

# 60 Decibels Report for GEEP: Round Ten

GEEP Reporting Project - Updated 21.01.14

January 21, 2021 9:32 AM WAT

60 Decibels Insights for GEEP: Round 10

## GEEP

COVID-19 Study:

Round Ten Report

19<sup>th</sup> January 2021

60\_\_decibels



## Top Insights

Round 10, January 2021

Here are our findings from over 6,170 interviews collected in six Nigerian geo-political zones from August 2020 to January 2021. This report is live, so keep yourself logged in!

- **The festive season was good for business, but had a mixed impact on households.** While business income improved, the overall household financial situation did not, likely driven by higher spending. Interestingly, food consumption decreased as well. This was surprising because while we expected families to spend more, we expected that at least some of this spending was on food, but clients say they actually ate less during the season.
- **Speaking of hunger...** we found that business owners, namely those in retail, are experiencing hunger more regularly than others. Professionals and wage earners are eating more regularly and with less volatility, as well as agrarians, who are likely consuming whatever they produce on their farm.
- **Looking forward at food security** Food insecurity has been one of the most significant impacts of COVID-19 on Nigerians, compounded by the early 2020 closing of borders, which limited foreign supply of food. The reopening of borders this month is expected to have an impact on the prices of key food goods, which might ease the strain on households. We'll be keeping an eye on this.
- **Role of remittances.** Typically, remittances account for 6% of Nigeria's GDP. Among GEEP clients, roughly 4% received direct cash support from friends or family since August 2020. Third party sources suggest an overall slowdown in remittances from abroad, prompting the promulgation of a new law to support international money transfer. We'll be checking to see if this regulation has any impact on the funds your clients receive from abroad.

# 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 10, there was a boost of employment in the Service sector, which may be due to a hospitality sector eating out for the festive season.

Restrictions have been much less prevalent since the beginning of data collection (57% in Round 1), but we saw a slight rise in R10, up 21% from 18% in R8.

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

Among the clients who tried to access cash, we are seeing a rise in ease over time. In R1, 29% of all clients said it was 'very easy' to access cash. Now, 49% say the same.

6% report an increase in their interest terms since the start of the pandemic.

### Insight / Discussion point

We're keen to see if, when schools open this month, there is a similar boost in the Professional/Education sector.

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

We suspect the above is also responsible for this.

We're certainly seeing a rise in those trying to access cash, from 43% not accessing it to 19% now.

39% of these respondents borrowed from friends and family. 29% borrowed from MFIs/banks and 27% borrowed from money lenders.

## 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

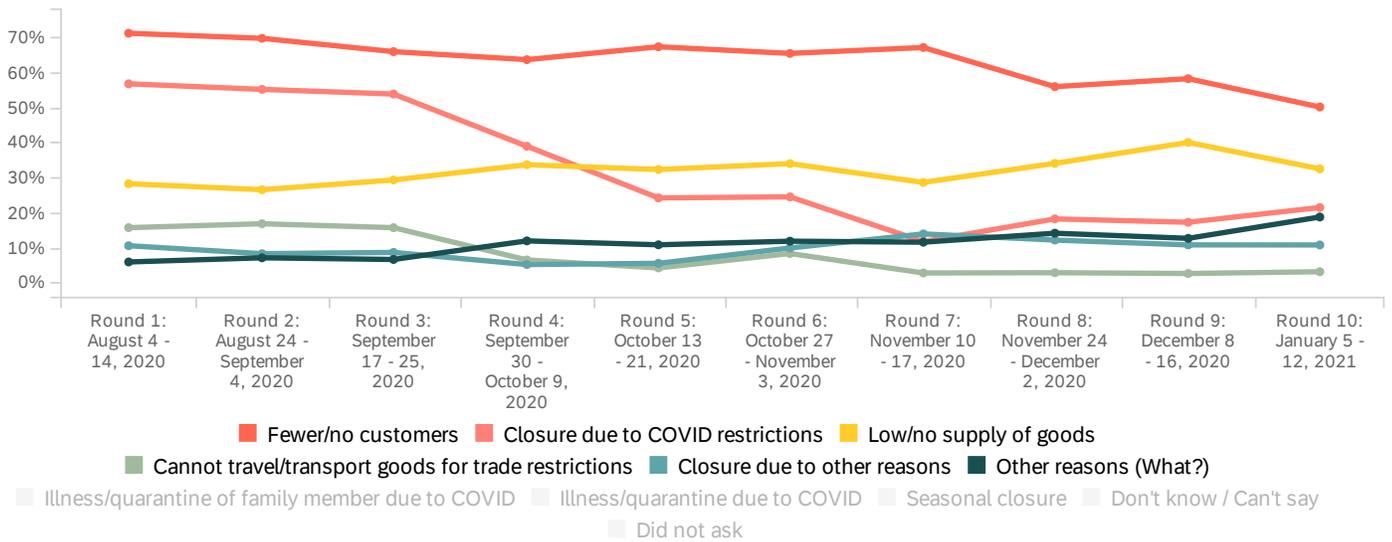
- **Impact on Business:** Closures due to COVID have decreased from 67% in round 1 to 21% in round 10; however, they increased from 12% to 21% between round 7 and round 10.
- **Impact on Income:** In round 1, 91% of customers reported a decrease in some degree in income. In round 10, this has decreased to 84%. However, the severity of the worsening has increased in the past two rounds: while 56% of round 8 customers reported a 'very much decreased' income, 72% of round 10 customers have reported the same. Those reporting 'slightly decreased' income have decreased from 33% in round 9 to 19% in round 10.
- **Consumption Changes:** Consumption seems to have recovered slightly compared to the beginning of data collection: in round 10, 24% reported no change to their food consumption. Only 31% 'very much decreased consumption' in this round compared to the high of 44% in round 1, yet this indicator has slightly deteriorated in the past four rounds. However, those reporting 'slightly decreased consumption' has been increasing since the beginning of data collection: 39% of customers in round 10 made a slight adjustment, compared to 26% at the beginning of data collection.
- **Burden and Confidence of Loan Repayments:** Burden and confidence peaked in early October when 60% of clients said their loan repayment was a 'heavy burden' and 48% were 'very unconfident' in repayment. This trend has since improved: in the last round, 33% said the loan was a heavy burden, 29% said it was 'somewhat of a burden', and 18% said they were 'very unconfident' in their ability to make the next payment.

### The Bad

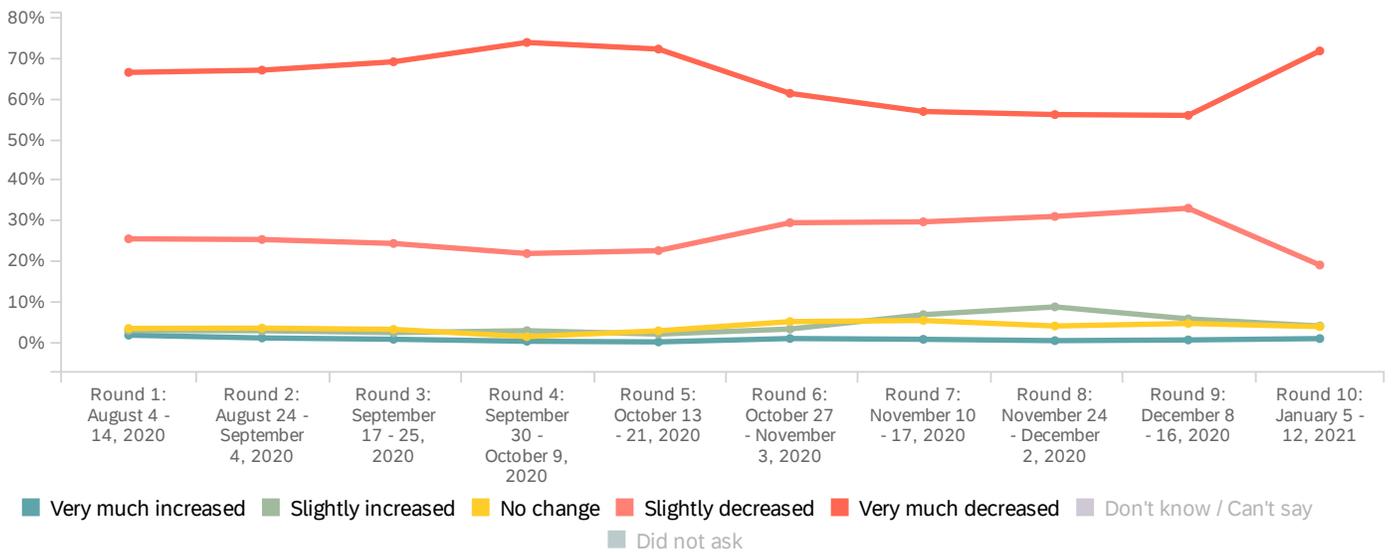
- **Overall Financial Situation:** 92% of customers in round 10 report a worsened financial situation since the start of COVID-19, compared to 94% in round 1. However, in round 10 more respondents (55%) said their overall financial situation was 'very much worse', compared to round 1 (50%). Starting in early January, customers were more likely to report 'very much worse' than 'slightly worse' financial situations: 55% of round 10 clients said it 'got very much worse', compared to 37% saying it got slightly worse.
- **Coping Mechanisms:** The percent of respondents able to find new or additional forms of work is at a low of 10%, compared to 17% in round 1. Usage of savings has consistently increased from the beginning of data collection: 92% of round 10 clients made this adjustment, compared to 80% in round 1. On the positive side, fewer respondents are completely stopping their loan payments compared to earlier rounds.
- **Ability to Cover Salaries:** We had been seeing improvements over time; however, since round 8 we've seen a reduction in employers' ability to meet this. Round 8 levels were the highest since we started measuring this trend in round 1, with 76% of respondents answering they were able to pay salaries. However, round 10 levels represented a 13% drop in the ability to cover salaries compared to the round 8 high.

