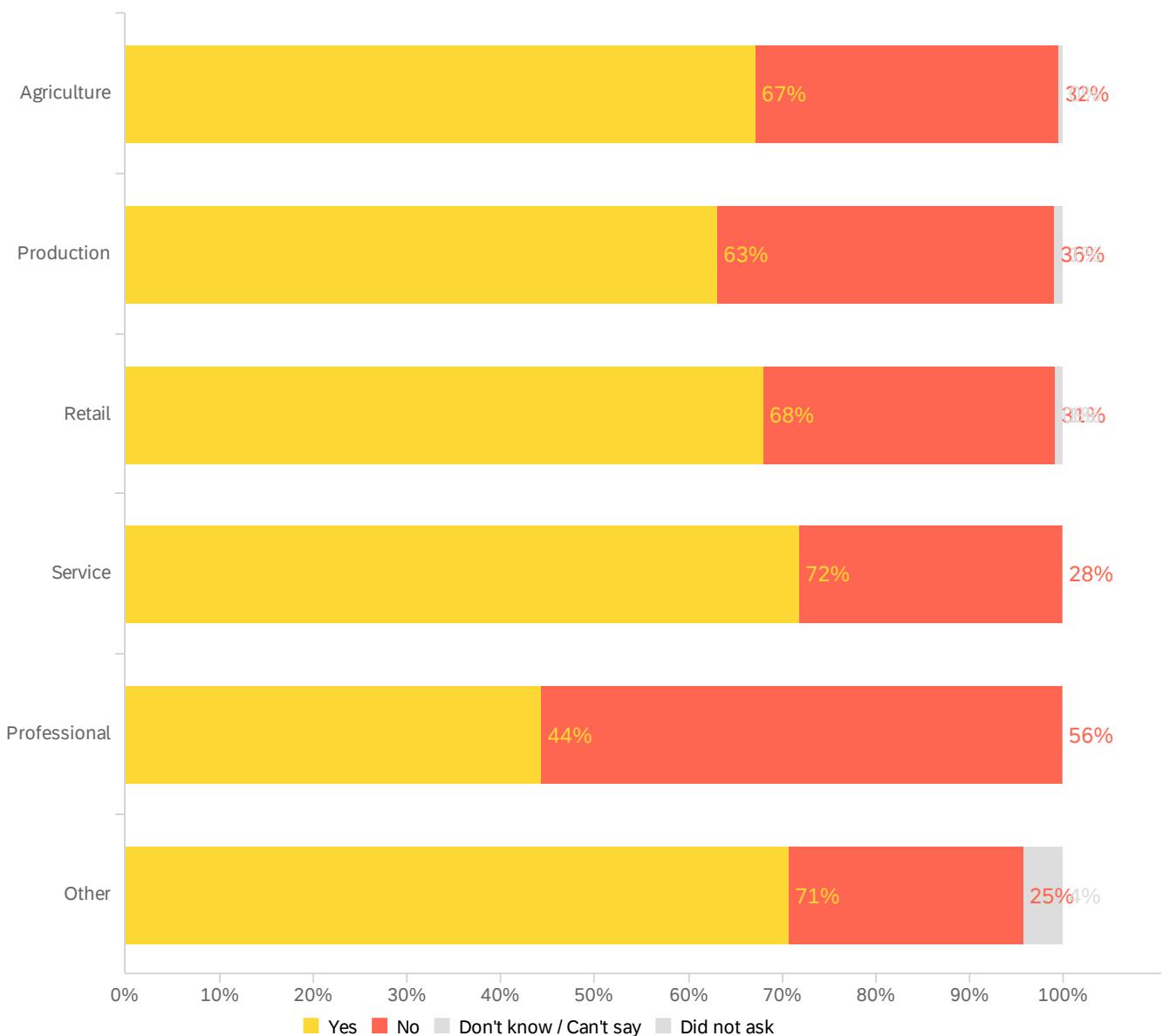
\*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



## Ability to Pay Employees by Round

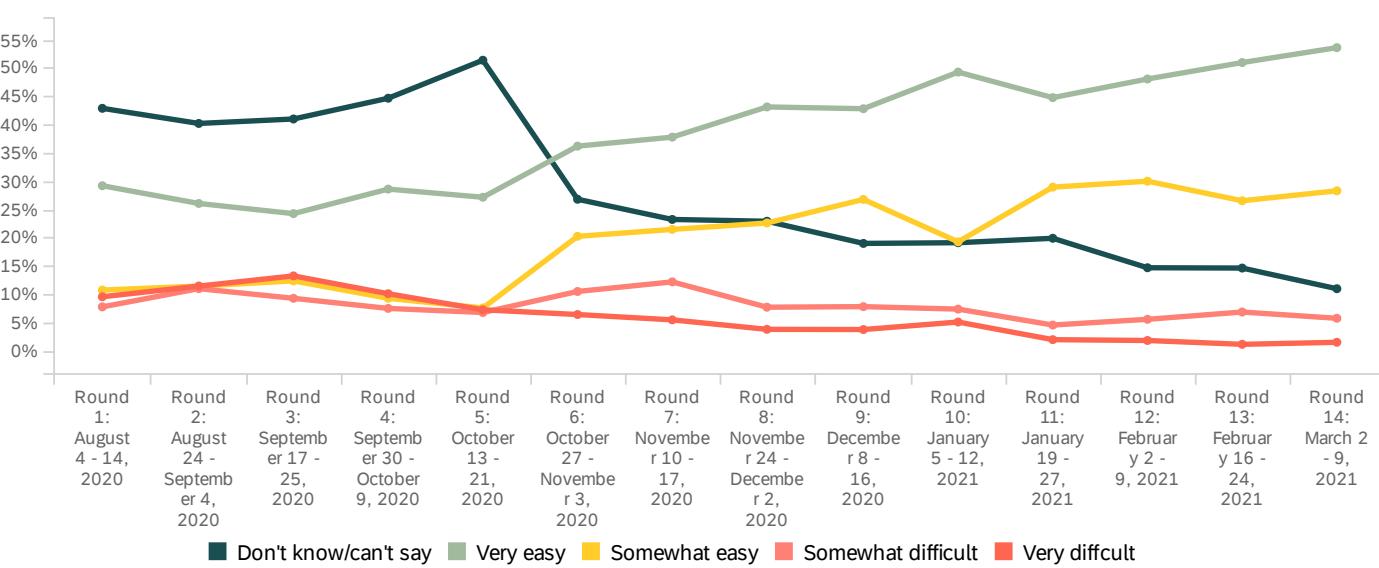
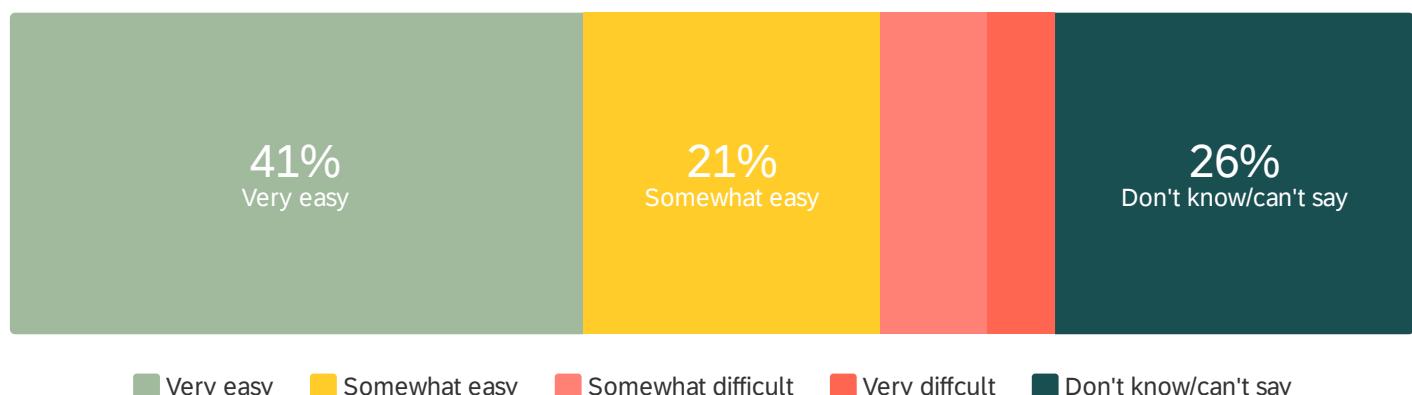


## Ability to Pay by Sector



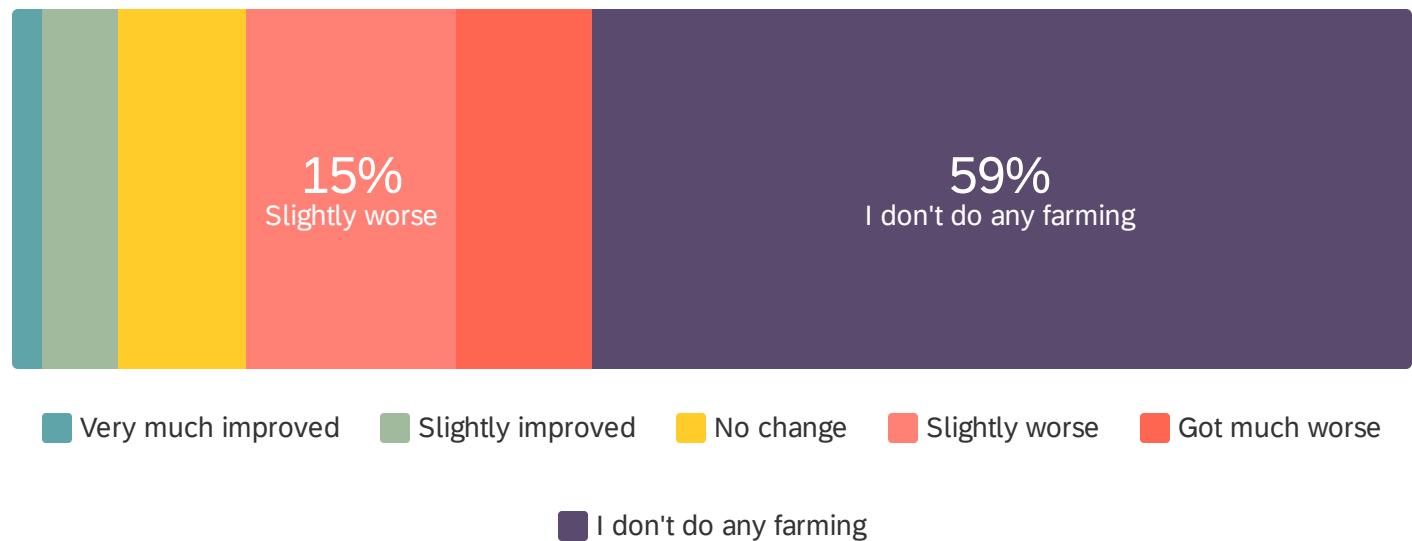
## Impact on Cash Accessibility

**Q:** If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this?  
(n = 7,385)



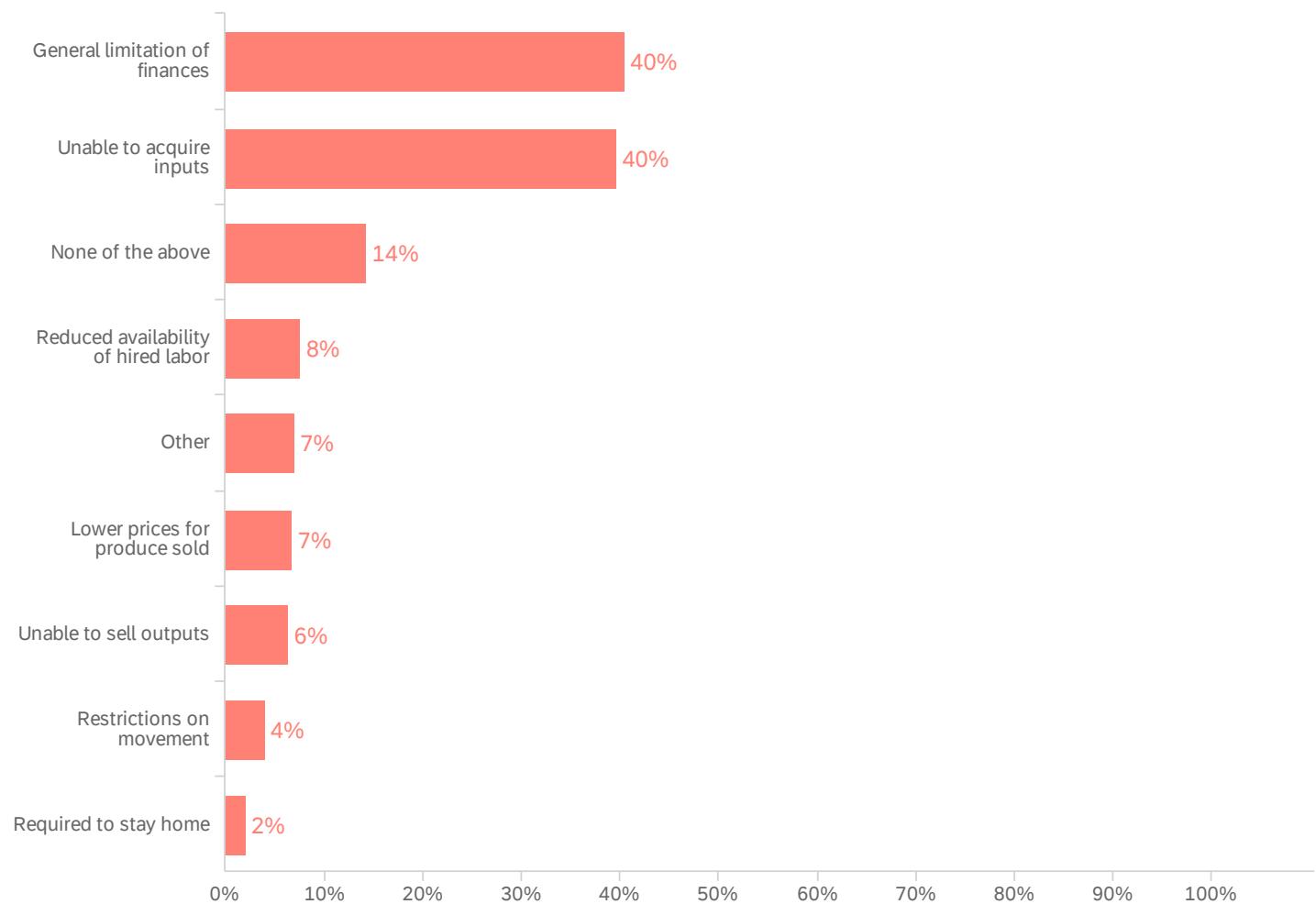
## Impact on Farming

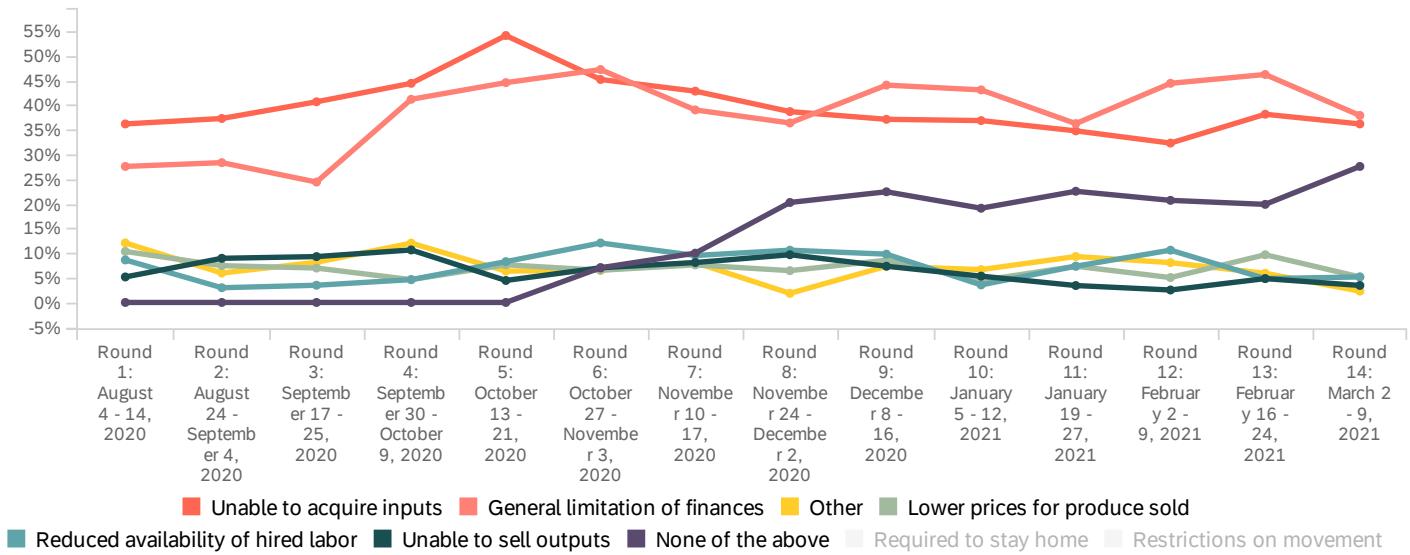
**Q:** Has your farming practice changed since March 2020?  
(n = 7,421)