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.

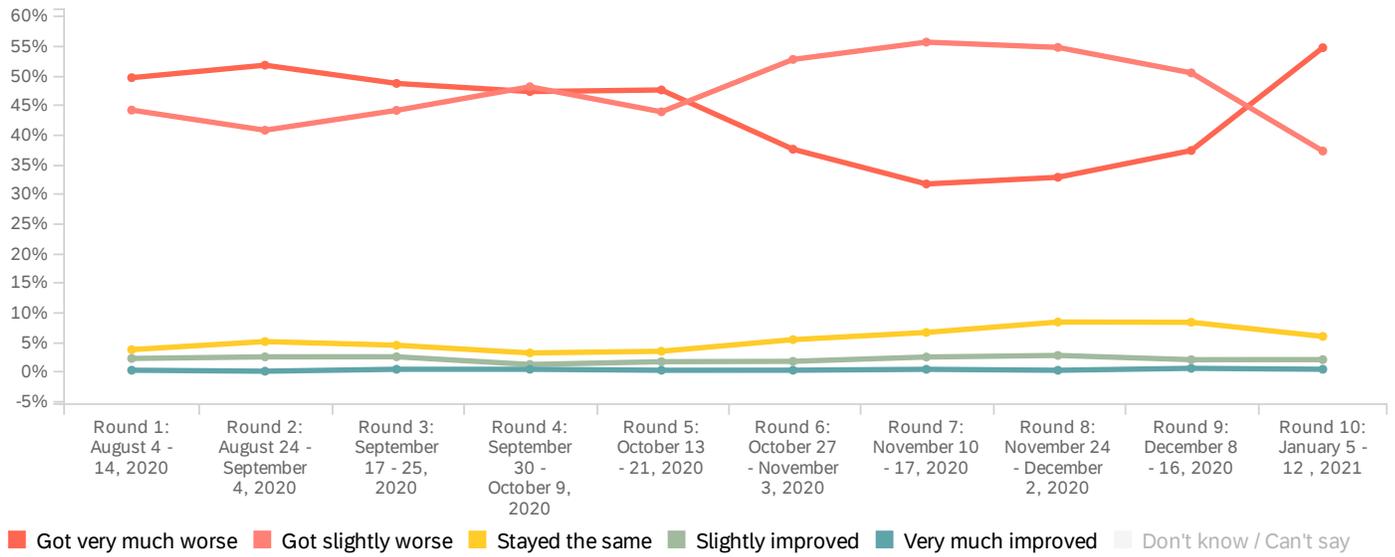
### Impact on Business



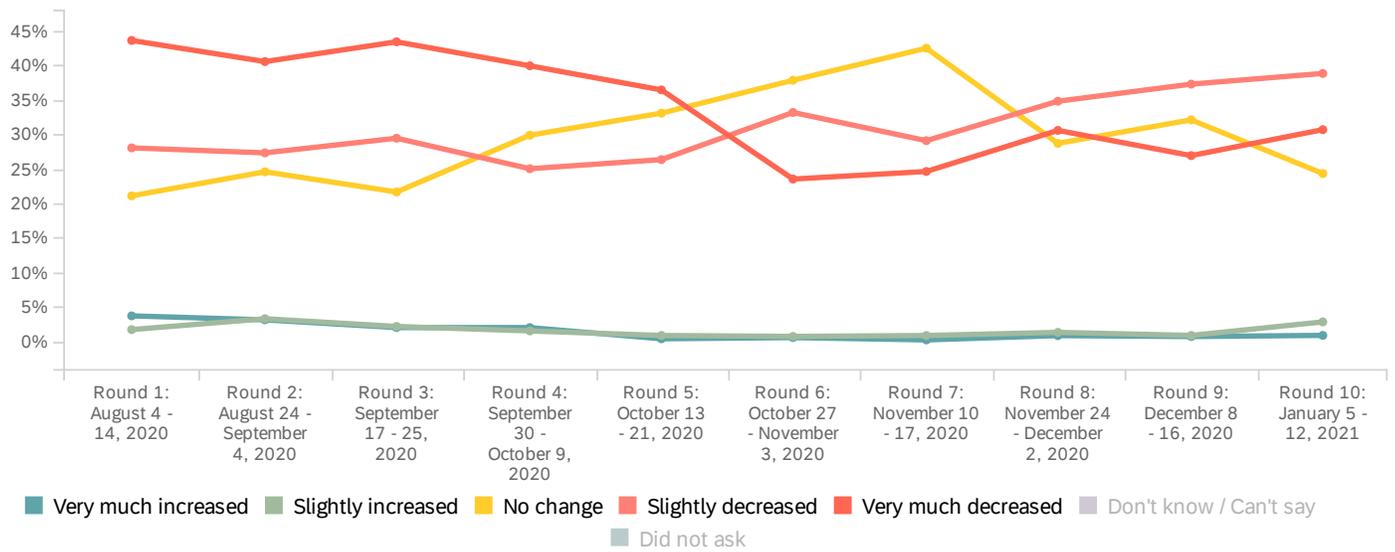
### Change in Income



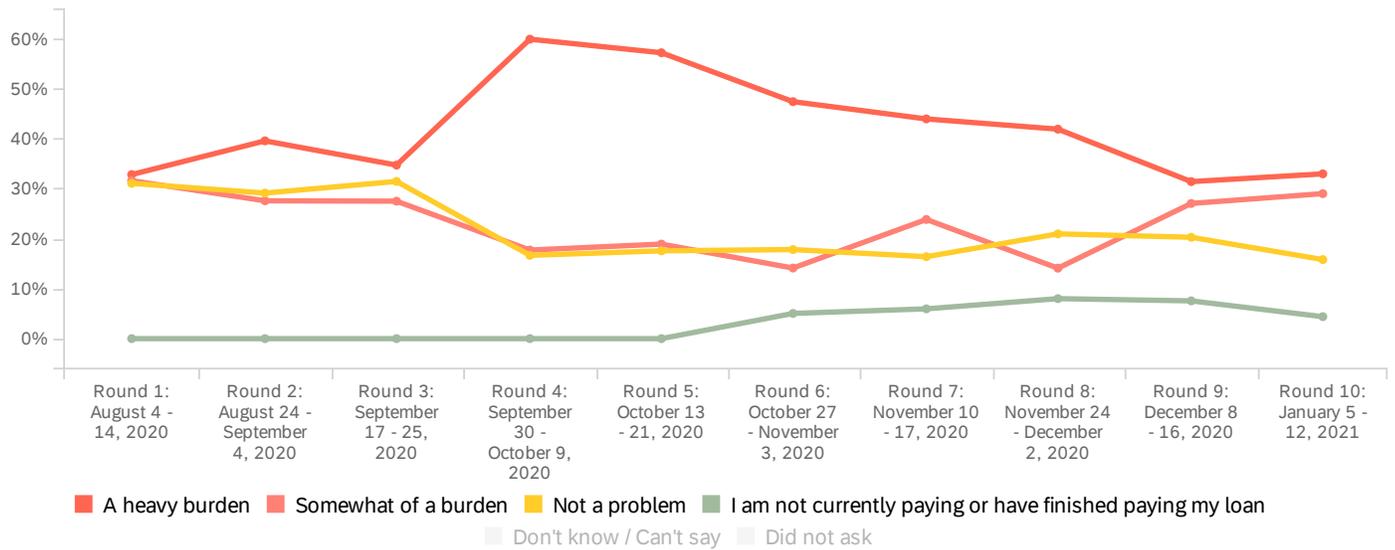
### Impact on Overall Household Financial Situation