## Impact on Farming in the Last Month

**Q:** Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 41% of respondents with farming practices)  
(n = 2,442)





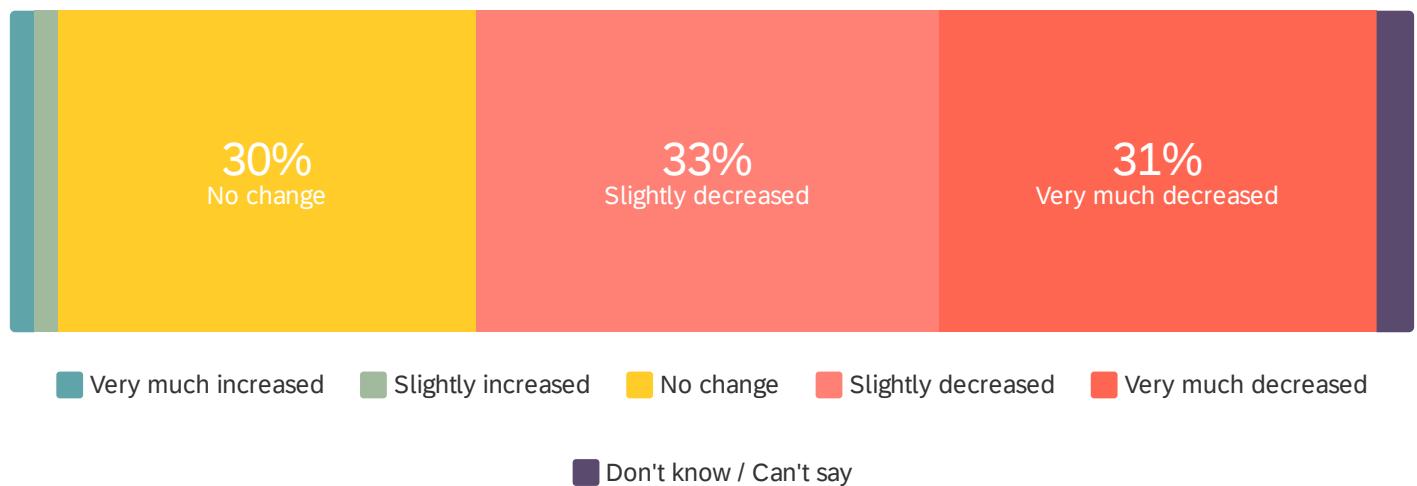
## Impact on Food Consumption

**Q:** As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)

**Q:** Compared to before the start of the COVID-19 pandemic, have there been changes in food consumption in your household per person? (Round 9+) \*

(n = 8,643)

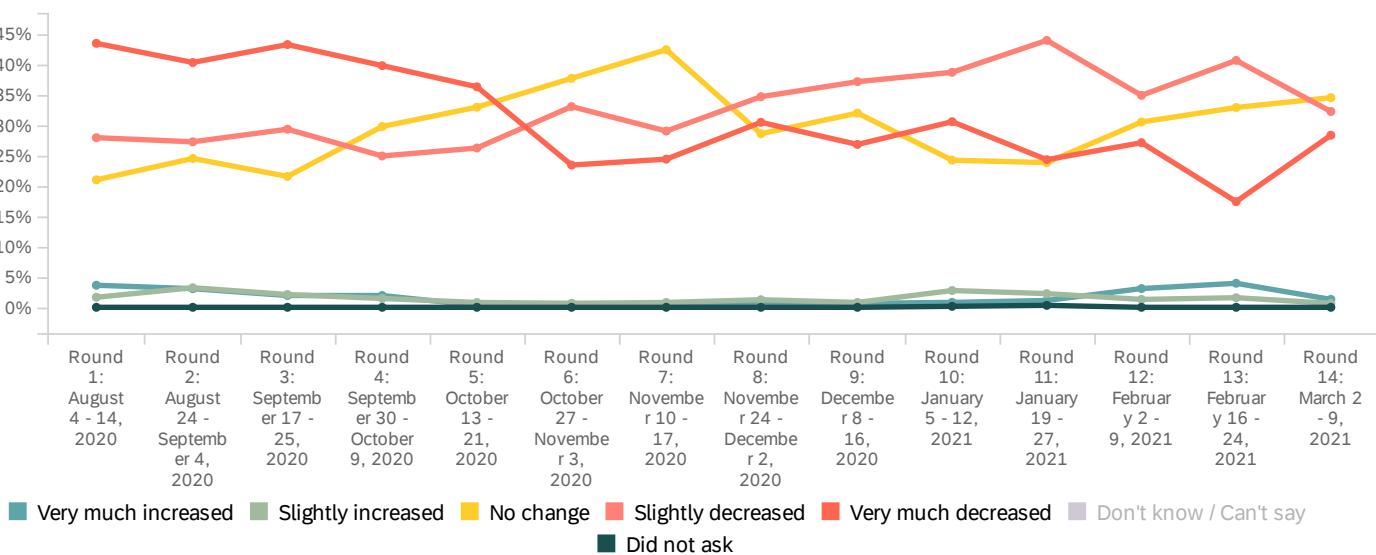
\* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



## Food Consumption by Gender

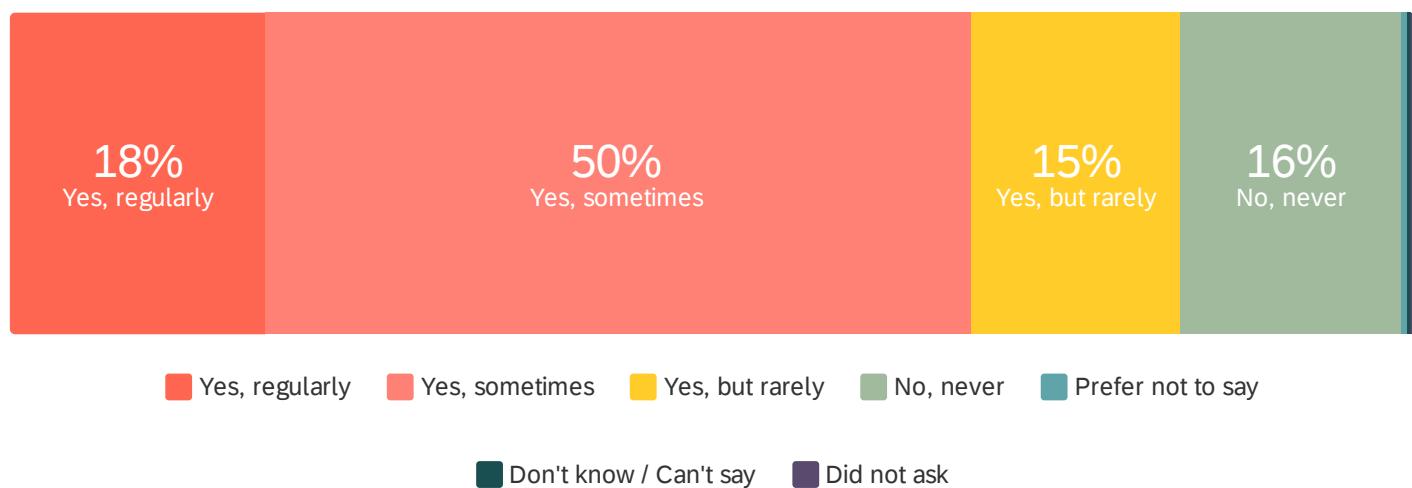


### Consumption Changes by Round

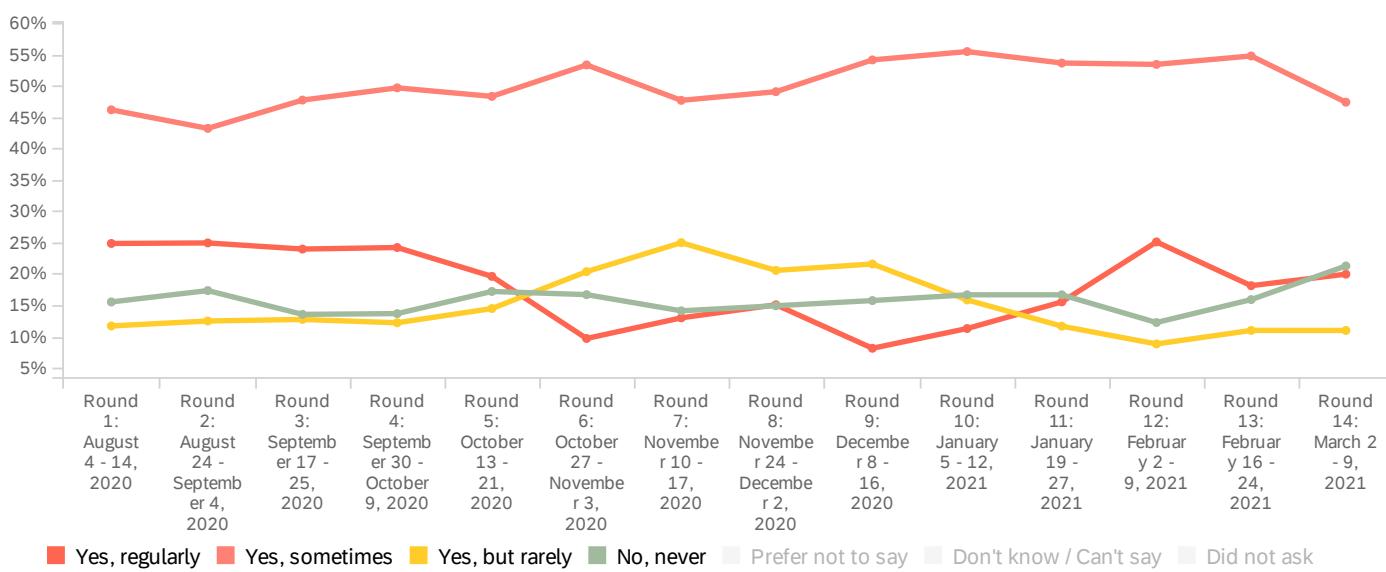


## Hunger Frequency

**Q:** Do you often go hungry when you wouldn't normally?  
(n = 8,639)

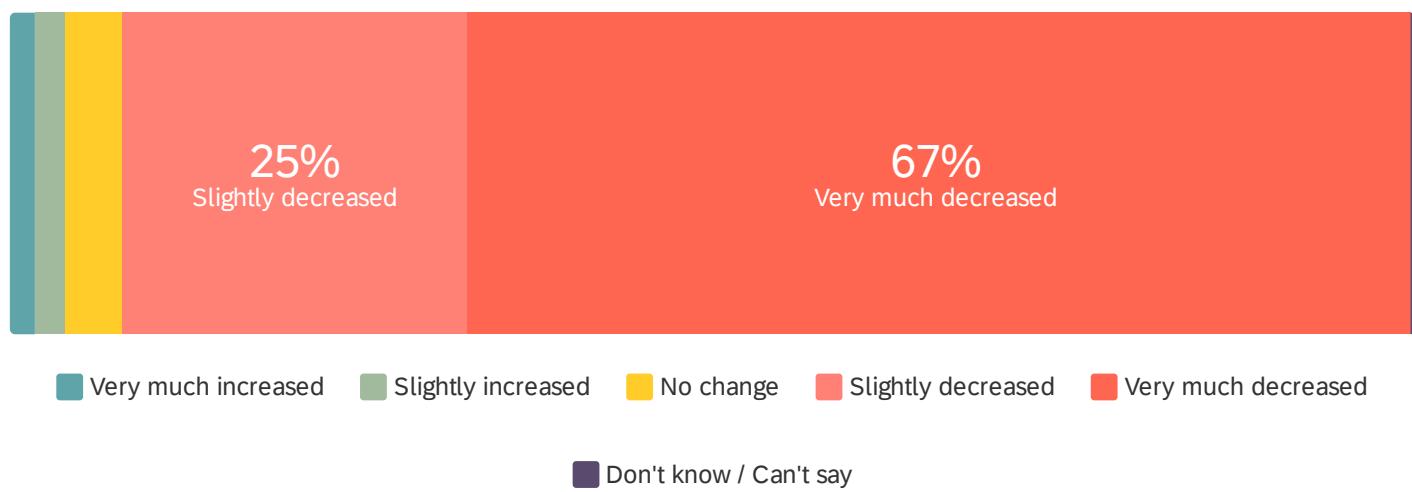


## Hunger Frequency by Round

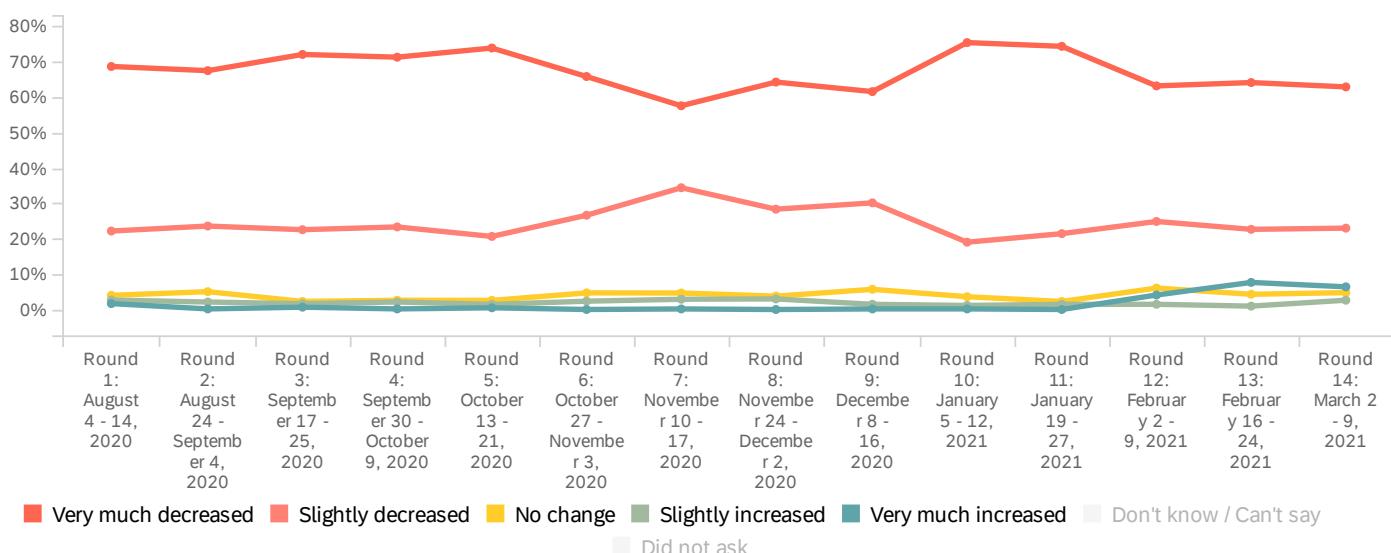


## Impact on Savings

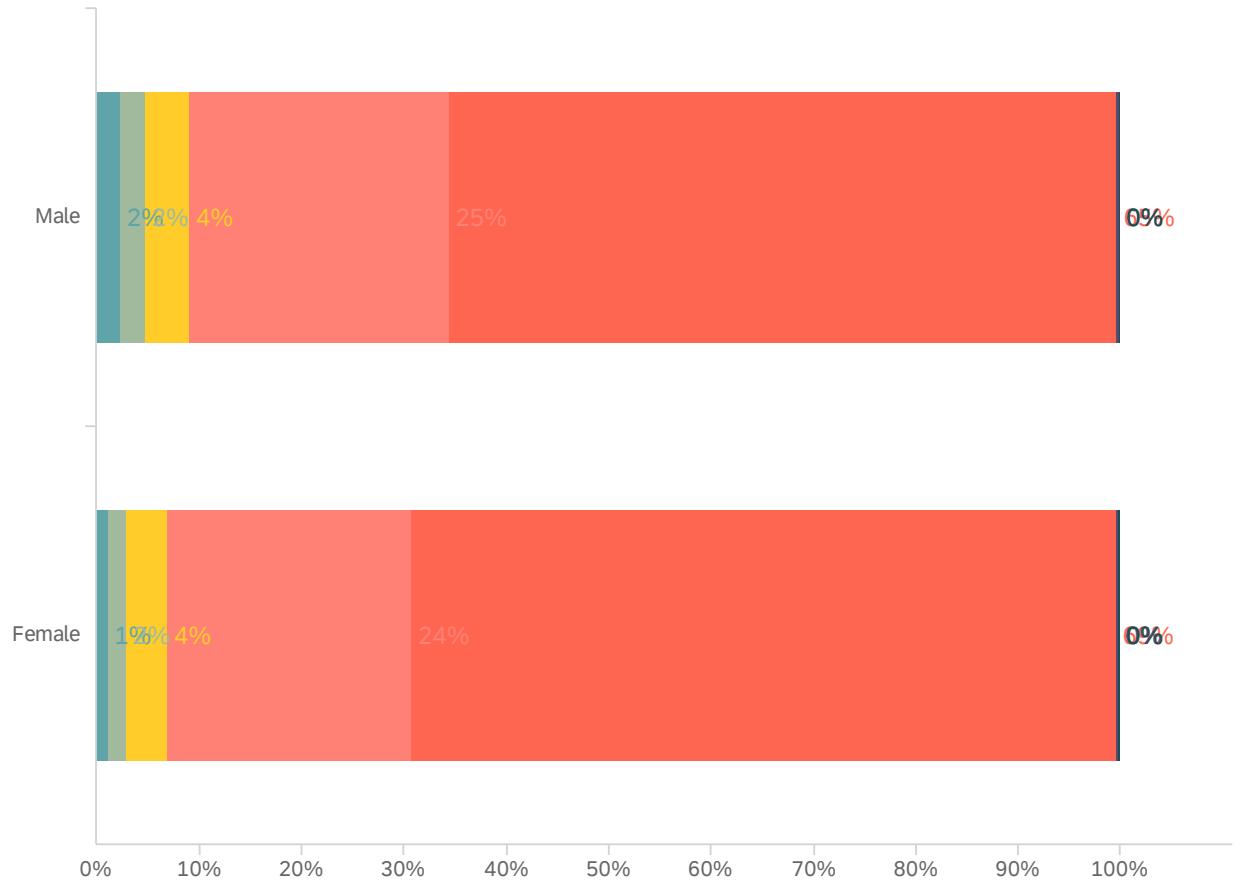
**Q:** Compared to before the start of COVID-19 in March 2020, has your savings level changed?  
(n = 8,643)



## Savings Impact by Round

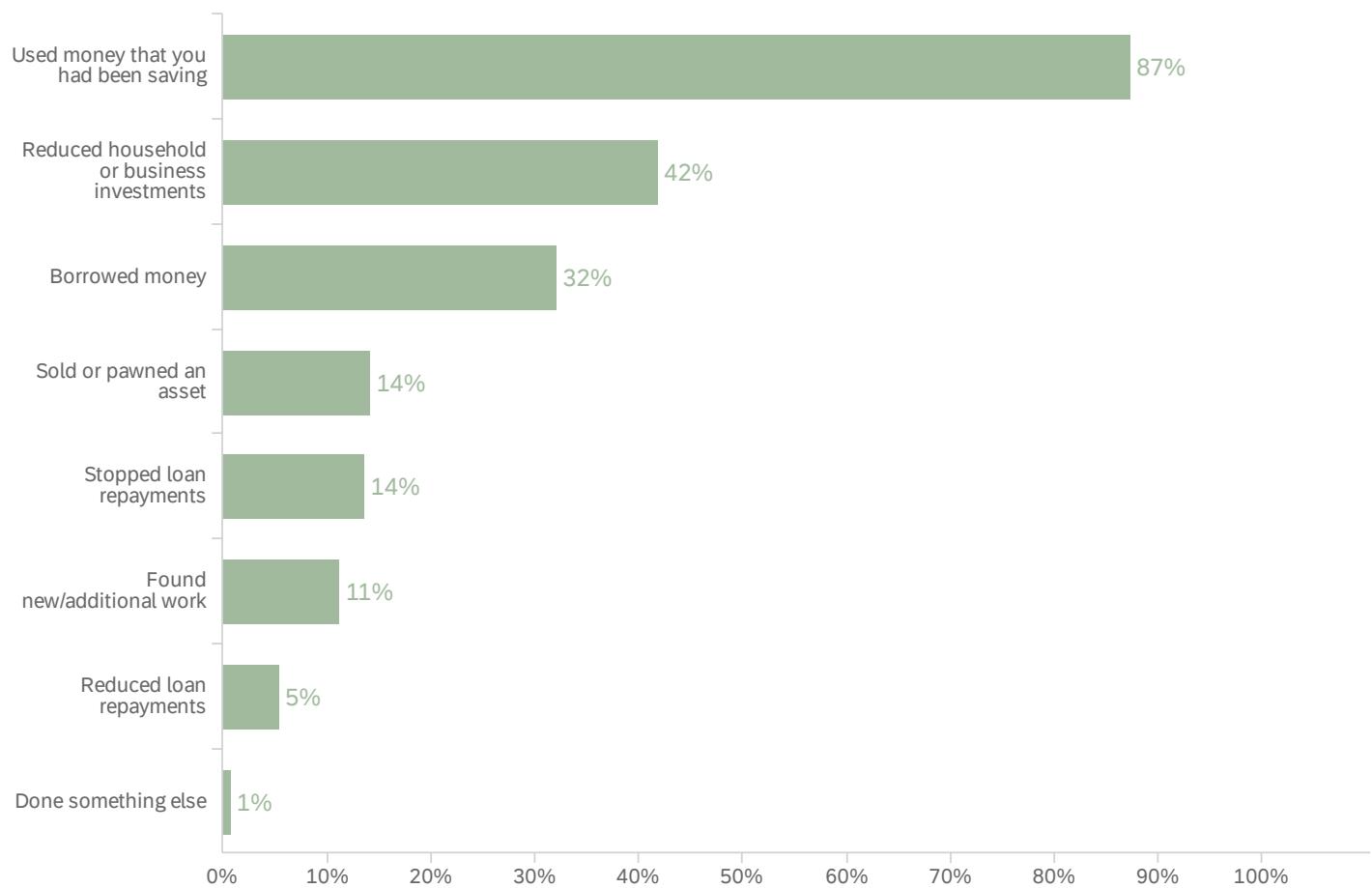


## Savings by Gender

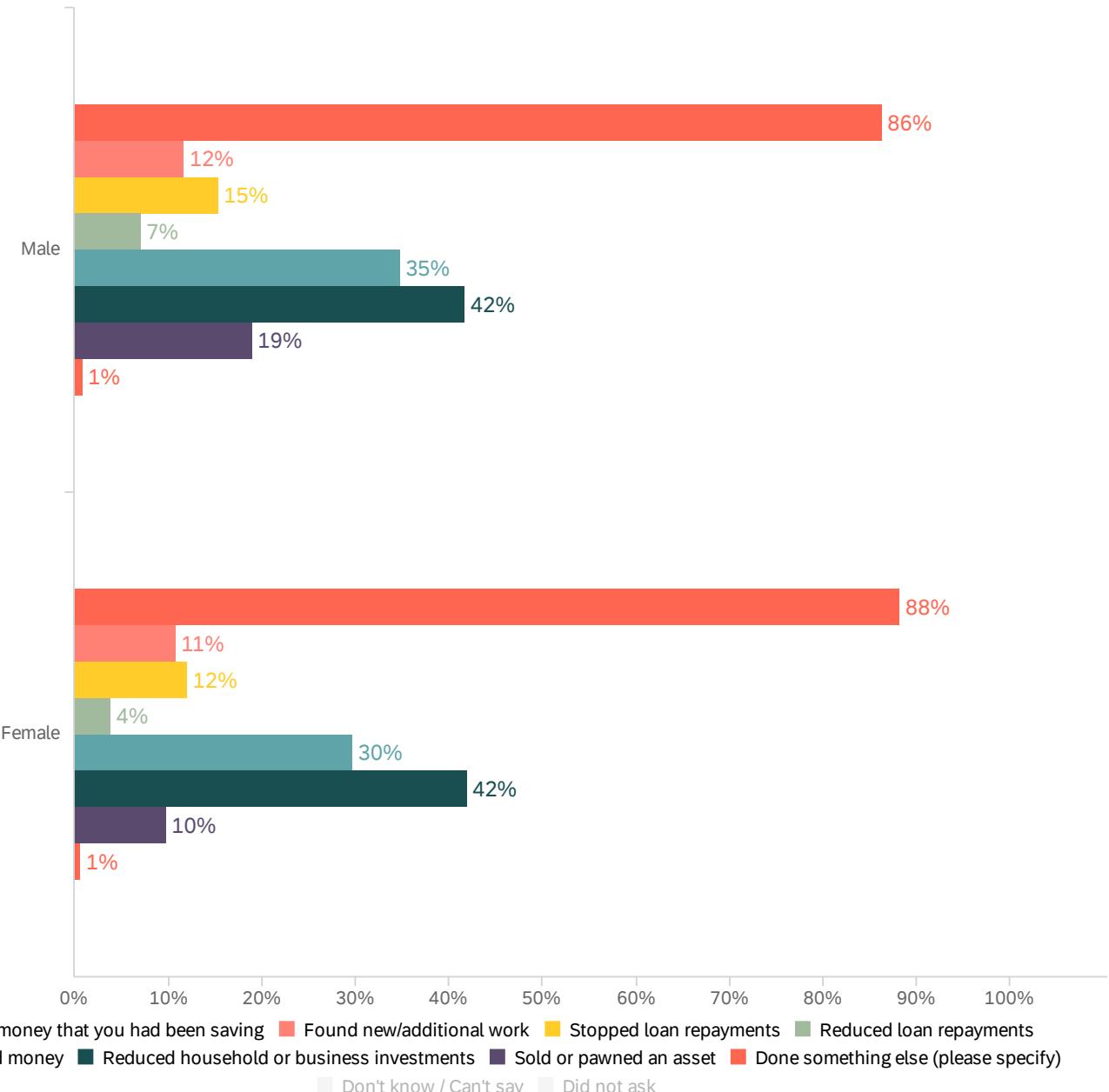


## Coping Mechanisms

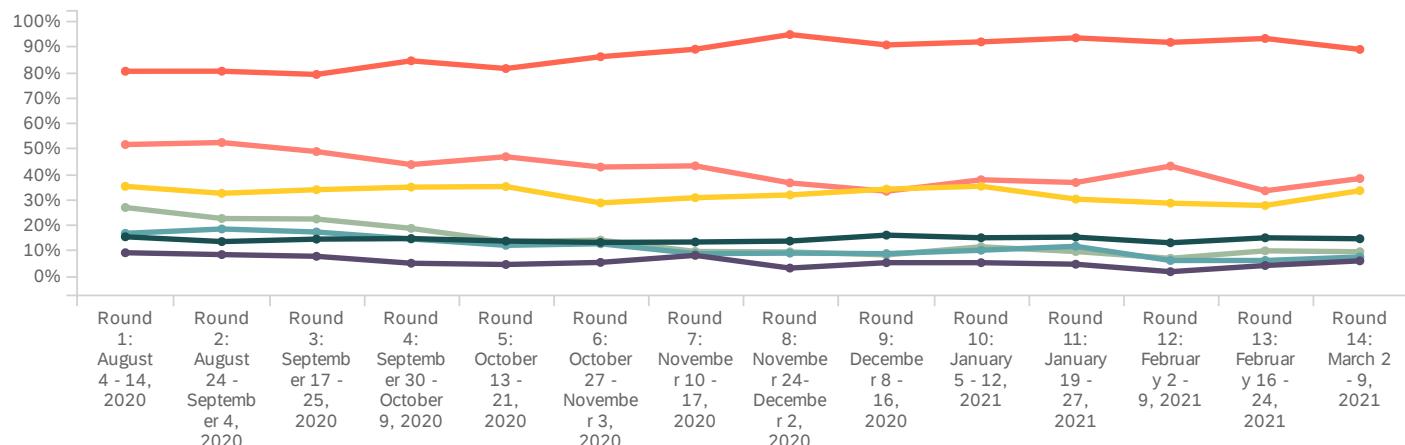
**Q:** As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:  
(n = 8,323)



## Coping Mechanisms by Gender



## Coping Mechanisms by Round



■ Used money that you had been saving ■ Reduced household or business investments ■ Borrowed money ■ Stopped loan repayments

■ Found new/additional work ■ Sold or pawned an asset ■ Reduced loan repayments ■ Done something else (please specify)

■ Don't know / Can't say ■ Did not ask

## Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

(n = 1,229)

farmland  
produce  
chicken  
wrapper  
laptop  
gold  
machine  
food  
rice  
house  
tv  
farm  
fridge  
shop  
goat  
phone  
animal  
land  
sold  
clot  
fan  
set  
bed  
bike  
sewing  
cow  
chair  
plot  
mobile  
generator  
tricycle  
motorcycle  
furniture

Fridge

House

Animals

Sewing machine

Furnitures

Farm produce

DVD and speaker

Tricycle

Car

Gold earrings

Livestock

Car

Tv, radio, sewing machine and bags phone

Lands

Gold ring

Phone

Land

TELEVISION SET

Farm land

Generator and a Television set

A plot of land

I sold my plot of land

I sold my generator with my machine

Ram

Uncompleted building

Rubber containers

I sold my generator and my television during the pandemic for us to survive

I sold my bike

Land

Animals and phone

Land

Bike

Land

Livestock

A plot of land

Chickens

A fridge to a Television set

Shares

A plot of land

Livestock

6 bags of maize, 8 bags of rice and 4 bags of sorghum

I sold my car

Car, house, poultry farm

Deep Freezer

I sold my machine and phone during the lockdown just to feed my family

Livestock

AC, freezer

Land, fan

20 bags of beans and 10 bags of sorghum

Livestock

I sold my sewing machine

Mobile phone

Bed, chairs, animals

Goat

Quarter of a plot

Livestock

Livestock

Farm produce

Land

Bike

Bike

A plot of land

Cattle

A bag of groundnuts

Plot of land

A car

Sold a shop

Rice

A plot of land and a shop

Television and Generator

Land(Half plot)

Car

Generator

Sewing machine

TV, Ceiling fan, Chairs and Bed

Plot of land

Gold

A plot of land

Goat

2 plots of land

Livestock

Lands

Bed mattress

Goat

Gold, sewing machine

Land

A Television set and a half plot of land

Tricycle

A plot of land

Food Processing machine

I sold my land and television

Sewing machine

Gold earrings

Car in 2020 and Land in 2021

Car

Clothes

Generator, washing machine, Freezer, 50kg gas cylinder

Land

Television set

Tricycle

Furnitures, tv, stablozer

Tv

Land

Tv

Generator and Fan

Water dispenser

Plot of land

Half a plot

Motorcycle

Mobile phone, sowing machine and a generator.

Machine

A plot of land

A plot of land

8 drums of beans

Rice

Goat

Generator

Pot and cooler

Animals

Land

Overhead tank and a metre

Gold earrings

A plot of land, a house and a motorcycle

Gold ring

Livestock

Livestock

A car and a house

Livestock

A car

Three plots of land

Generator

Livestock and a fridge

Livestock

Clothe

I sold a plot of my land

I sold soya beans and corn

Plot of land and animals

Land

Generator

Car and bike

My rice and beans

Land

Car

Animals

Land

Animals

Land

Farmland

A cow

Livestock

A plot of land

Honey and palm oil

Chicken

Goat, corn and soya beans

Ram

Cars

Hair dryer, and Sewing machine

Motorcycle

Chicken

Mobile phone

A set of bed

Car spear parts

Ram

Animals

Animals

Fridge

Bicycle

Cage

A plot of land

Plot of land

A plot of land

Guinea corn and rice

Bed

Television set

Corn and rice

Processing machine

Livestock

Computer, photocopy machine

Animals

A Plot of land

Television and set of Coolers

Television set

A fridge

Building materials

Farm

Plot of land

A plot of land

Mattress

A tractor

Goat

Rice

House , plantation of orange

Chicken and goats

I sold my bed and my cupboard

House

Toaster and pasta making machine

I sold a bag of rice unpeeled one and also beans

Make up accessories

House

I pawned my land

My land

Land

Car

Soya beans

Fridge

Necklace

Sold crops ( bags of maize, rice and sorghum)

Motorcycle

9 bags of rice

Bike, farm produce, shop

Goat (Female goat the reproduce)

Gold

Gold

Room

Goat

Livestock

Plot of land

A house

Phone

Sold crops (rice and maize)

I sold my old fridge and a bag of corn

I sold out of my chicken and also my machine

Corn

I sold my television and my fridge

Phone, motorcycle

Mobile Phone

Plot of land

Generator

Land

Cow

A plot of land

Livestock and a plot of land

Generator set

Embroidery machine

Livestock

The respondent refused to disclose the asset sold

Mobile phone and gold earrings

Fridge

Livestock

Kitchen wares

Generator and a laptop

Livestock

I sold out sheep and corn with cassava

Car

Clothes

Fridge

Kitchen wares

Livestock

Livestock and a car

2 plots of land

Grinding machine

I sold my bed sheet

Bags of groundnuts and Beans

Plot of land

Land

Plot of land

Plot of land

Livestock and sowing machine

Mobile phone

Livestock

Motorcycle

Plot of land

Television, fridge, fan

cupboard

Bike and land

Plot of land

A plot of land

Animals

Land

Freezer

Farm produce and land

Car

Farmland and a house

Tv

Goat

Mattress and sewing machine

Plot of land

Animals

Livestock

Livestock

Plot of land

Sold my wife gold earring

Two of my cow

Livestock (chicken)

Car

Bags of maize

Embroidery machine and livestock

Sewing machine

Motorcycle

Land

Stabilizer

Gold rings, animals

Fridge

Livestock

A plot of land and a set of cushions

I sold my machine and my wife fridge during that lockdown

A house and a plot of land

Land

I can't tell you it's my family secret

I sold my motorcycle

Phone

Bed

Plot of land

Refused to mention it

Cart

A plot of land

2 houses

Bed

Animals

Land

New clothing material (wrapper)

Motorcycle

4 bags of beans and 5 bags of sorghum.

Bike

Sowing machine

Sowing machine

Plot of land

Aluminum remains

Farm produce

My land

Land

Gold earrings

Groundnut that was kept for storage was sold

Motorcycle and a bag of rice

Motorcycle and livestock

2 plots of land

Livestock

Plot of land and goats

My farm, I gave out my farm in exchange for money and when I return the money, I will get my farm back.

Chairs

Land and animals

Furnitures

Animals

Land

I sold my wife Fridge

A plot of land

Animals, farm produce

2 plots of land

Sowing machine

Bed

Plot of land

gearbox unused item from the car I used to repair

I have to sell my goat and my sewing machine

Chicken

Form and ram

Fridge

Land

Livestock

Phone

Land

Goat, land

Sewing machine

Farm produce

My wife rapper clothe

Livestock

Gold earrings and grinding machine

Printer and phone

Wheelbarrow

Bike

Animals

Phone, laptop

My clothe

Television

Animals

Bike

Farmland, house

Generator

Luggage

Turkey

My television and bike

Livestock

Gold ring

2 Plots of land

Land

My clothes

Washing machine

Car

Chairs

Farm produce, chicken

Hemming machine

Bike

Millet

Machine, car and farm

Livestock

Motor cycle

farmland

Harvest that was supposed to be kept

Quarter of a plot

A fridge

Rice which I harvested from our farm

Bed

I sell out of my storage rice boring the pandemic

Crops (Rice) and livestock

Livestock

Leased my farm

Motorcycle

Half of my land

The dry tomatoes and peppers I stored I sold it out during the pandemic to buy food

Farm produce

Earrings

Household items

Land

Machine

Television

Machine

Sell off some of our storage and also a goat

Livestock

Land

A plot of land

My hearing

Livestock

Tv

Animals and bike

Car

Tv, fan

Farm produce

Tricycle

A fridge and a wardrobe

I sold off my bed and also goat

Sowing machine

A plot of land

Animals

Land

Animals

Cattle, beans and millet

Sold for my goat

I sell off my mattress and old iron bed

Home appliances

Sell off my sheep

Land

Car

Farmland

Chairs and fridge

I sold my land and goat because I was seriously sick, I have to paid for and hospital bill and also provide for my household

the goat that am rearing

Land portion

Livestock and a car

A car

Phone

grinding machine

Machine

Farm produce

Phone

Smart phone and a laptop

phone

A set of pot

Farm produce

Livestock

Sold crops (Rice and sesame seeds)

Grinding machine

A plot of land

I sold my grinding machine

Car

Foot sewing machine

Land

Furnitures and Fan

Freezer

Smart Phone

Farm machinery

Phones

A set of plates

Car

Jewlery set

Farm land

Jewlery

Car

Farm produce that were meant to kept for the next season.