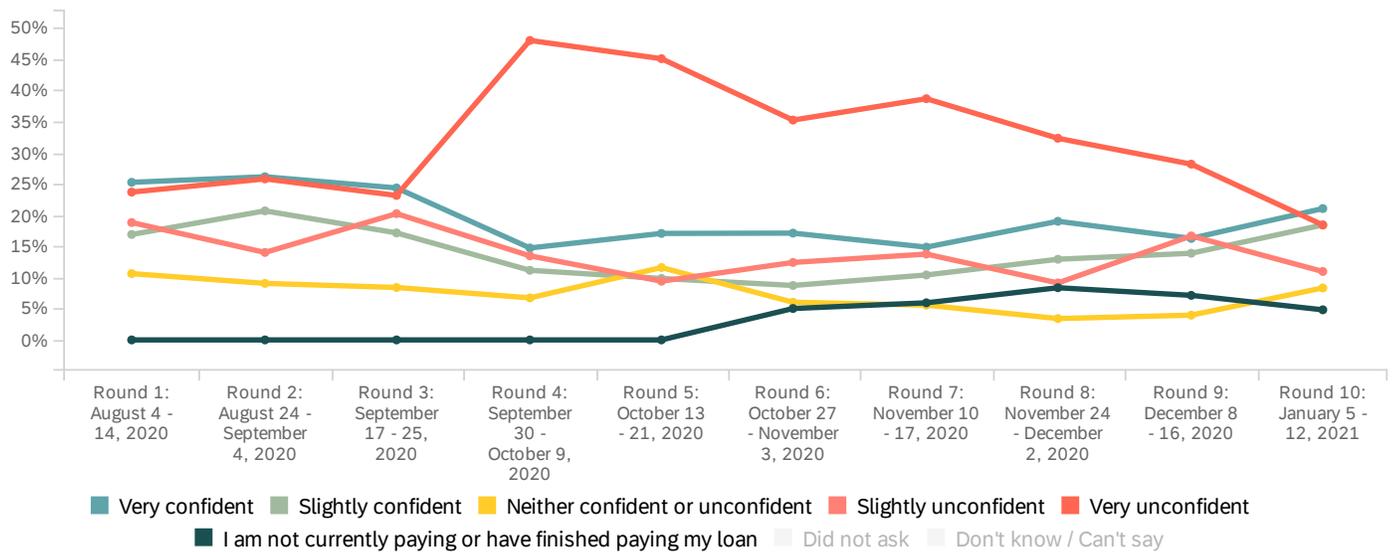
### Change in Food Consumption



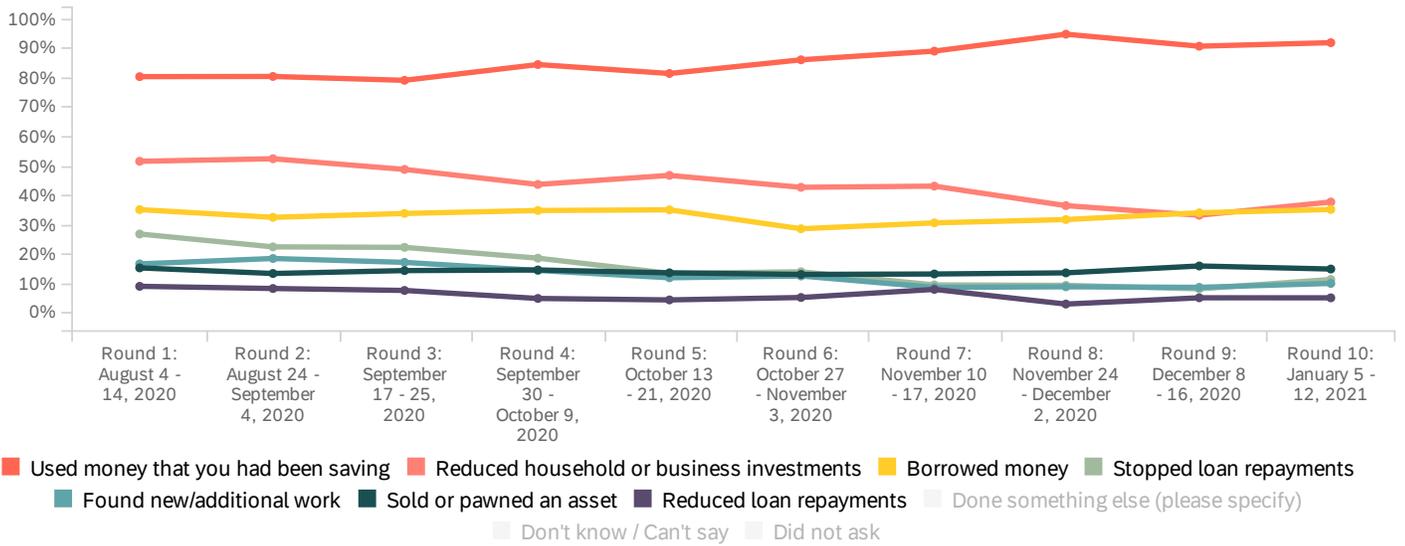
### Loan Repayment Burden



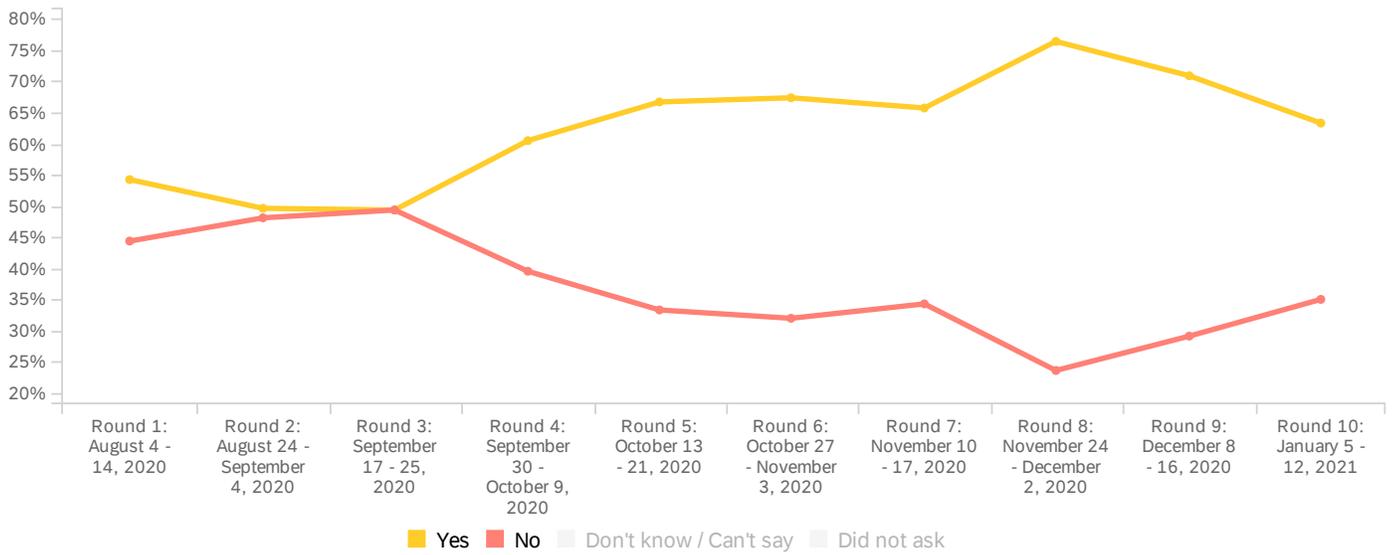
### Confidence in Loan Repayment



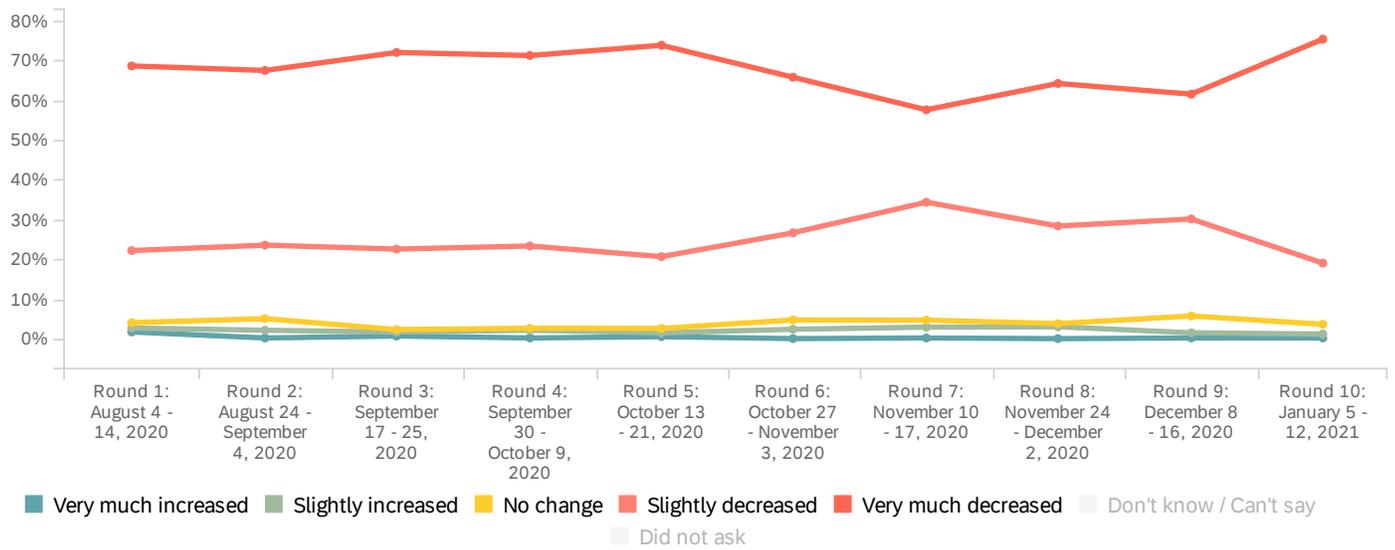
### Coping Mechanisms



### Ability to Pay Employee Salaries



### Impact on Saving



## SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

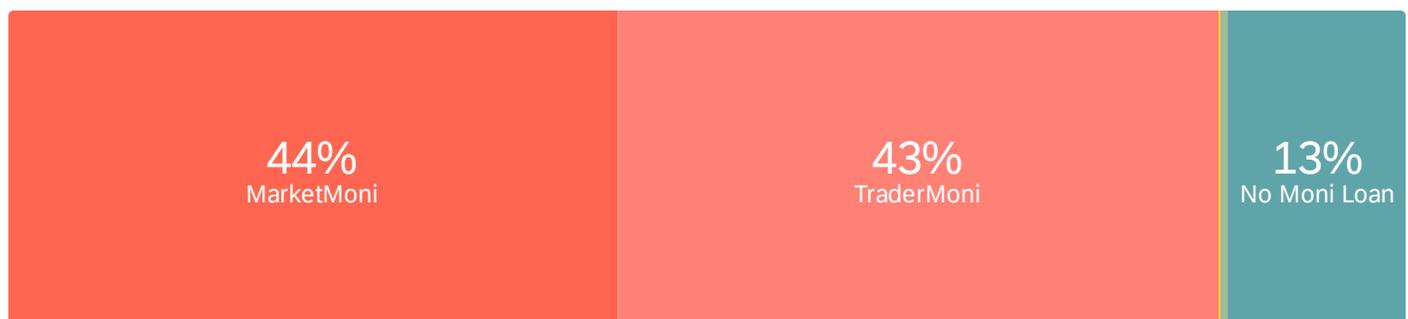
From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 1,341 MarketMoni clients (44%), 1,322 TraderMoni clients (43%), 5 FarmerMoni clients, 393 clients with no Moni loans (13%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers but also report less confidence in loan repayment. This may be due to the larger average ticket size of the Market Moni loan. We've highlighted the areas where there were differences between the products:

- **Impact on Income:** 60% of MarketMoni customers vs. 62% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 41% of MarketMoni customers vs. 29% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 67% of MarketMoni customers vs. 68% of TraderMoni customers were able to pay their employees.
- **Impact on Savings:** 64% of MarketMoni customers vs. 67% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 38% of MarketMoni customers vs. 40% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 34% of MarketMoni customers vs. 43% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 21% of MarketMoni customers were confident, compared to 24% 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. 19% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 30% of them said they had received no Moni loan at all. Meanwhile, 13% 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.