Land

Phone

Land

Grinding machine and mattress

Land

Animals, land

Fridge

Animals

Animals

Phone and tv

A plot of land

A plot of land

A shop

Livestock

Grinding engine

Livestock

Laptop

A shop

Farm produce

Farm produce that were meant to be replanted

Motorcycle

Car

Land

My generator and laptop

Land

Plot of land

Phone

Gold ring

Gold earrings

Plots of land

6 bags of beans

Refrigerator

Livestock

Sewing machine

Land

Bike and car

Bike and phone

Wardrobe, sewing machine

Animals, metals

Bike, shoes

Generator

Land

A Cow

Lands, farm produce

Farm produce

Jewelry and phone

Livestock

Wrappers and a food warmer

A shop

Plots of land

Livestock

Plots of land

Plates

Sewing machine

Sewing machine

Hand dryer

Livestock

Livestock

Goat

Farm produce

Animals

Bike and farm produce

House

Sewing machine

Television and fan

Fan, AC and deep freezer

Sewing machine

Clothes

Chicken

Animals

Bike, Ankara, phones

A plot of land

Farm produce, goat

Bed, pots and mattress

Sowing machine

Phone

one of my cattle

A plot of land

Doors

Deep freezer

Mobile phone

Livestock

My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

House

Jewlerey

Farm produce I would have kept.

Motorcycle, generator and my wife wrappers

Plot of land and a car

Spare parts

Chairs

TV, animals, sound set

Two cars

Generator

Motorcycle (bike)

Animals

Personal car

Animals

I sold my generator and TV sets during the covid-19

I sold my big pot for cooking party food.

My clothes, wrappers and blouses

The Crates of my soft drinks

Laptop Computer

My phone

Sitting room chairs

Animals

Animals

Animals

Livestock and kitchen wares

Land

Plot of land

Generator

Motorcycle

Animals

Phone, clothes

A truck

Television

Sold cattle

Jewlery and generator

Sold some of the farm produce

Livestock

Wrappers

goat and one of my new wrapper (cloth) just for me and my family to eat

Pasta making machine

Livestock and bed

Livestock

Plots of land

Motorcycle

Animals

Farm produce

Animals

Shop, animals, farm produce

Farmland

Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Imp\_COVID\_Coping\_Strategies\_Assets\_Sold\_oe\_v1\_ENG

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

Animals

Sewing machine

Animals

Goats

Building materials

Animals

Car

Livestock

Mobile phone

Wrappers

Livestock

Livestock

Processing machine

Plots of land

A fan and a Television set

A plot of land

Gold earrings

Plot of land and livestock

A plot of land

Livestock

Generator

My fishery and poultry business

Clothes and chairs

Rug and Television

Fridge, empty crates and generator

Animals

Phone, tv

I sold my phone

I sold my sewing machine

I sold my corn.

Phone

Livestock

Livestock

Sold bed

Kitchen wares

Livestock

I sold my machine

I sold my cow.

I sold my tv.

I sold my phone.

My phone

Gas

I sold my phone and plates.

Animals

Goat

Tv, dvd

I sold my phone

Land

Animals

Farmland

I sold my phone

I sold my machine

Phone

Food stuff

Machine

Land

Phone

Phone

kekenapep

My phone

Land

Phone

My machine

Animals

Gold earrings

Motorcycle

Sold phone

Animals, sewing machine, spaghetti machine

Animals

Television

Generator

A fridge

Sowing machine

Livestock

Plot of land

Livestock

Clothes and slippers

Television, motorbike and generator

Phone

Television and Smartphone

Tricycle

Sold shops (Building)

Phone

Electronics

phone

Phone

Farmland

Phone

Animals

Television

Animals

Tricycle and land

Phone

chairs

Television

Clothes

Chicken, phone

My phone and machine

Animals

Animals

Phone

Farmland

My machine and phone

Land

Clothes

A 12.5kg cylinder

Phone and some work equipment.

A plot of land

Phone

Plot of land

Plot of land

A plot of land and livestock

Mobile phone

Sewing machine

Livestock

Livestock

Fridge

Livestock

A plot of land

Livestock

Oil processing machine and a house

Television

Pots

Animals

Land

Motorcycle

None

Animal and television

Food container, clothes

My phone

Furnitures

Animals

Machine

Animals

Phone

Laptop

Animals

Livestock

Plot of land

Livestock

Livestock and a plot of land

Livestock

Plot of land

Phone

animals

land

Animals

Furnitures, gold earrings

Goats

Phone

Shop

Phone

phone

Metsls

My land and phone

Goat

Phone

Animals

My machine

Generator

Land

Kekenapep

Phone and bike

Bike

Sowing machine

Livestock

Livestock

used iron

Car

Generator

Car

Bicycle

Imp\_COVID\_Coping\_Strategies\_Assets\_Sold\_oe\_v1\_ENG

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utensils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

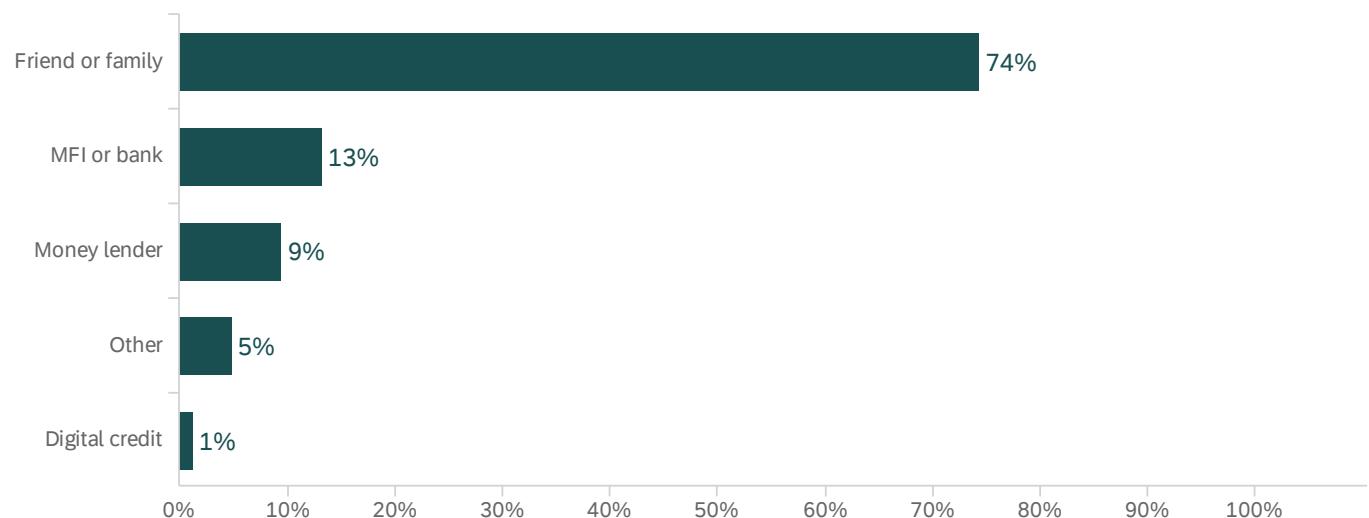
I had to sell out all the item in my provision business.

Cow

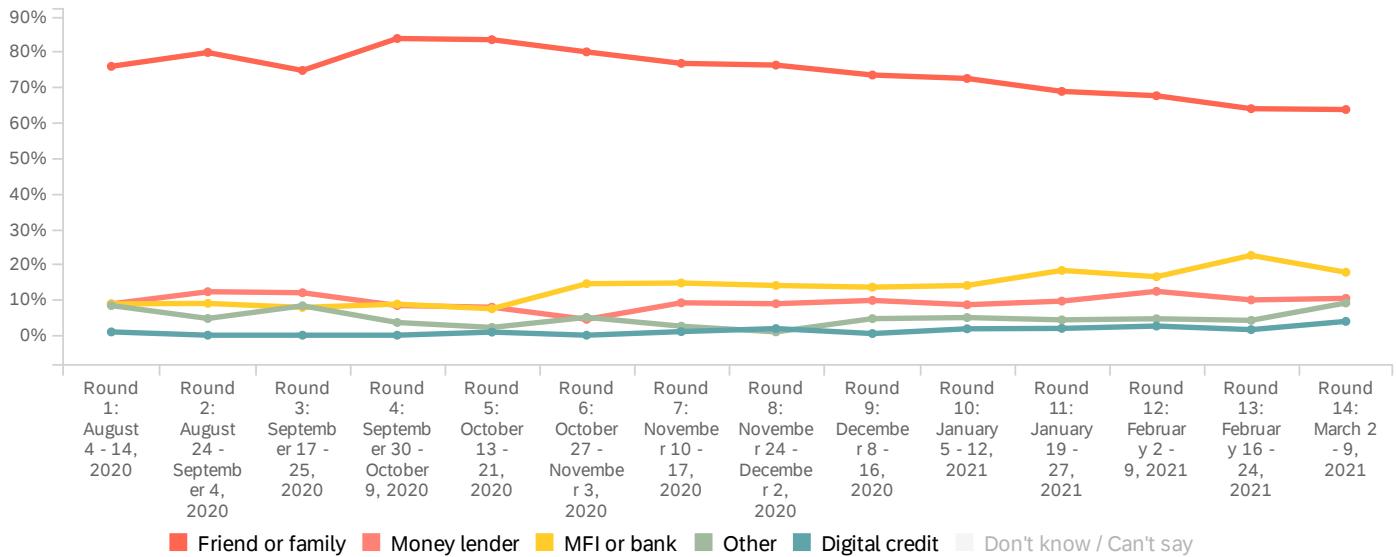
Generator

## Source of Borrowing

**Q:** Where did you borrow money from? (for the 32% of respondents who borrowed money)  
(n = 2,972)



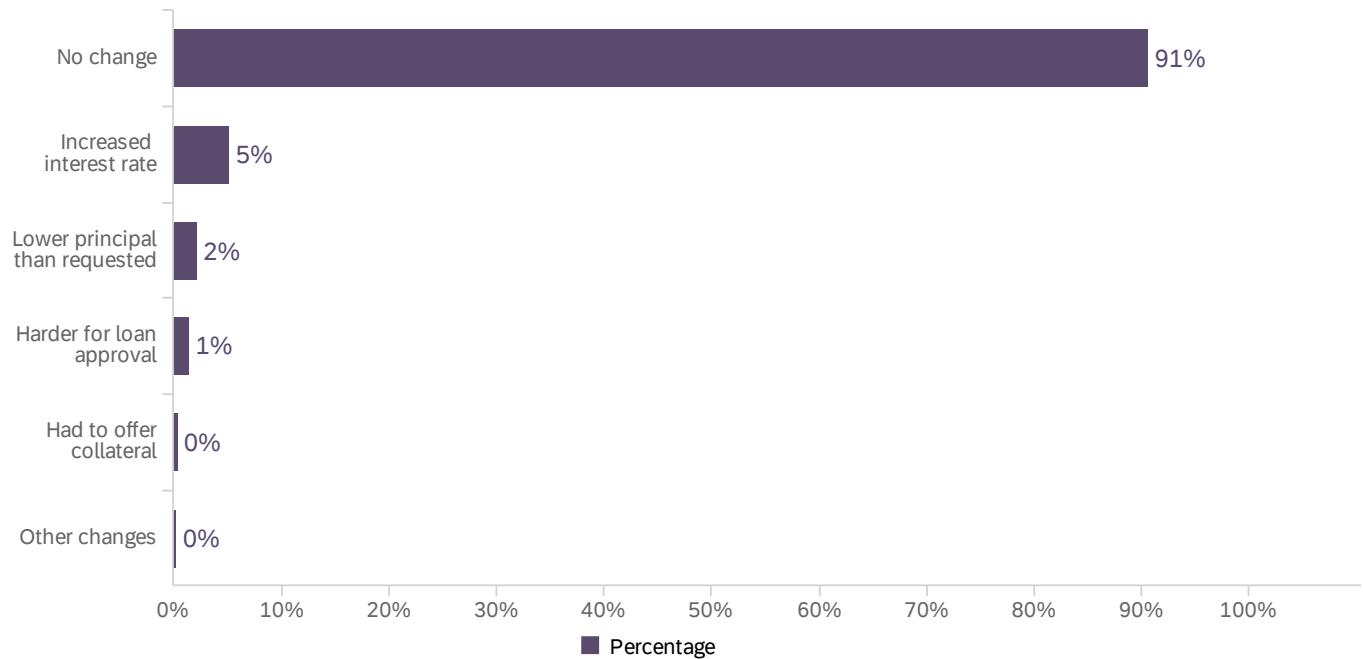
## Borrowing Sources by Round



## Change in Credit Terms

**Q:** Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 32% of respondents who borrowed money)  
(n = 1,846)

In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit.

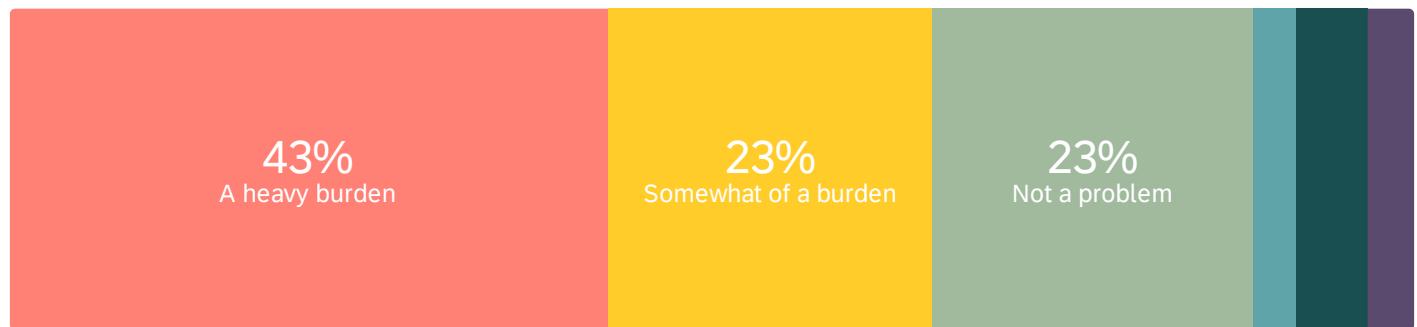


## SECTION 6: INSIGHTS FOR GEEP

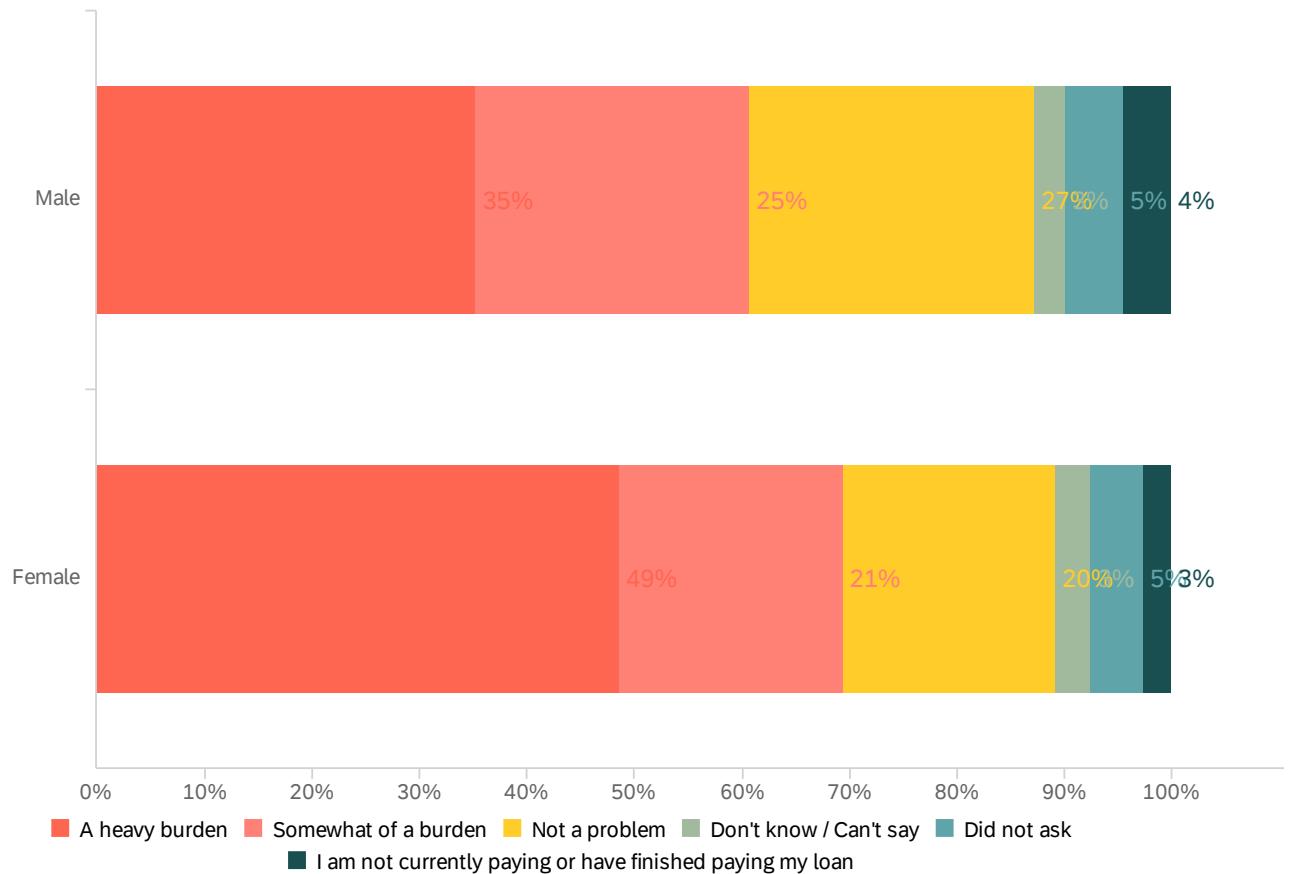
- **Burden of Repayment:** 43% report that GEEP *repayments are a "heavy burden"* at the moment, with 23% saying they're "somewhat of a burden." We see a *strong correlation between burden and vulnerability index*. Also, 42% of customers citing their repayment as a "heavy burden" in round 14, compared to a high of 60% in round 4
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 46% report low levels of trust. *Men appear more confident than women*. Those reporting no-confidence increased from a low of 18% in round 10 to 37% in round 13
- **External Support Received:** 84% have *not received any external support*. 13% reported receiving free food, and 3% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 47% in round 13 (despite decreasing slightly from 57% in round 6). The next most frequent sources of support are government (24% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 57% of respondents requested this, while 27 requested a *business loan*

## Burden of GEEP Repayments

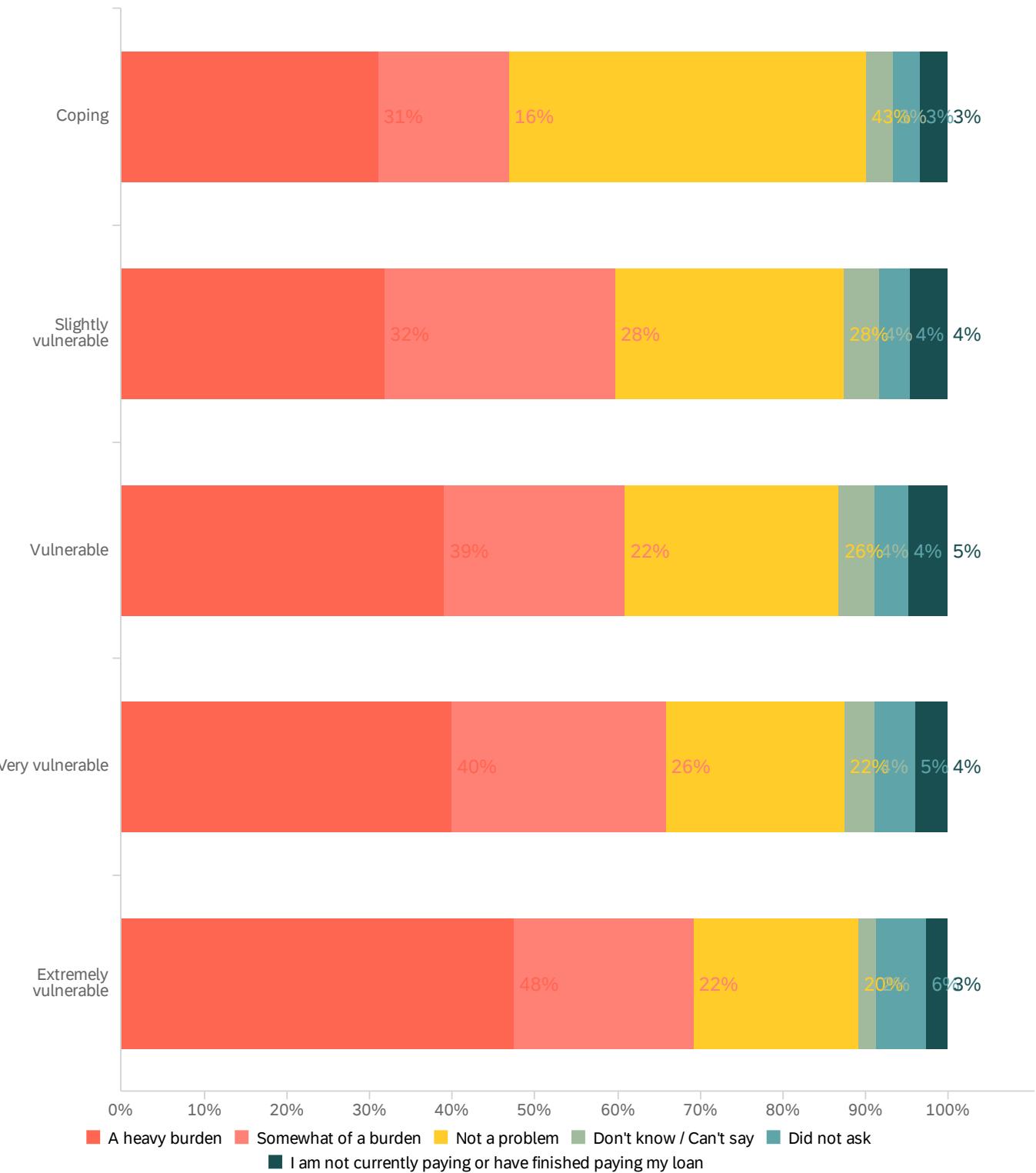
**Q:** How burdensome are the GEEP repayments at the moment?  
(n = 4,755)



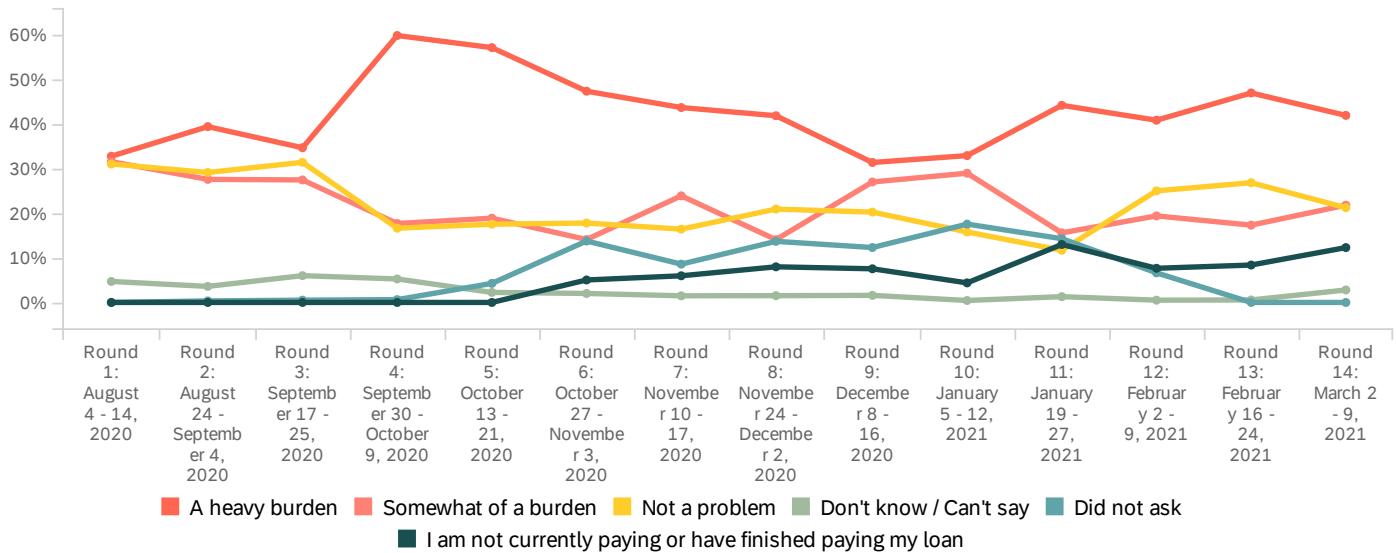
## Loan Burden by Gender



### Loan Burden by Vulnerability Index

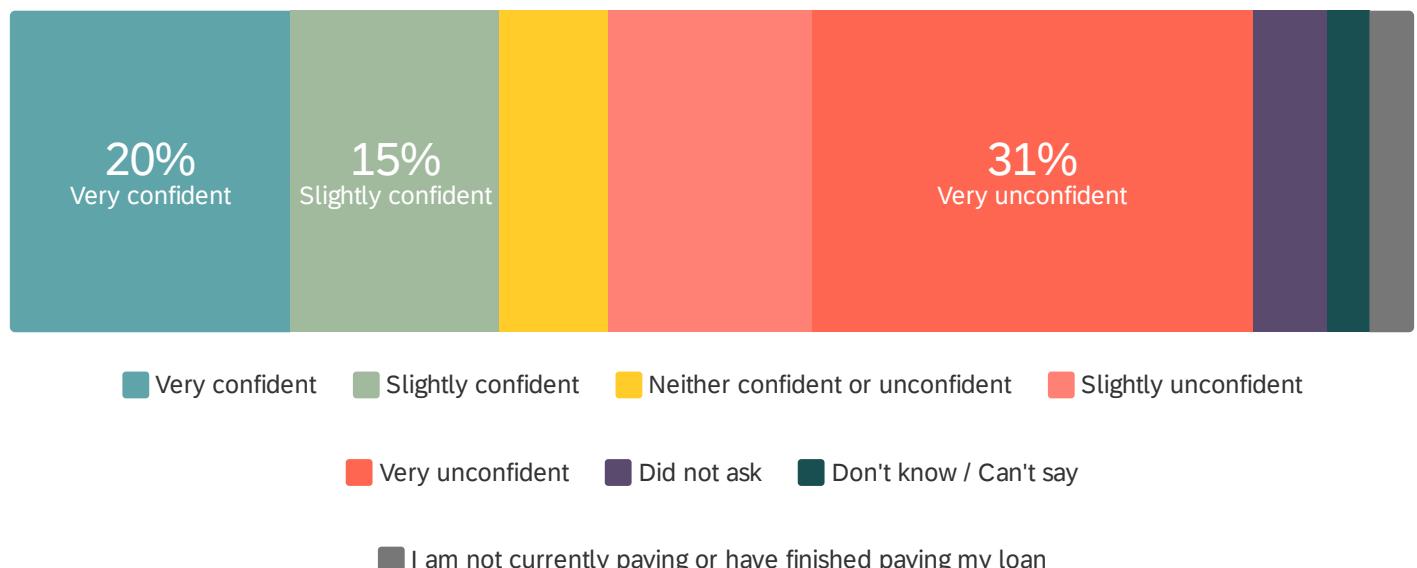


### Loan Burden by Round

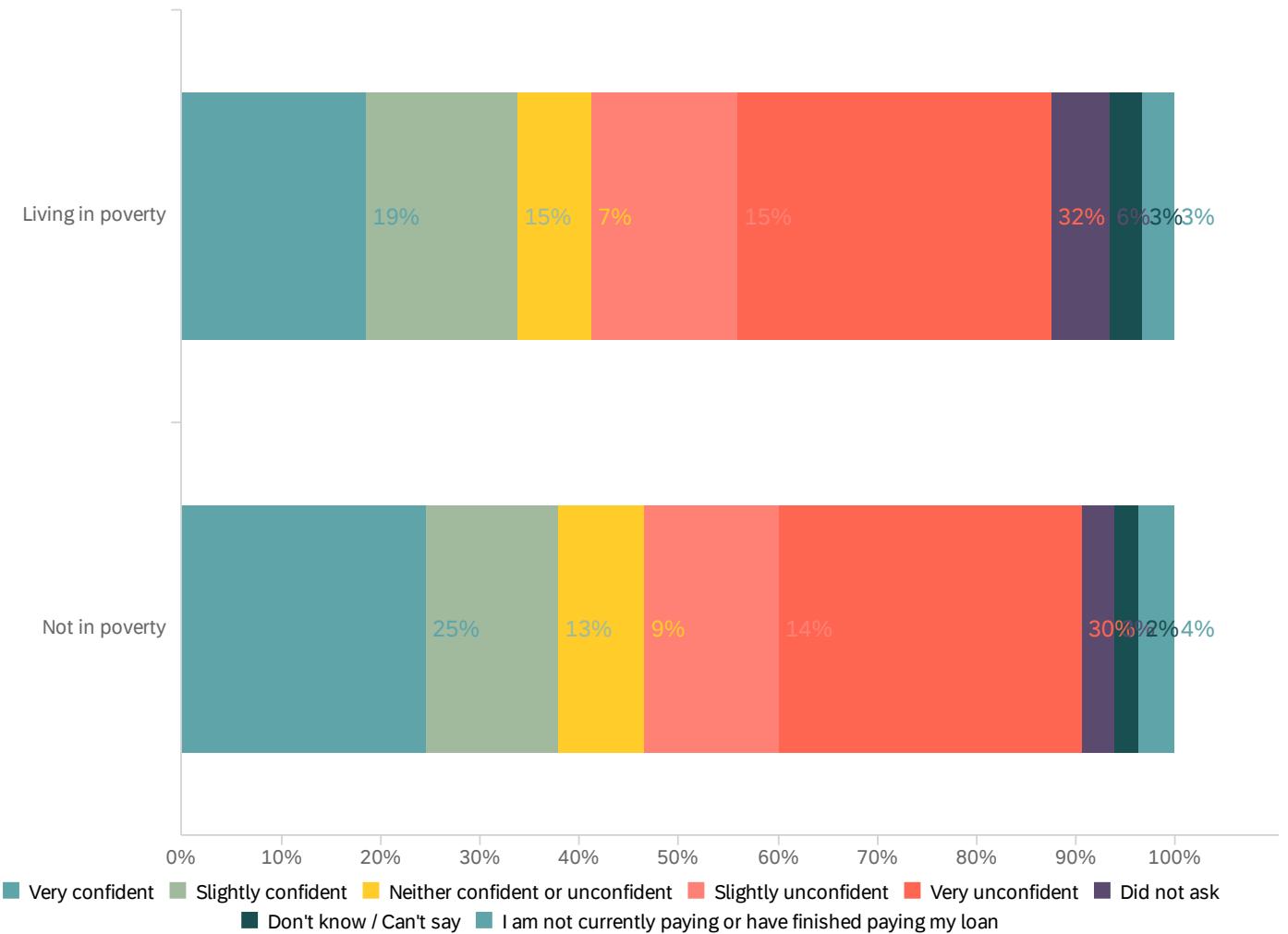


## Confidence in Repayment Ability

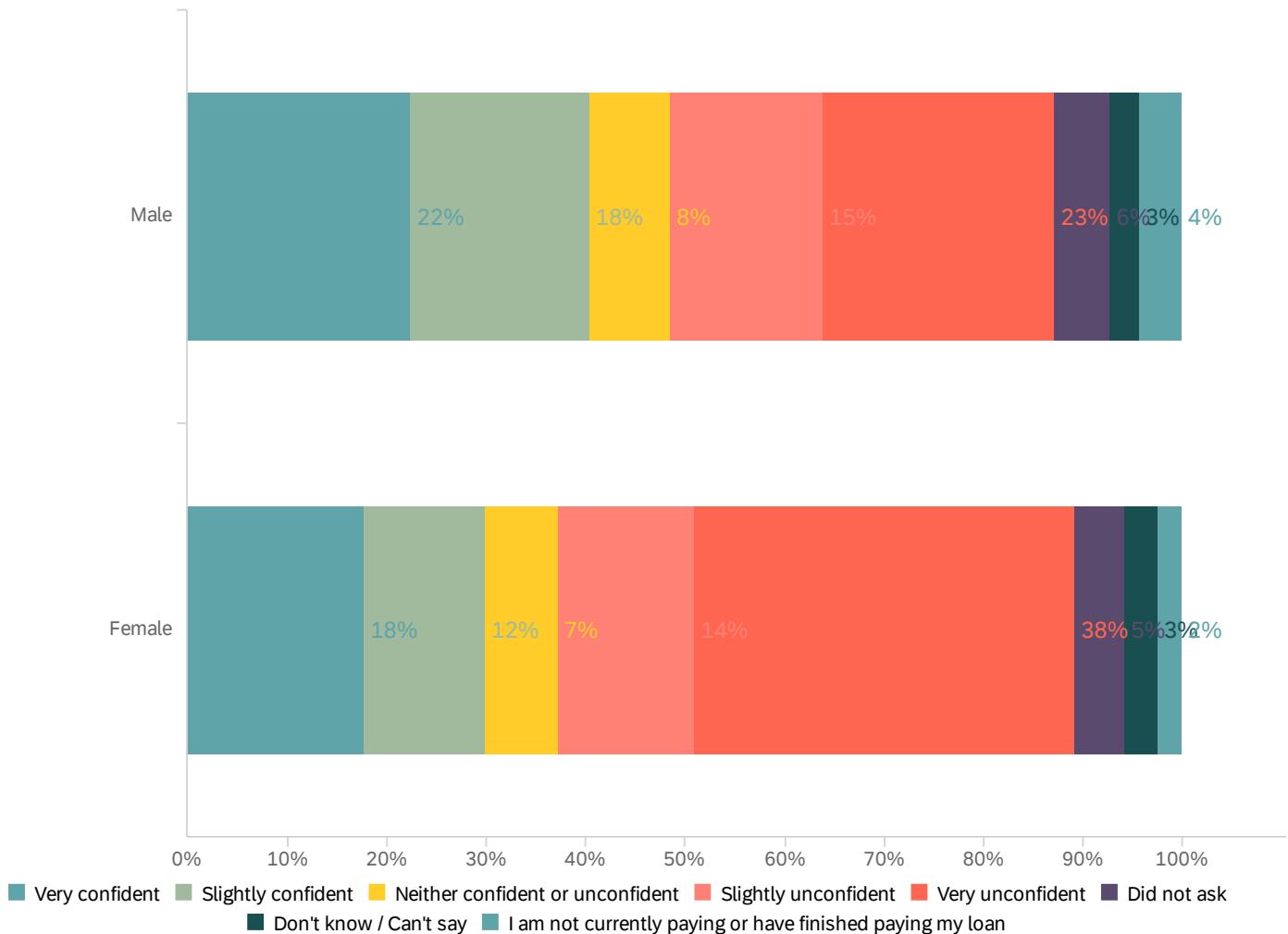
**Q:** How confident would you say you are in your ability to make repayments as you normally would for the next month?  
(n = 4,767)