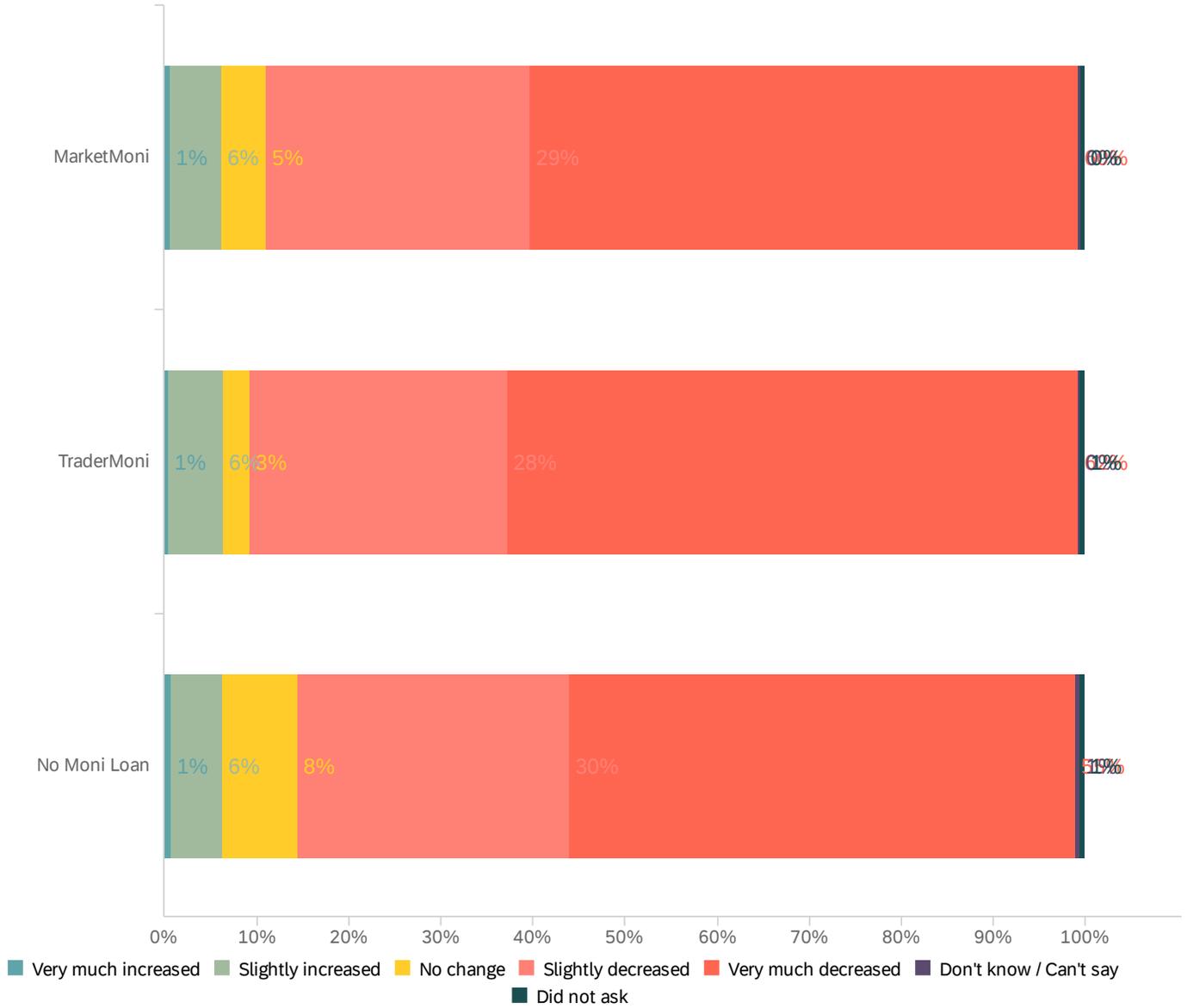
### Product Type



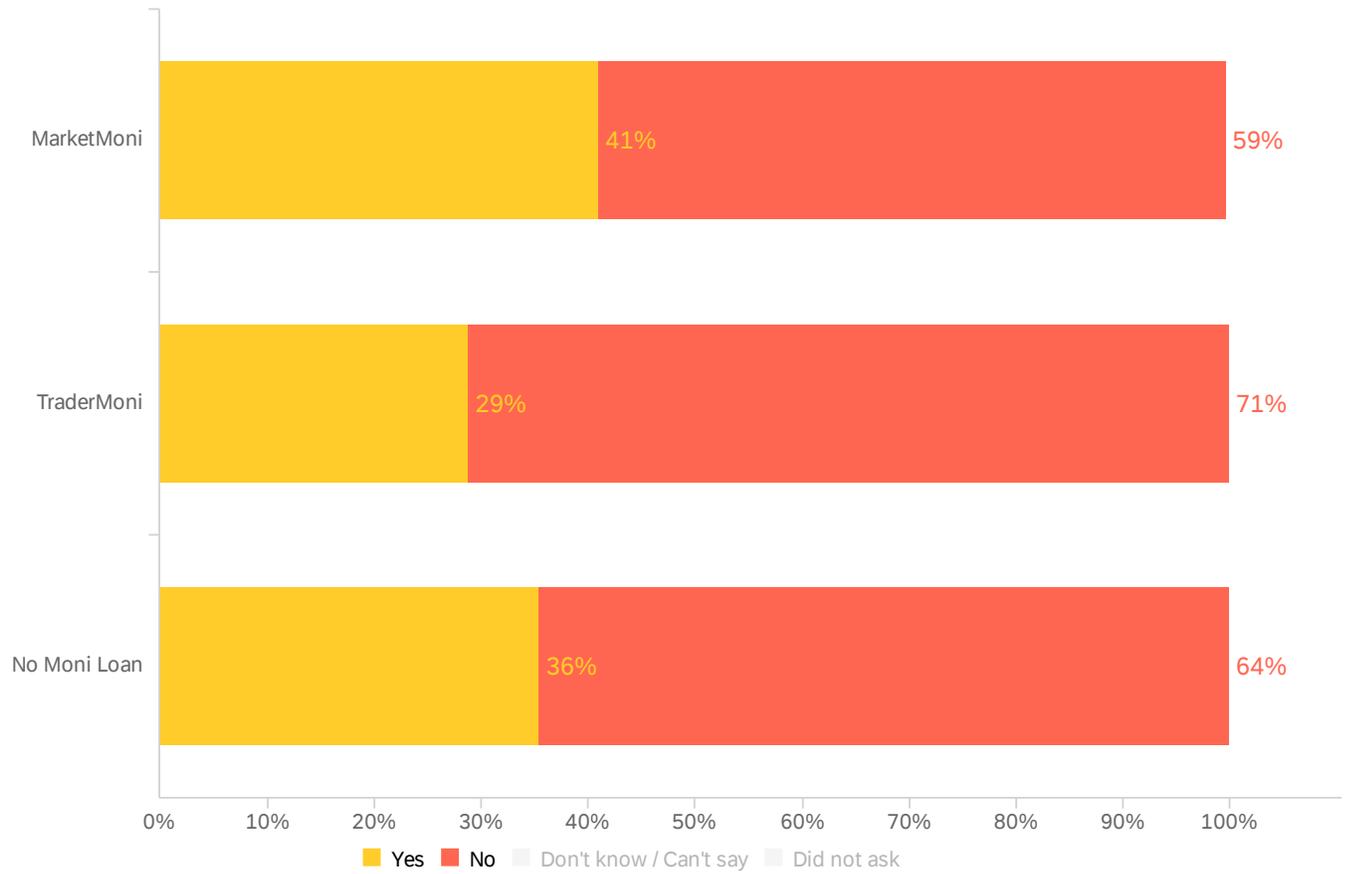
■ MarketMoni (1,341) 
 ■ TraderMoni (1,322) 
 ■ FarmerMoni (5) 
 ■ Can't remember which (17)

■ No Moni Loan (393)

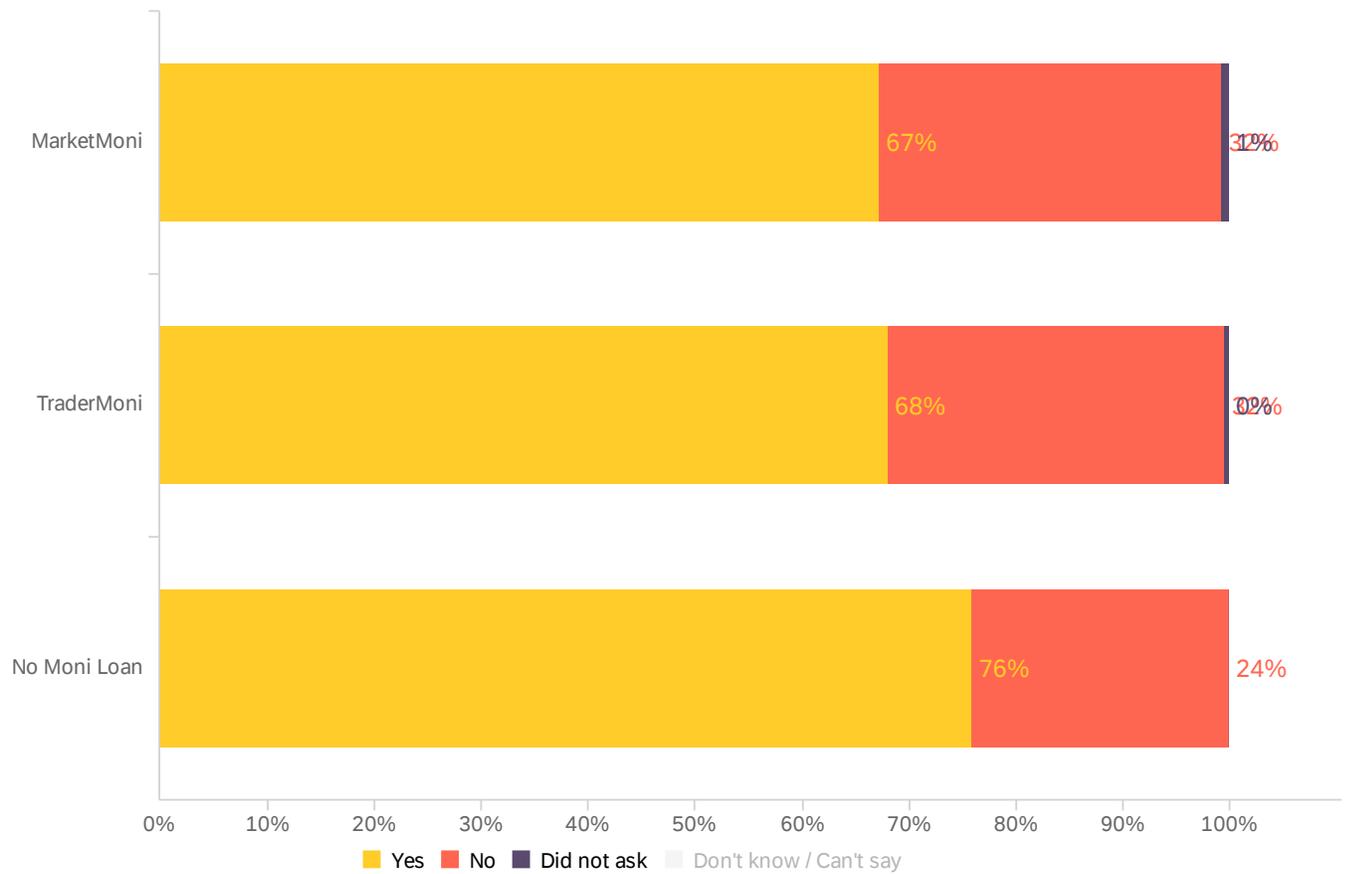
### Impact on Income by Product Type



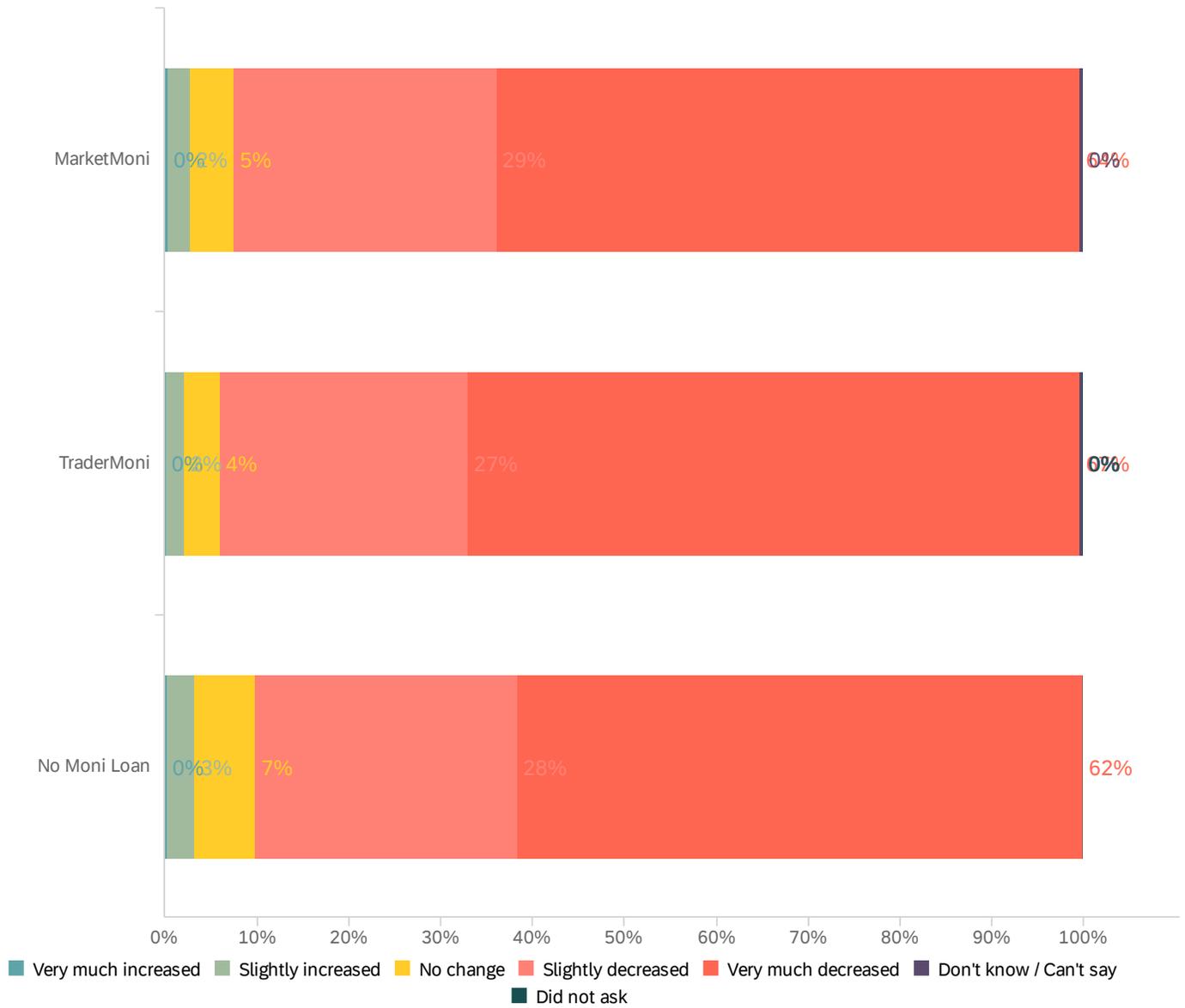
### Existence of Employees by Product



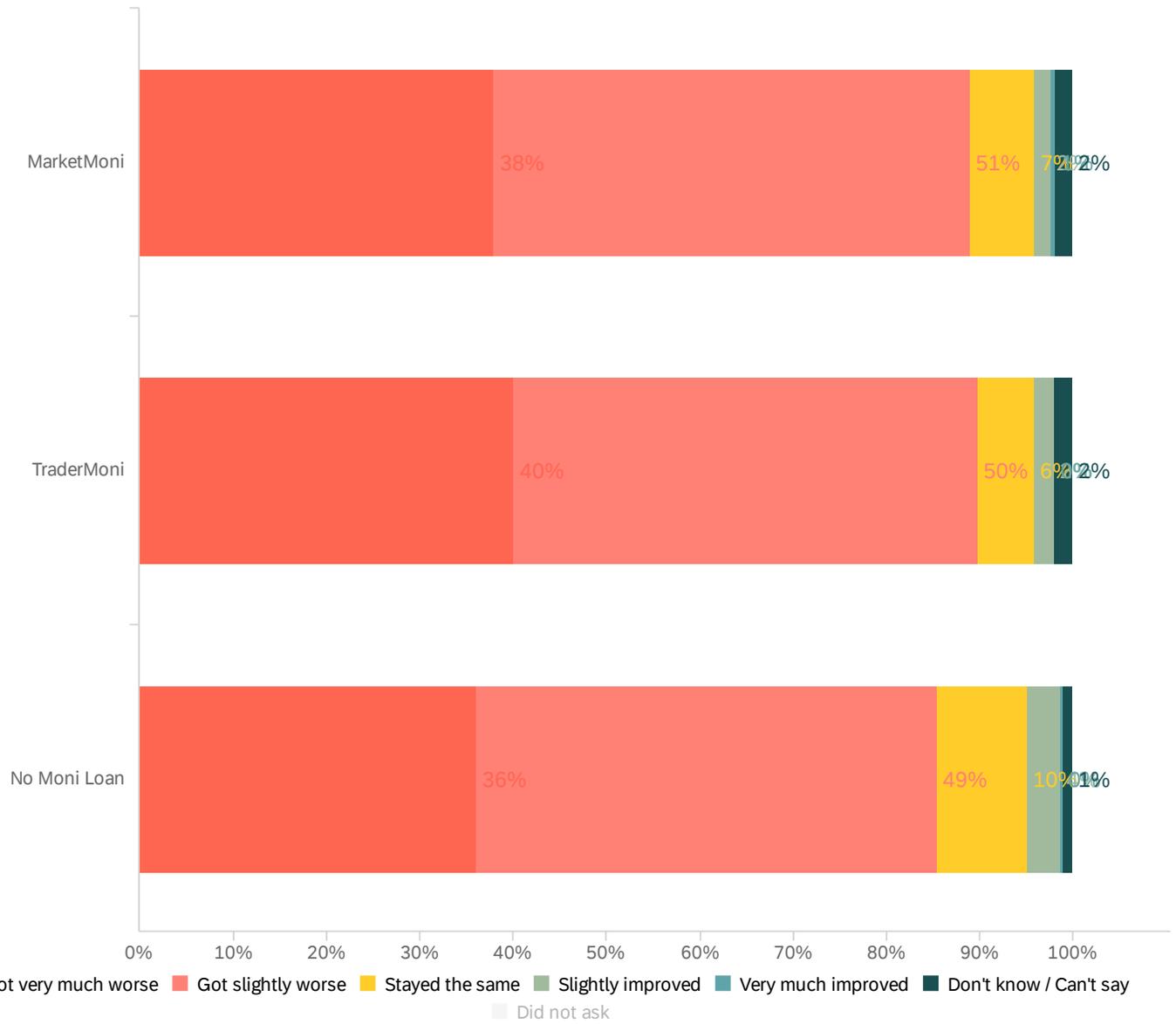
### Ability to Pay Employees by Product Type