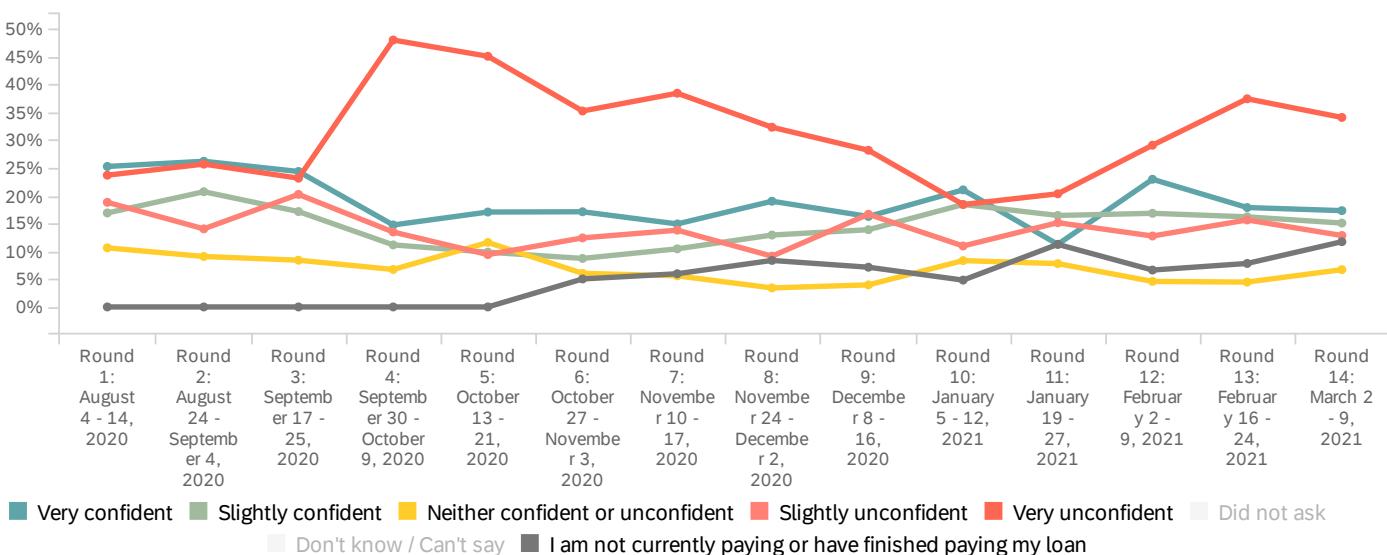
## Confidence in Repayment by Poverty Level



### Confidence in Repayment by Gender

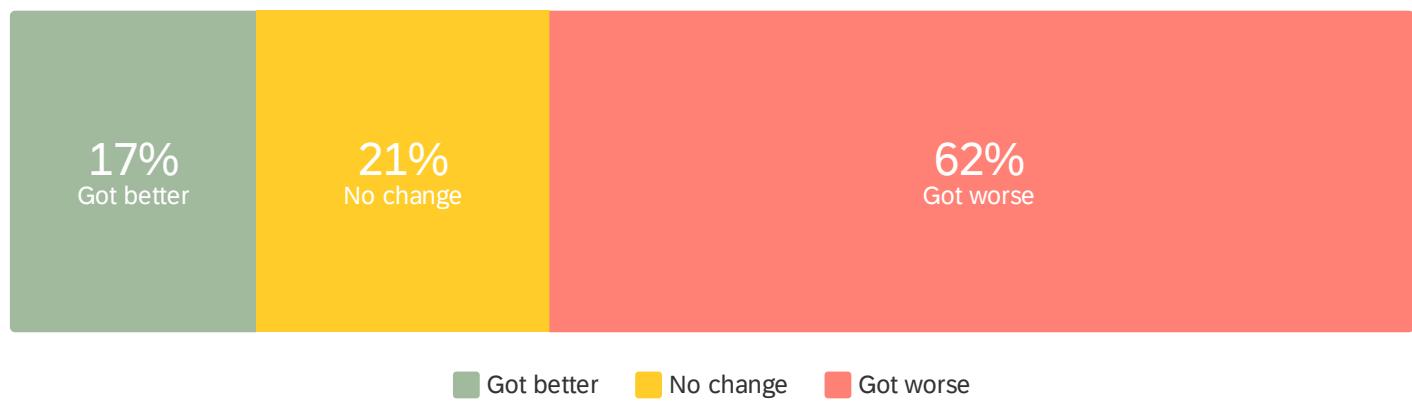


### Confidence in Repayment by Round

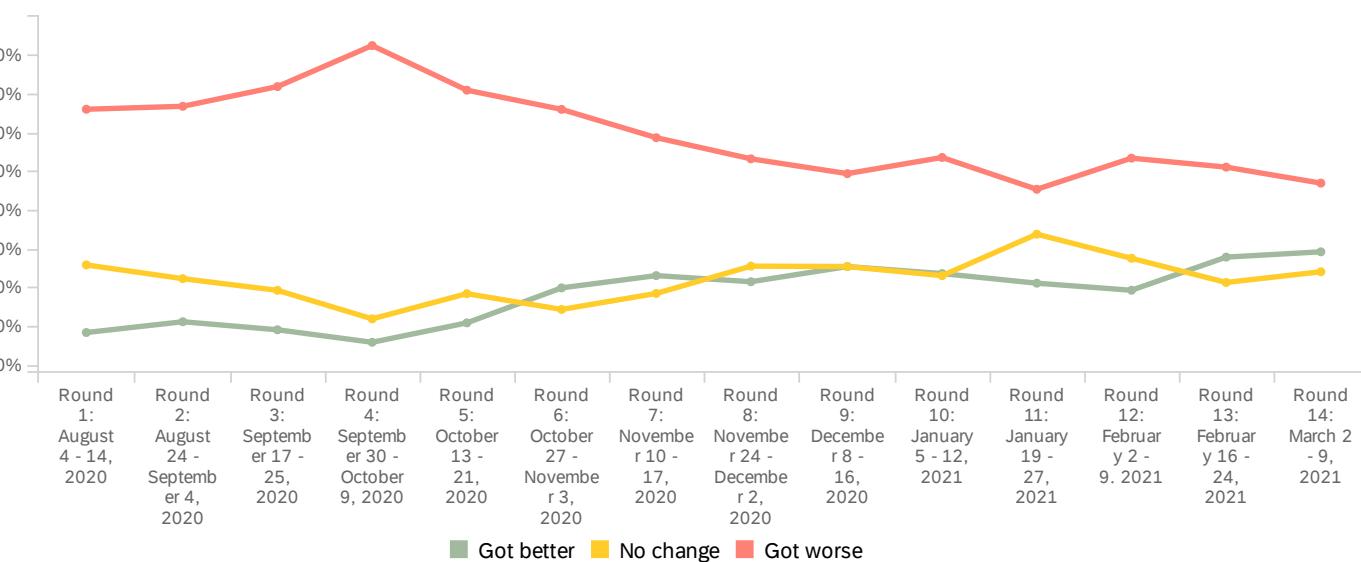


## Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?  
(n = 3,324)