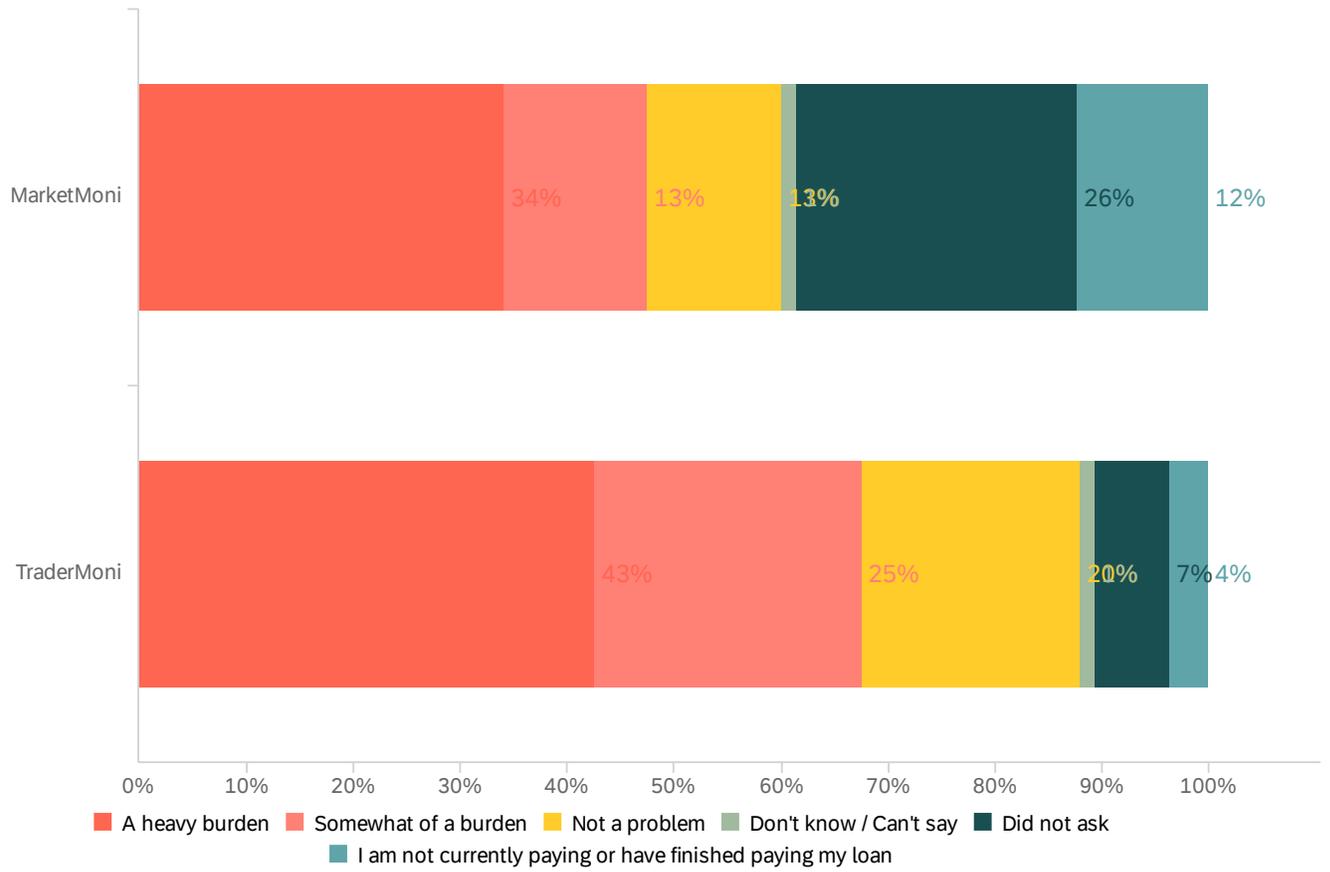
## Impact on Savings by Product Type



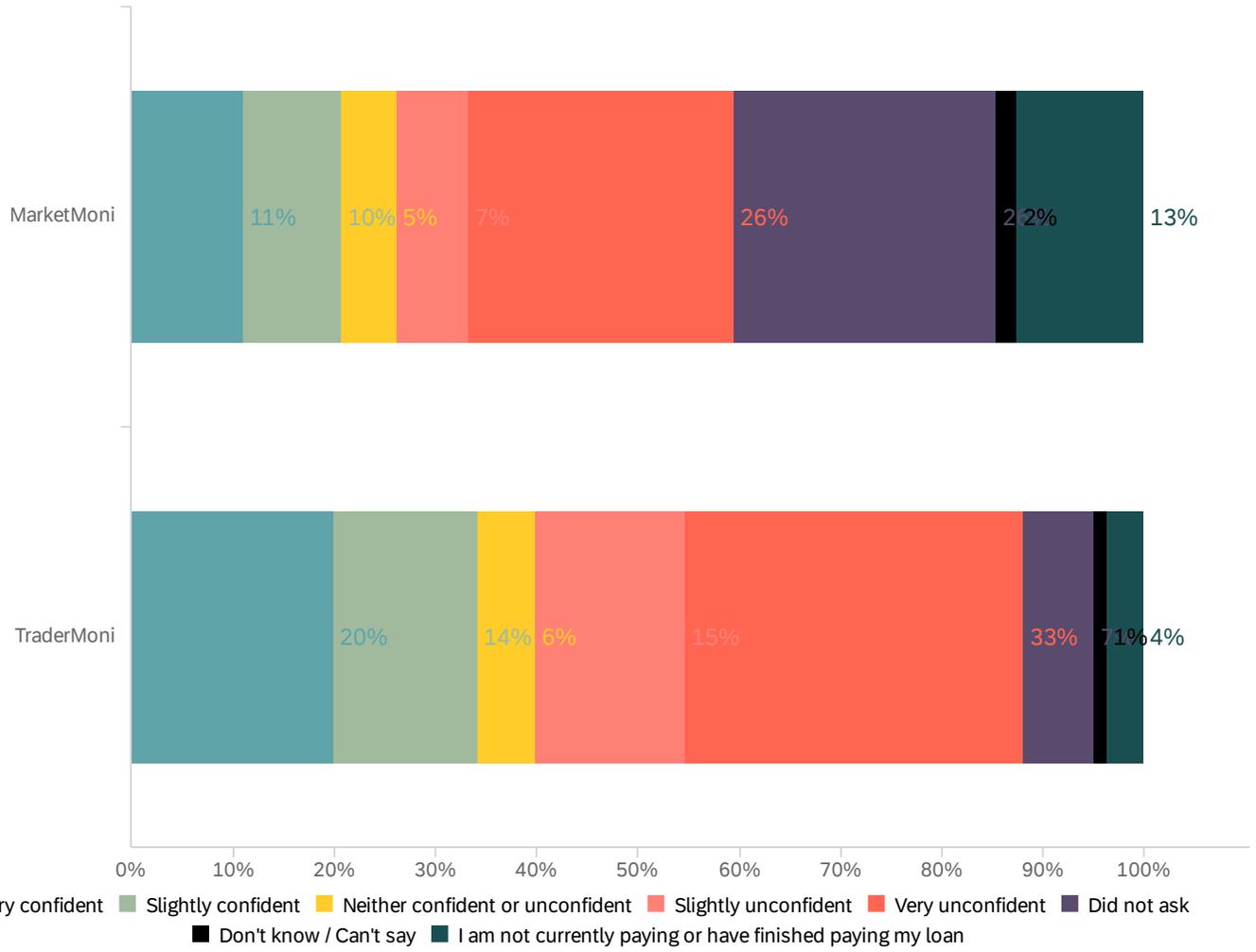
## Impact on Financial Situation by Product Type