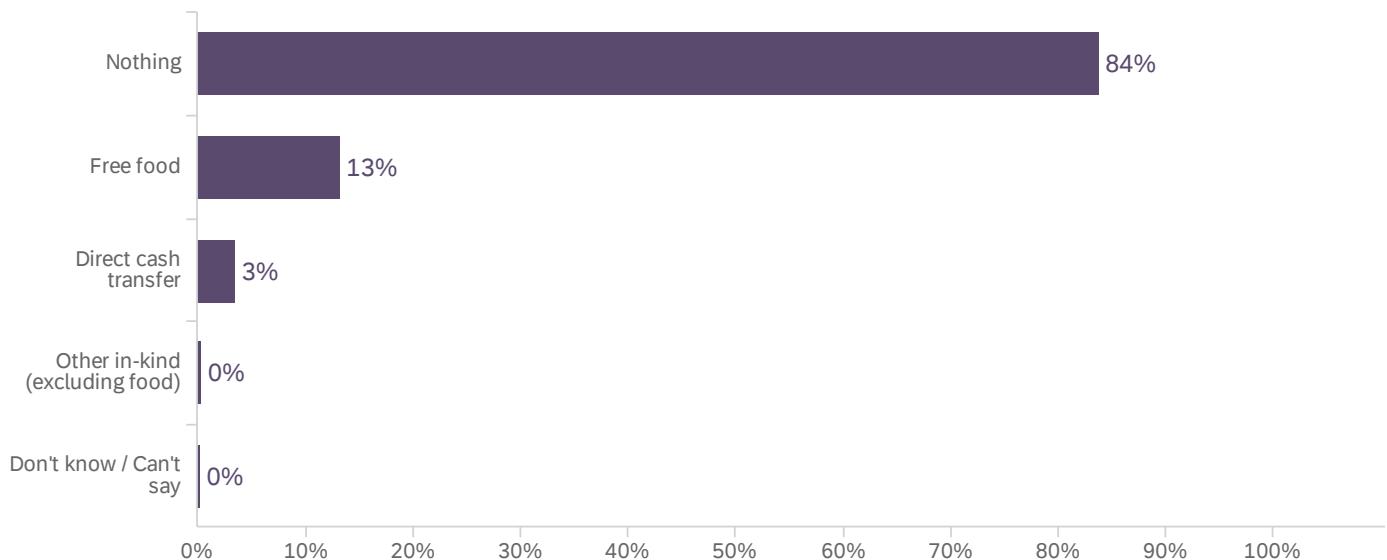


## Change in Repayment Confidence by Round

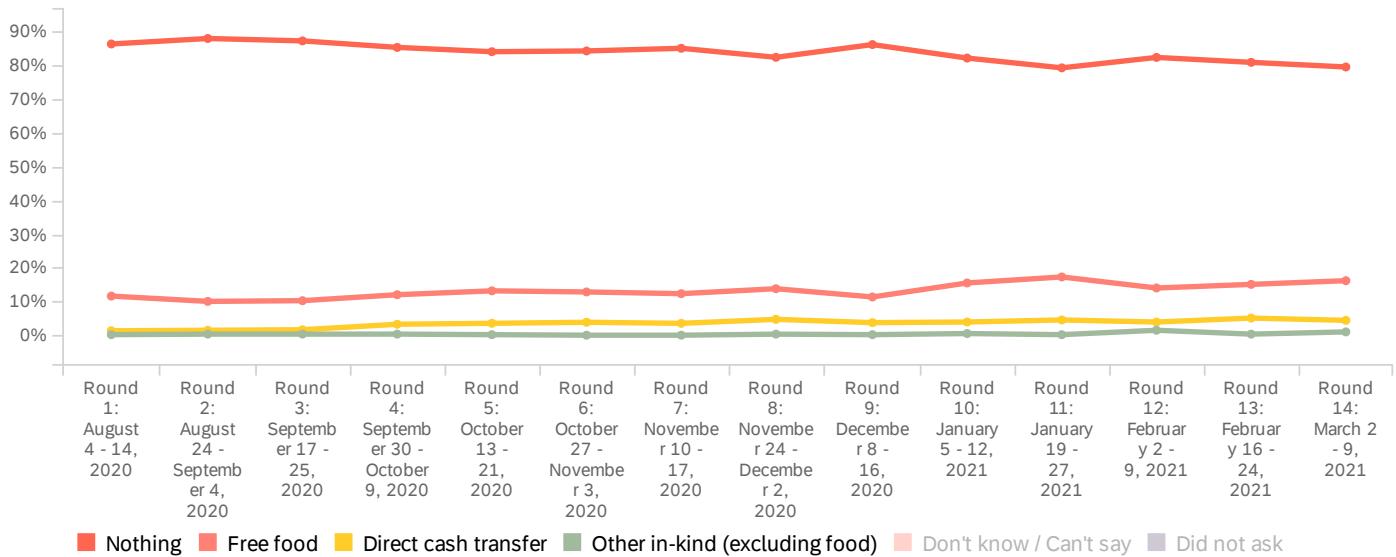


## Type of External Support Received

**Q:** Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?  
(n = 8,643)

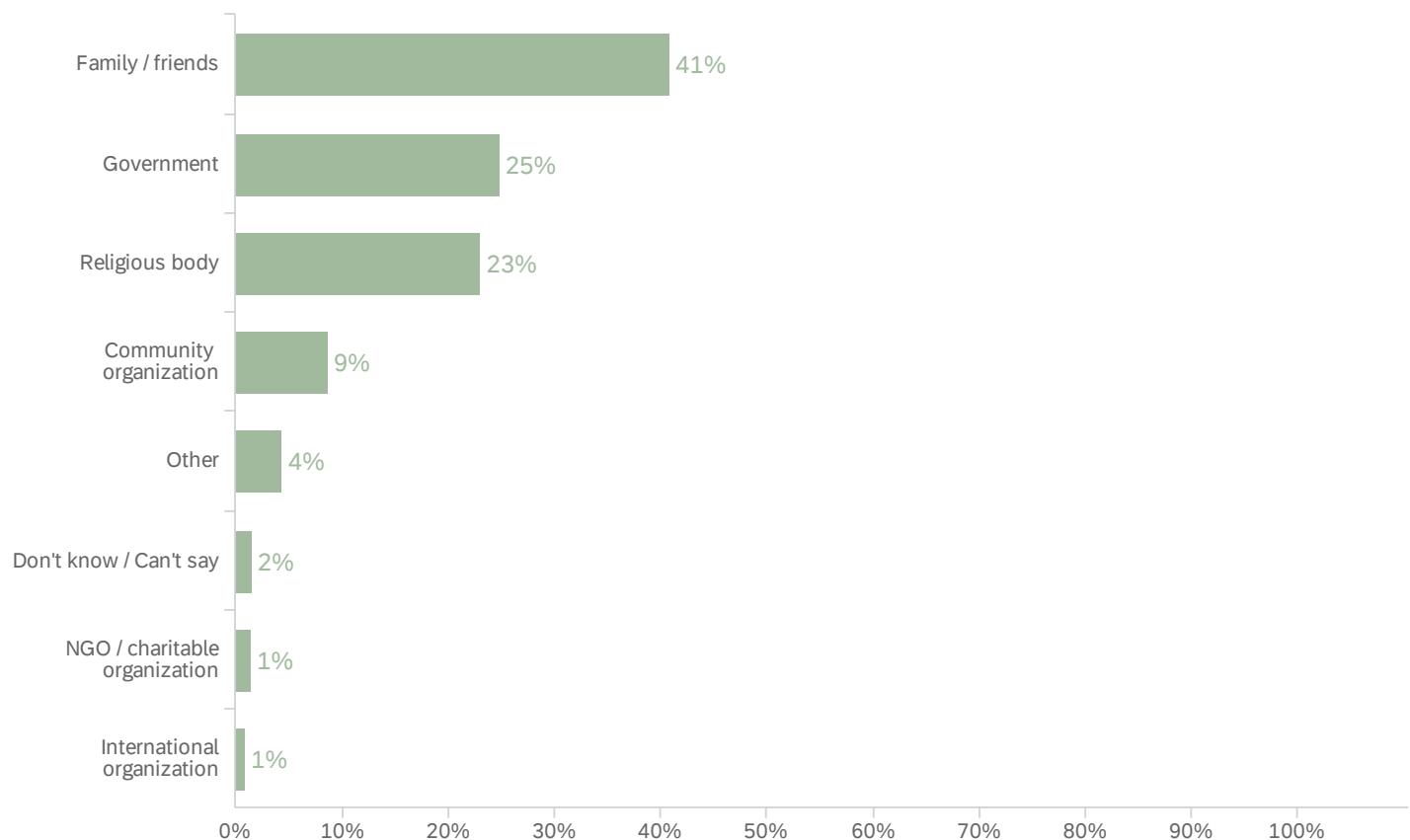


## Type of External Support by Round

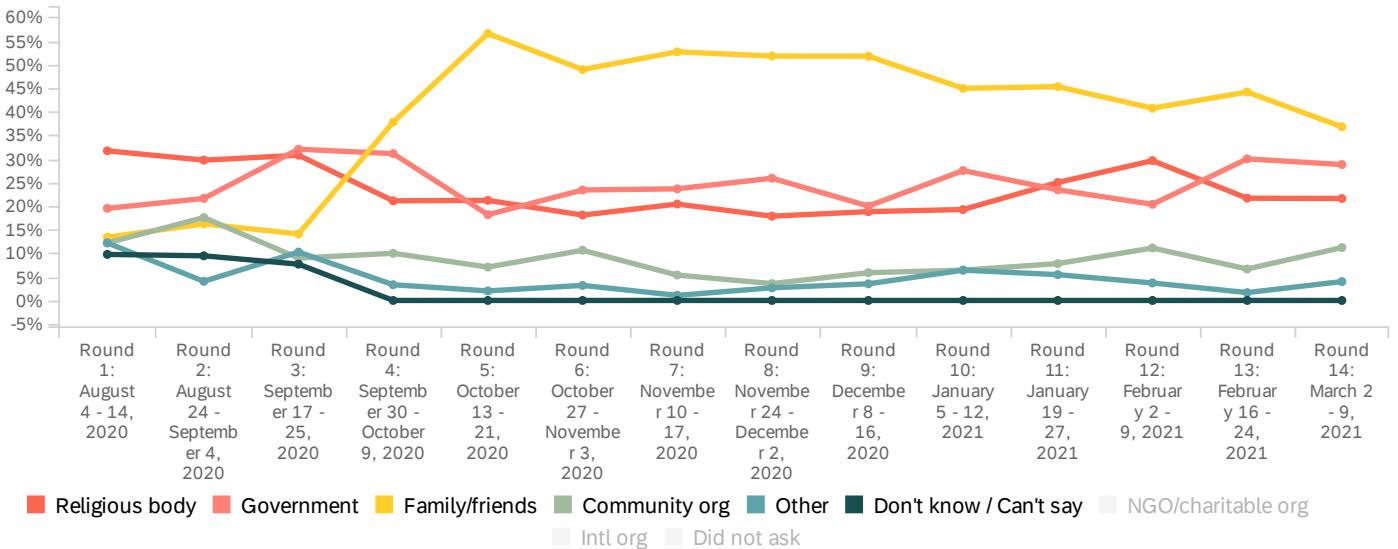


## Source for External Support

**Q:** What was the main source of each selected assistance? (for the 16% who received support)  
(n = 1,397)

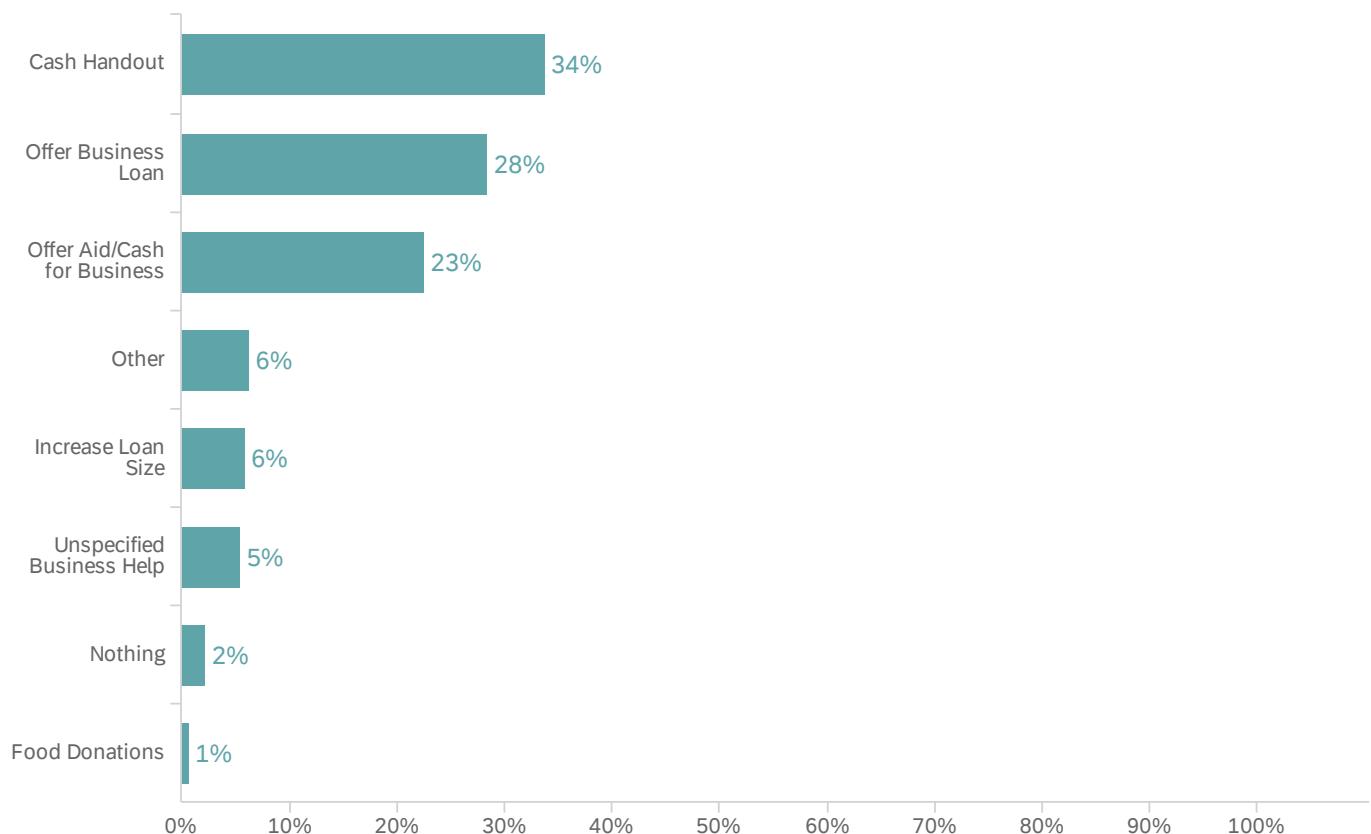


## Sources of Support by Round



## 60 Decibels Qualitative Codes: Requests for Support

**Q:** Is there anything else [-Moni] can do that would be particularly helpful for you?  
(n = 3,946)



## Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

Bus\_Covid\_Company\_Support\_oe\_v1\_ENG

"By increase, by giving me enough to boast my business"

"Can help my situation oh, to get it."

"De money dem bin give de small, Nigerian money no get value again, so if them go increase the loan money"

"Definitely, i need a little of the trade moni again to invest in my business"

"Financial assistance"

"Give me loan"

"If i can that trade moni, it can help well well,no be small."

"If i get some money,i can use to do some business and my wife can also use to sell pure water, mineral on market day. "

"If i have a credit now, it will increase my business and help me grow up in my trading"

"If they can help with loan or money for one to establish small business upto improve the business, so make the business ma boom"

"If they help with capital,so i can use for my business"

"If they will borrow me money, so i can buy my goods in stock, buy it in bags and keep, so i get profit"

"If they will give it to me, it will help me alot"

"Many things, thats why i applied for the the money, make e help me, so that my business go grow small. I want my business to grow more, if i get this one, I go, my medicine i go buy am many, if i come, the table go plenty small. As we buy plenty nah so your gain go come"

"The Federal money, if they can help, increase my capital this is the main way that they can help me to recover from covid-19"

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

‘½If they can give me another money to start again, i wanted to pay back the 10000 naira I collected in 2017, but the lockdown did not allow me, but if they can give us another one i will be happy’½

If they can give us food and some money, it will really go a long way, cause i paid back the last one they gave us so if they give us another one i will surely pay back

If they give us another money, we would use it to start another business

20,000 Naira is okay to help with my business if they really want to help me

20,000 Naira will be okay as loan for me to purchase more goats to add to my business

6

A beggar has no choice, anything you can do to be of assistance for me and my children will be appreciated

A better loan from Trader Moni will improve my business and standard of living

A capital to fuel or strengthen my business

A capital to start a new and better business

A capital to start up a business and continue farming

A capital would be helpful

A cash loan from market money will help me grow my business

A financial assistance like loan that I can use to support my poultry business

A grant go a long way to enable me buy direct image computer, papers and printing machines

A grant to boost my business and employ others to work in my shop

A grant to boost my soft drinks business and also into buying and selling plantains.

A grant to buy a new shop and expand my business.

A grant to expand my business by restocking.

A grant to expand my business would be helpful.

A grant to expand my business would be helpful.

A grant to expand my business would be very helpful for me now

A grant to invest in buying and selling eggs

A grant to invest in buying and selling food stuffs and to also cater for my family's needs.

A grant to invest in buying and selling raw food like rice and beans.

A grant to invest in buying crops because i don't have enough capital and also because of the increase in the prices of food stuffs.

A grant to invest in buying more cottons of fish to sale.

A grant to invest in irrigation farming

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant to invest in the production of groundnuts oil and groundnuts cake would be helpful

A grant to restock my shop with the goods in need.

A grant will be fine by me

A grant will be helpful to increase my capital base and also to buy the materials i need

A grant would be helpful to enable me expand my business and to also invest in tailoring and making liquid soap

A large amount of loan, not #10,000 loan again.

A larger loan to enable me to expand my business.

A larger loan.

A loan

A loan

A loan in of a substantial to invest in animal husbandry.

A loan is fine

A loan is fine, I'll pay back

A loan that can help me increase my capital for my business

A loan to boost my business would be very good for my business.

A loan to buy a new Tricycle

A loan to buy a wheel barrow to hawk my meat would be helpful.

A loan to buy accessories that are mostly in demand in my shop.

A loan to buy more cattle to rear and sells

A loan to buy the types of clothes that are on demand in my community will be better.

A loan to expand my business and also invest in another business

A loan to expand my business and to pay my children's school

A loan to expand my business.



A loan to invest animal husbandry

A loan to invest in both wet and dry season farming, get my fertiliser, herbicides and to hire labourers would be appreciated.

A loan to invest in both dry and wet season farming.

A loan to invest in buying and selling clothing materials.

A loan to invest in buying and selling livestock and to pay my children's school fees

A loan to invest in buying and selling livestock will help.

A loan to invest in farming crops like maize and rice

A loan to invest in my business

A loan to invest in my business

A loan to invest in my business.

A loan to invest in my business.

A loan to invest in rearing animals wil be helpful.

A loan to invest in rearing animals will be helpful

A loan to invest in selling palm oil will be of help to me now.

A loan to invest in the business of selling charcoal because it's the business i was doing before i lost my investment.

A loan to invest more in buying rice from rural areas to resale in the urban areas.

A loan to rent a shop that will serve as a store and also to increase my working capital.



A loan to start selling recharge card again will be better for me

A loan to stock my shop with new phones, airtime and accessories.

A loan to stock my shop with what is mostly on demand will be better.

A loan will be better to expand my business and also in buying and selling clothing materials.

A loan will be helpful to buy more motorcycles to sale because i spent most of my capital during lockdown.

A loan will be helpful to stock my shop with more drinks

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

A loan will help me to expand my business to be a distributor.

A loan, though it depends on what the percentage of interest to pay back is.

A lot money can do if I can get more money I will boost up my business and I will go into large farming, money would be helpful very well

A lot, like tradermoni if i can get it again i will be happy to restart my business

A new sowing machine would be helpful.

A sawing machines because i want to delve into fashion sawing clothes

A sowing machine for my children who are learning tailoring will help.

A suitable job for my qualification of possible.

A supply of kitchen utensils

A will be of help to stock my shop and to invest in other businesses.

Access to loan will burst my market (business)

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, I need money for my business

Actually, this empowerment thing is a good initiative even though most politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add more money to my loan,so I can invest it into my business. Also provide information on how I can pay it back .

Add more loan for me and give me account number to payback

Add more money to the loan,so that there will be increment of chicken production in my business.

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

After the lock down, i attended and entrepreneurship training for my poultry business and i would like to get financial assistance to start this business.

Agricultural inputs should be supplied to improve in farming

Aid me with another loan, please increase the money so that i can invest in my business

All i need is money, if they can give me money to do my business

All I need from them is capital or money that they can borrowed me to support my business

All I need is finance for my business.

All I need is financial assistance and loan to put in my business, that is all

All I want from Trader-Moni is help by giving me grant that worth 50,000 Naira that I can use to buy market

All I want is money, cause i know that when one has enough money, it would help the business

All i can ask for now is money and I would appreciate it if i can get some sort of loan or grant to boost my business

All i need and want from them is money be it loan of free gift i just need money to get back to my business, once i start my business paying it back will not be a problem

All i need is financial assistance for my business to make it grow

All i need is loan to invest in my farming business

All i need is money even if i will pay back as a loan i will be happy

All i need is money even if it is a loan i am ok to boost my business

All i need is money to add to my business and i dont mind a good loan

All i need is money to invest in my business and having a good term of repaying the the loan back

All i need is money to start my business again, just a loan to start again

All i need is more money to invest in my farming

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

Am battling with my children's school fees and I need money yo pay for their sch fees.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

An assistance with fertilisers and herbicides will be very helpful

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another rain is coming, so if the organisation can help us with funds in other to continue cultivating our farm

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Any amount i can get from them will help it could be loan or a free gift

Any assistance so that i can help others too

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help that will boost my business

Any help they want to give I need it

Any other form of assistance will be welcomed

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything else is fine, better still, they can give me the help in form of grants.

Anything is fine

Anything is fine

Anything is fine

Anything is fine, grant is good but I don't want loan again.

Anything like loan to support my business

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that they can do to reduce the prices of things in the market, it will help a lot.

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can give me will be good, it can be food or money but good money to consolidate on my business ans it can be a form of loan.

Anything they can help me with

Anything they decide on

Anything they decide to do or give me is fine by me.

Anything they feel like

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you people want to help me with is fine by me.

Anything you think of doing to help me would be very much appreciated

Anything, I I don't want to choose for you people.

Anything, capital to improve my business so that my workers will be happy too

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

As a farmer I need grant to put into my farm.

As a farmer I would prefer money, this is because when working in a farm there is always daily expenses. Money would also help me pay my workers.

As am into farming, am also into poultry and fishery. Whatever i do, it is based on the capital at hand. So, if i had financial assistance, i would use it to invest it in my farm.

As for me money will be helpful if I can get a huge capital it will help me to boost my poultry business like getting up to 200 to 300 chicks so it will help me a lot whether loan or Grant

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me financially, eithe grant or loan, they are both fine.

Assist me in fom of a loan but if grants is possible, it is fine too.

Assist me in my business or could be a loan i will appreciate anyone

Assist me in terms of monetary aspect, so that I can go back to doing my business like I used to do it before the covid-19. Especially now that the covid-19 is not as bad as it was last year.

Assist me with a grant to buy a new sowing machine and a generator.

Assist me with a grant to buy more goods to sell.

Assist me with a grant to do business. Maybe buy my own truck

Assist me with a grant to invest in my business.

Assist me with a loan to buy clothing materials and sale to customers.

Assist me with a supply of beans, groundnuts oil and flour for my business.

Assist me with capital to buy goods that I can sell during festive season.

Assist me with cash to finance my business like having a proper shop

Assist me with finance to boost my business, so i can stand on my own two feet and also help others too in there business

Assist me with finance to use to buy more goods for sale

Assist me with funds to boost my business

Assist me with funds to boost my business

Assist me with funds to invest in my business

Assist me with funds, it will be helpful to me.

Assist me with loan to boost my business.

Assist me with loan to upgrade my business.

Assist me with money

Assist me with money to buy plenty goods in the shop like plenty consumables goods, so i can be making money and also saving money from it. Like now, there's nothing in the shop,just a few items.

Assist me with money to establish my business. I want to able to buy more goods, so there will be many varieties on display

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist me with the supply of children's clothes, it will help me.

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

Assistance with money

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked witha company that I will be getting goods or materials from directly

At least if they can help me with 100,000 naira to add to my capital for my business I will appreciate it.

At least if they can help me with 50,000 Naira, it would go a long way to start my business back

At the moment, any form of assistance would be appreciated and i am planning of adding more food items to what i am selling, so if i can be giving another loan then i would be happy

At this point, any form of assistance that can make my business grow is all i need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Atleast if they can give me the things to use for my farming or money to invest in it i will be happy, even if it is a loan so much that i can manage the interest.

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Bigger loan to invest in my business.

Bigger loan to support my business

Bigger loan to support my business

Borrow me money for my business.

Borrow me some money to increase my farming business

Buy food stuff for us and add more loan

Buy more computers and employ more workers. If Trader Moni can help with a loan, it will help me to do these things.

By expand my business with loan from Farmer Moni

By giving 20,000 Naira loan to add to my business which they will give us enough time to pay back

By giving me a loan of about 50 thousands Naira to help my spare parts business

By giving me loan to help improve my business

By giving me loan to support my business

By giving me loan worth 100,000 Naira to increase my animals business

By helping me with 20,000 Naira loan to add to my business especially for buying materials that are needed

By helping me with a loan of like 20,000 Naira that I can use to buy more good into my shop

Can't say



Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for business

Capital for business

Capital for my business

Capital for my business

Capital for my business either loan or grants.

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the challenge. I need capital to meet up to people's demands, by that I will also make my own money.

Capital is the main thing that I would need

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell



Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family



Capital to expand my business

Capital to expand my farm business



Capital to expand my market.

Capital to expand my supply and market.

Capital to get more supply for the business

Capital to grow my business and increase the number of animals I am rearing

Capital to grow my business and pay employees

Capital to improve my business and buy more goods

Capital to improve my business.

Capital to improve the business

Capital to invest in my business

Capital to restart my business

Capital to restart my business and invest into rearing animals.

Capital to restock my shop and support my family



Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to support my business and family

▼  
Capital to support my business and family

Capital to upgrade my business and employ more people

Capital to venture into other businesses.

Capital will be helpful

Capital will be helpful to supply goods to sell and retail

Capital would be helpful

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Cash assistance maybe a loan, that's okay.

Cash issue is the problem i am facing in my business, so i need capital to invest in my business and other business ideas that i want to start.

Check what they think will benefit me and do for me

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

Did not ask this question.

Did not ask this question. Respondent did not receive loan.

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Either a loan or grants

Either loan or grant to start a business again

Employment opportunity

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni loan would be of help in many ways to employ workers and to buy farm inputs.

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Farmer Moni would be helpful in expanding my business

Farmer money loan would help me to buy fertilizer, chemicals and other input.

Farmer moni would be helpful for everyone. we can use the money to buy farm inputs and employ workers.

Farmer moni would be of help to encourage we business owners.

Farmer moni would help my business. I can buy more food and more chickens and poultry feeds for my farm.

Farmer-monni can help us very well inorder to produce large quantities of food to supply people in our the urban areas by supplying farming inputs like fertilizers, herbicides and other things.

Farmermoni should respond on time by given the loan I applied for. That's all I need.

Finance

Finance in form of a loan and poultry feed.

Finances will be helpful

Financial support in my business

Financial Assistance

Financial Assistance

Financial Assistance



Financial Assistance

Financial Assistance (grant) to support my business

Financial aid for my farming business

Financial aid through loans

Financial assistance

Financial assistance

Financial assistance

Financial assistance



Financial assistance



Financial assistance

Financial assistance of any manner to help me in my farming business.

Financial assistance and there is no problem with them giving me a loan.

Financial assistance as loan or grants

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills

Financial assistance for my business to grow, I just started it July 2020.



Financial assistance for my business to grow.

Financial assistance if they can give me a loan, it will be acceptable.

Financial assistance in form of a grant to boost my business

Financial assistance in form of grant to invest in my business and to also feed my family

Financial assistance in the form of grant.

Financial assistance should be better of but they should increase the price from #10,000 again, I am a graduate and if there is any vacancy, I am interested to work.

Financial assistance to add to my business.

Financial assistance to boost my business

Financial assistance to boost my business

Financial assistance to buy materials for my sewing training and for when I start my own sewing business.

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial assistance to set my business up again.

Financial assistance, either loan or grants.



Financial assistance, I need some grants to help me.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

Financial constraints is the only problem I have, I want them to help me with grants.

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help

Financial help as loan to support my farming

Financial help from them will be fine by me.

Financial help that way I can put the money in my business.

Financial help, either as grant or a loan

Financial support

Financial support

Financial support

Financial support



Financial support

Financial support

Financial support

Financial support and training on poultry farming.

Financial support for me in form of grants

Financial support for my business

Financial support for my business

Financial support for my business, if they can increase the amount of the loan they give, I need some more loan.

Financial support for my business.

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support in terms of loan that I can use to improve my business

Financial support or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to fill up my shop.

Financial support to help me grow my business

Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

Financial support will help me to go into a very large scale farming.

First of all, I don't really know how you people operate. When we were filling form they didn't give us so much details but if they can give us grant or a short-term loan, it would go a long way.

First of all, we appreciate the first one we collected, but if we can still get a loan that can help make our business back to the way it was before the lockdown

First, I will like to appreciate them for the loan they gave us the other time and I will also be happy if they can give me another loan at this period of COVID-19 to support my business

Firstly, want to say a big thank you for chosen to benefit from the loan, i appreciate the assistance. Secondly, i want to beg for assistance, like financial loan to boost my business

Food and money.

Food items have skyrocketed most importantly the ingredients i use for baking. though if i can get a loan so i can prepare myself for when school finally resumes for my business

Food stuff I want to open a shop

Food, money and medicine

For me I don't know, but there people out there who really need their help.

For me if i can get the money it will be for my health because i have been bedridden for some time now my health is a serious problem for me, because i don't go out or even stand up to do anything even strength to talk

For me there is nothing that i am expecting but if anthing happens fine

For me, farmer moni would be of help in order to provide job opportunity.

For my eggs business money will be helpful if government can give him either loan or grant

For now if I can get financial support I would like to open up a business for myself not working under someone especially in selling material like building materials

For now nothing else

For now, nothing else

For the government to create avenue for jobs and employments.

Fund my business

Funds for business

Funds to help me expand my fish farm.

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more labourers

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs

Give me Grant or Loan to do business

Give me Grant so that I can buy more things to sell

Give me Grant to support my business.

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a bigger loan to support my business

Give me a loan or grant to invest in my business

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business so I can be selling generator parts.

Give me a loan to improve on my business.

Give me a loan to start a business again

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to start my own business.

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me alone like 50000 naira to help my business.

Give me another loan but with a extended time of payment and increased amount

Give me another loan to boost my business

Give me another loan to boost my business

Give me another loan to start my business again

Give me another loan to support my business

Give me any amount of loan to raise my business

Give me big loan to add to my capital.

Give me capital

Give me capital for business

Give me capital to do business

Give me good money (increased loan ) to do more business

Give me grant so that I can buy more equipment needed in my business.

Give me grant to add to my business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me grant to support my business

Give me grants

Give me loan

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan like 50000 naira to boost my business

Give me loan or Grant to support my business

Give me loan or grant to support my business

Give me loan that can be used for my business

Give me loan to add to my capital

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in a business

Give me loan to invest in my Poultry farm

Give me loan to invest in my farm.

Give me loan to start my business again

Give me loan to start my business again.

Give me loan to start some Farm work.



Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan to support my business.

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money (loan or grant) to buy materials and make enough clothes for sale.

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money loan or grant so that I can stock up my shop

Give me money maybe loan so I can add to my business capital

Give me money maybe loan to start up business again.

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business



Give me money to invest in a business.

Give me money to start another business i will repay

Give me money to take start some business

Give me money, lend me money

Give me money, it may be loan or not so that I can put in my business.

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to add to my business

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to do more business

Give me more loan to help my business

Give me more loan to support my business

Give me more loan with longer repayment period

Give me more money (grant) to buy more food stuff to sell

Give me more money for capital

Give me more money for my business, loan or grant

Give me more money to invest

Give me more money to invest if they do this I'll be happy

Give me some cash to add to mine to start up my former business. I will be very glad.

Give me some grant to invest in my business

Give me some grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to invest in my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve my business

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give my money to use to fill up my shop.

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

Giving me grant can really help my farming business

Giving me like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me like 50,000 Naira loan will really help me rejuvenate my business



Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me loan will go a long way in helping and supporting my business

Giving me money (Grant) will really help improve my business

Giving me more money will help me, so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Government should help us with grant to support us during this time.

Grant

Grant is fine

Grant is okay for me to start business

Grant is what I want them to give me

Grant me a loan

Grant since I won't have to pay back.

Grant to aid in reviving my business

Grant to boost my business to be a major distributor

Grant to buy groundnuts and beans to use in my business



Grant to expand my business, to buy enough hibiscus tea and tigernuts .

Grant to improve my Farming

Grant to invest in buying and selling wrappers, shoes and jewelleries.

Grant to invest in buying different types of hair beauty products i need.

Grant to invest in my business

Grant to invest in my business by increasing the quantity of firewood and charcoal i order.

Grant to put in my business, sell them and pay back the loan I got from people.

Grant to start up a new business

Grant will be helpful

Grant will be helpful

Grant will be helpful for me

Grant will be okay for me

Grant will be okay for my business

Grant would be helpful for me

Grants

Grants

Grants and they should help with food items

Grants to invest in my business.

Grants will help

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

He said he is no longer interested in any business for now, my children are outside the country, they are doing fine there. So with my age, I want to settle down so that they will start taking care of me, as I have taken care of them. I don't want any business again, I want to relax.

Help increase the amount of the loan so that we can start a business afresh with it.

Help make loan available for my business it will help me recover

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me wit a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a grant to get some of my equipment

Help me with a loan of 30,000 Naira to improve my business

Help me with a loan to buy enough polythene in my shop

Help me with accommodation and paint production equipment. The accommodation will be a place for my business to produce paint.

Help me with another cash to restart my business and it should be a bigger amount,tangible amount to use in the business.

Help me with another loan, increase the money,so i can use it in my business

Help me with capital

Help me with capital to push my business because kitchen utensils business is moving, things like stove, spoon, cylinder gas, is moving but the capital to buy more to sell is what i don't have.

Help me with finance. It will help my business to grow higher and bigger. If my loan can be increased, the production of crops and livestock can be increased too.

Help me with grants for my business.

Help me with loan on time to get more goods (stock) for my business

Help me with loan or grant to boost my business

Help me with loan to support my poultry business

Help me with money for my business

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy more goods, not just yam to sell to people.

Help me with money to buy new goods for my shop

Help me with money to invest in my business.

Help me with money to put in my farming business.

Help me with money to solve one or two problems that will help me to buy more goods to sell in my business.

Help me with money to start my cement business afresh

Help me with selling my poultry.

Help me with small money like loan to buy fertilizer and other things.

Help me with some grants or a loan or just give me the one I applied for.

Help me with some loan to invest in my business

Help me with some loan to start my business again.

Help me woth capital to improve my business

Help my business to progress

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help to restock my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment

Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raring animals

Help with food and money.

Help with funds

Help with loan more,increase the money, so i can start a business

Help with money



Help with money



Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to buy food in my house because we are very hungry.

Help with money to support me.



Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

Help with some of the items I need for food as they are now very expensive.

Helpful in my business

Helping me with 10,000 Naira loan will go a long way to assist my business

Helping me with 20,000 Naira loan, which will help me start my cow skin business back

Helping me with a loan to restart my cassava business will go a long way

Helping me with a loan will go a long way to assist with my business

Helping with supplying of drugs will be much appreciated. But will surely pay back the money after selling

Honestly I need money as in real money that will make me to stand strong in my palm oil and tomato business

Honestly I need money if truly I will get I will use it to invest in my business especially farming even if is loan I would prefer it

Honestly if I can get any support or Assistant I will really appreciate it, it will stand as a capital for me to buy new equipment for my business anyone that comes I will really appreciate it weather loan or survivor fund

Honestly if I can get capital it will help me in my provision business and also my fish farming business

Honestly if I can get capital whether loan gift or anything I will go straight into selling of clothes materials because I have passion for it but due to lack of no capital I have to raise it out of my mind but now if I can get the help or support of capital I will go into clothing business

Honestly if I can get help it will go a long way because it will stand like capital for me to start up a business

Honestly if I can get money it will be helpful for me because it will make me to go more or invest more in my business, buying and selling business so money will be helpful to me seriously

Honestly if I can get money it will really help me especially in my business if I can get the opportunity of getting capital it will help me in buy materials reselling also be sewing them so it will be a great source of capital for me in boosting up my business

Honestly if I can get more money I will go into selling of clothes materials

Honestly money is important if I can get money to boost up myself in my business it will help me and also help my family

Honestly money we do a lot because as for now I even need the money to establish myself than this transport business

Honestly money will be awful for me if I can get access to another loan that will support me in boosting up my business

Honestly money will be helpful for me because I will put it in my farming business and also pure water business because I have the passion to have an pure water company

Honestly money will be helpful if I can get any means, because it will really help me out in carrying out my farm business

Honestly money will really be helpful to me because it will help me to boost up my business and also be able to cater for my family weather loan or gift any support I will prefer anyone because the situation of the economy now is very high

Honesty if I can get loan or any support that will help me to boost my business as in capital I will really go for it because the situation on ground now is worst, so if the Federal government can help I will really appreciate that

Huge money will be better but not loan because government has the money to give but let it be gift not loan

I need financial assistance so that I can expand my construction company.....because my capital is down...I need good money to put into my business.

I Just need funds to boost my business as I already spent my capital on feeding

I Trader-Moni should please help me with 200,000 Naira loan to support my business

I actually need a huge amount of money. As an entrepreneur, one needs a good capital to invest in business. When you have good capital, you would be able to get your supplies in larger quantity and cheaper price which would make you have a good turn over.

I already said my little capital has been eaten into so if i can get another tradermoni i will be happy.

I also need a loan to boost my business

I also need another loan like the previous one,i just want to expand my business

I also need food items for my business

I also need money for my business

I also plan of going into sales of weavon and poultry farming

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a businessman so I would prefer money as I sell gadgets and I farm.

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of food and money.

I am learning a trade, barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning of going into selling of yam( transporting from Benue state to Anambra) so if i can get some grant to start this business I would appreciate

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe if they can give me that one they gave me that period then they can give me something better than that now as a loan

I believe they can help me with ,oney to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I borrowed money from someone, and i finished paying back so that's why I don't have goods in my market if i can get 2 million naira loan i will be happy

I can boost my business with some loan or grant

I can't say anything in particular now

I can't say anything, but whatever they think they can do to help is what they should do.

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay off my debts

I desire to establish a poultry farm, if there's anyway you people can help me be it loan or grant, I started but stopped half way so I need help.

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could be given to me or done to help me I will accept.

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involved in any debt again

I don't know but if they want to help i can't say no

I don't know exactly but again if they can loan me money

I don't know for now, it depends on the cash available at my disposal. The cash determine the nature of business that I will do.

I don't know if they can assist based money as loan.

I don't know if they will be able to but if they can they should give me material for building house

I don't know yet, no idea yet.

I don't know, anything is fine

I don't know, anything they can do to help me is fine.

I don't know, but if there is anything they think they can do to help me, they should please do it for me.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind doing a loan or grants whichever one works.

I don't mind loan or grants, I need the money to purchase my goods.

I don't mind some money from trader moni

I don't need another financial support or loan since I will soon leave this trade because there's no profit in it and focus on farming

I don't need any assistance , everything is going smooth

I don't need any help from them

I don't need anything

I don't need market-monni help again,the money i got from them has been a problem for me because i got the money through a friend who took part of the money and i have to pay it all back.

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I don't want a loan again because i don't know how i will pay it back but if i can get some money as help for covid-19, tell me and i will give my account number.

I don't want another loan from them, unless they want to give me free money (grant) to support my business

I don't want any loan because i have not even paid back the last one i was given



I don't want any loan for now

I don't want any until I know the conditions attached to them.

I don't want anything

I don't want anything.

I don't want loan

I don't want loan

I don't want loan

I don't want loan

I don't want loan, just grants

I don't want problem because trader-moni was harassing me to pay back the loan which i did but they kept disturbing me until i cleared myself. That experience from trade-moni, i didn't like it at all because am not the type who wants to deviate from paying a loan.

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I dont want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't mind if i can get more loan to improve my farming

I don't need help from anyone except from God

I don't need loan

I don't want any loan from the government I don't have hope

I don't want any more loan

I don't want anything from them the loan is too small

I don't want loan

I don't want loan they should give me free money

I don't want new loan i have to pay the previous loan

I get two tons of timber from ogun state but if you can help me to get three or four tons , then i will make more sells

I have about 60 snails unsold and i need money to but them feeds and chemicals to maintain their environment and prevent rats from getting to them so I'd appreciate it if i can get any form of financial assistance for my business

I have been on break because I recently had a miscarriage but due to lack of funds I wasn't even able to have a proper check up in the hospital and my stay at home has made me spend all my business money, so if i can get Financial assistance to start over again

I have been struggling to get my supplies from Aba Market because I don't have money, if i buy from Aba I would get more profit so i need plenty money to do that

I have business ideas but lack capital to . So i need an increase in my loan.

I have many business ideas but what i lack is capital to finance it. Like i have experience with marketing music, I have been inside the business and i have the number of many artist while I served under my Uncle, that introduced me into the business while i was his assistant managers in "Alaba International market" but the problem is money to start the business.

I have no capital, I want to continue my farming business but I have no money. I want a loan and I still want to be trained.

I have not paid the last loan because we were not giving any information on how to go about it. I'd appreciate it if they can communicate the means to repay the loan

I have nothing to say

I have partial stroke and the loan i got from you people was used to pay my medical bills, I would be happy if you can still assist me in payment

I have told the people who called me to back not to call me again. I don't want anything from you people, because you will ask me to pay back. I'm not expecting anything from you, except from God and my business.

I have workers to pay and I supply eggs so money would be very helpful to me right now as a business man.

I just need a way to get people to know my brand

I just need a way to transport my items from the farm to my house

I just need capital for my business.

I just need funds for my business to maximize my profit

I just need money either as a loan or grant, just help me.

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to invest in my business so i can be sewing and be selling cloth to people

I just need money to start my business again.

I just need money to sustain my business

I just started this business and i am looking for investors and funds that i can put in as my capital. so if i can get some sort of grant i would appreciate

I just want capital to launch into my own pharmacy business.

I just want financial assistance.

I just want money to enlarge my business so I can buy goods in larger quantities.

I just want them to support me with a loan.

I just want to manage myself in Nigeria, go to my ministry work and manage myself and my family, I don't want anyone's money.

I know exactly what is mostly on demand and i will prefer to get a loan to buy what i need to stock my shop and to pay my children's school fees.

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I learnt tailoring before but lack the money to buy tailoring machine and materials to use in my shop. So I need financial assistance to start the business.

I like doing business but lack of capital to do a business to earn money. So,if you can assist me with capital, I will be grateful.

I like to open a big store where i will be selling raw food

I my rice business

I nee money to finance my farming of crops and poultry business too

I need money, if there was enough capital I would increase the goods in my shop so that I can make more sales.

I need #100,000 loan from Trader-Moni for my business.

I need Farmer Moni loan because we have many things to do. Things like employing labourers and to prepare for the new farming season by buying seeds before it gets expensive.

I need a big loan to push my business again



I need a bigger loan like fifty thousand naira to increase my business

I need a bigger loan to support my business

I need a bigger loan to support my business

I need a bigger loan to sustain my business.

I need a connection to good customers that will patronize my business.

I need a dryer and grinding machine for my business.

I need a generator, herbicides and fertilisers for irrigation farming.

I need a grant because i prefer to buy my tools by myself, i know what works better for me like the type of welding machine and filling machine i need, and to also have a good working capital

I need a grant to buy a fridge and start selling cold drinks.

I need a grant to enable me feed my family

I need a grant to help me in my business.

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business.

I need a grant to support my business

I need a grant to support my business.

I need a help with a loan to stock my shop and to also take care of my family

I need a larger amount of loan, the one given to us before was quite small

I need a loan

I need a loan (substantial amount)to invest in mechanise farming because the previous loan we received was not enough to even plough my farm.

I need a loan as i plan to start farming when the rainy season starts, so if i can get.m a loan for that I would appreciate

I need a loan boost my business

I need a loan for me to be able to buy more goods for my business. I want to stock my shop with food stuff because the price (cost) is changing almost every day.

I need a loan for my business.

I need a loan for my farming business, also to start up a charging center for phone and gadgets..

I need a loan for my provision market. I need more goods for my store. And I want a freezear for selling cold drinks

I need a loan from Trader Moni to invest in a new business like selling food stuffs because more priority is now given to feeding.

I need a loan of a sufficient amount with a low interest rate to invest in my farm.

**End of Report**