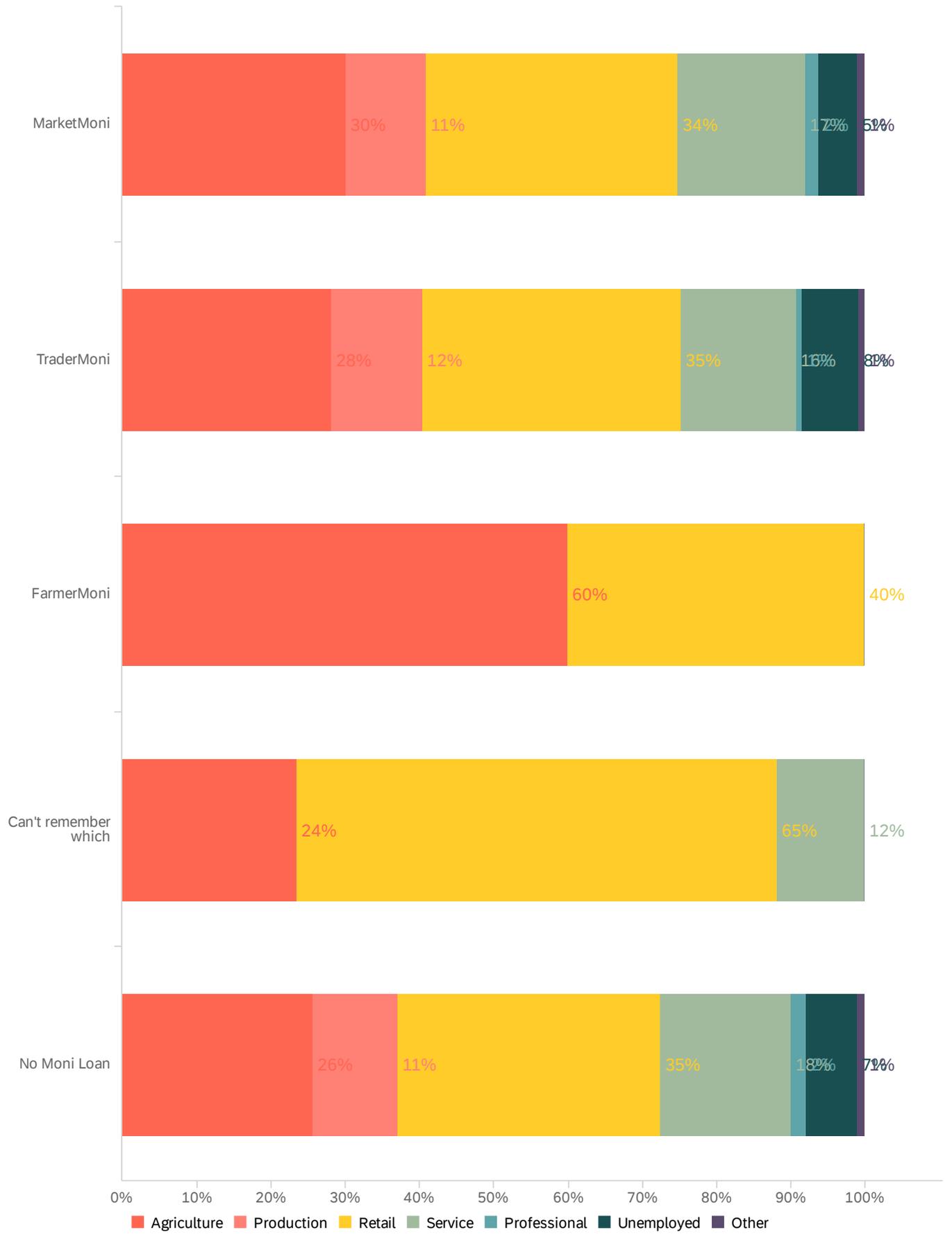
### Repayment Burden by Product Type



### Repayment Confidence by Product Type

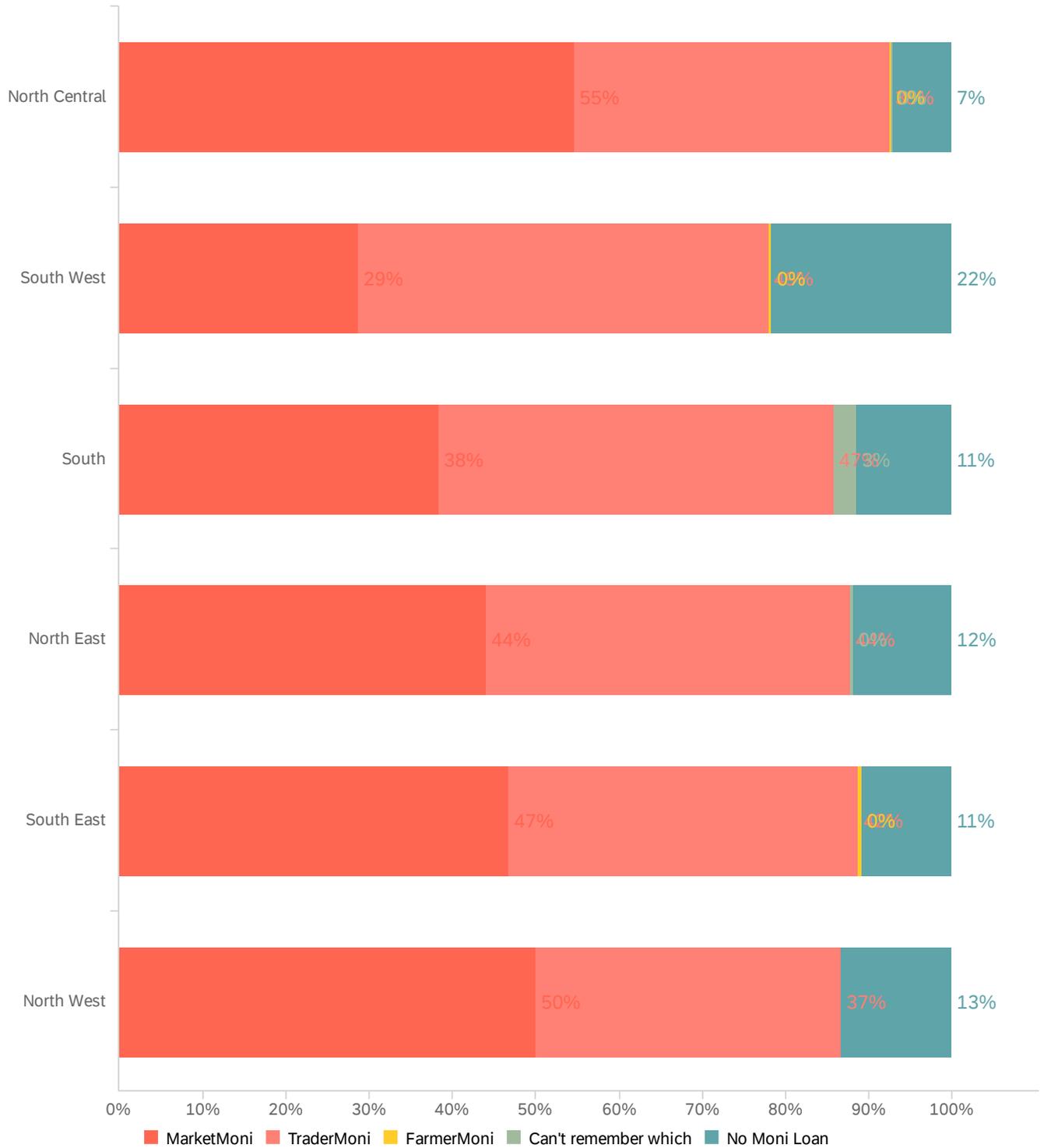


**Employment Sector by Product Type**



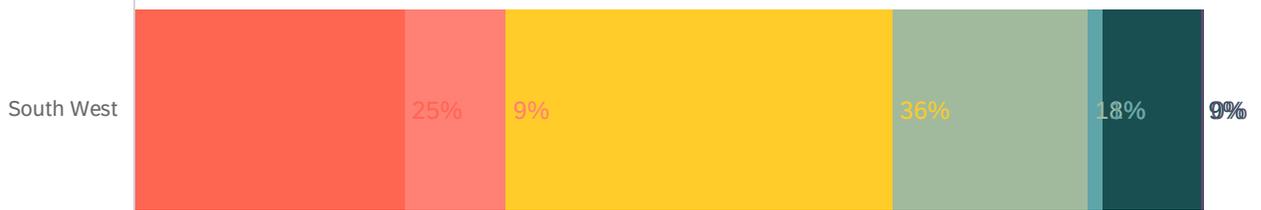
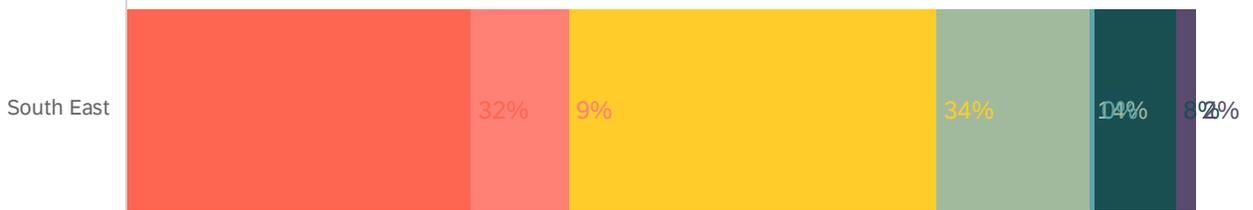
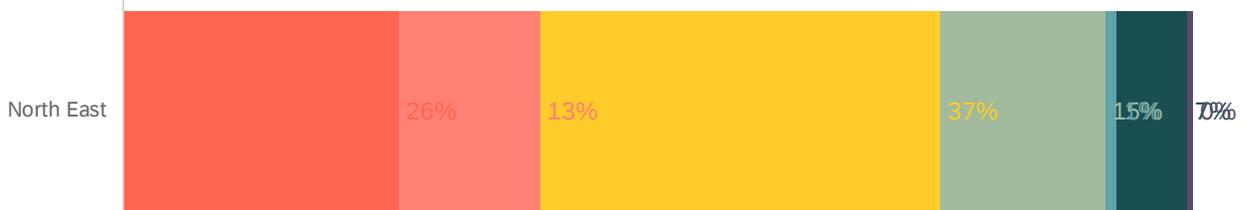
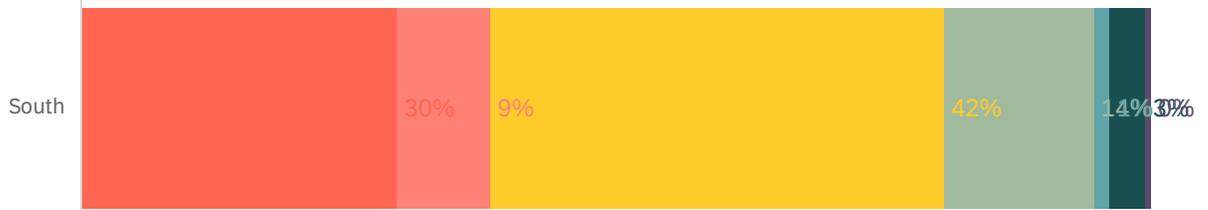
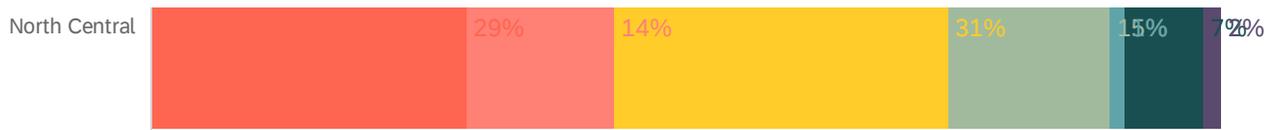
## SECTION 3: IMPACT BY REGION

### Product Type by Region



### Employment Sector by Region



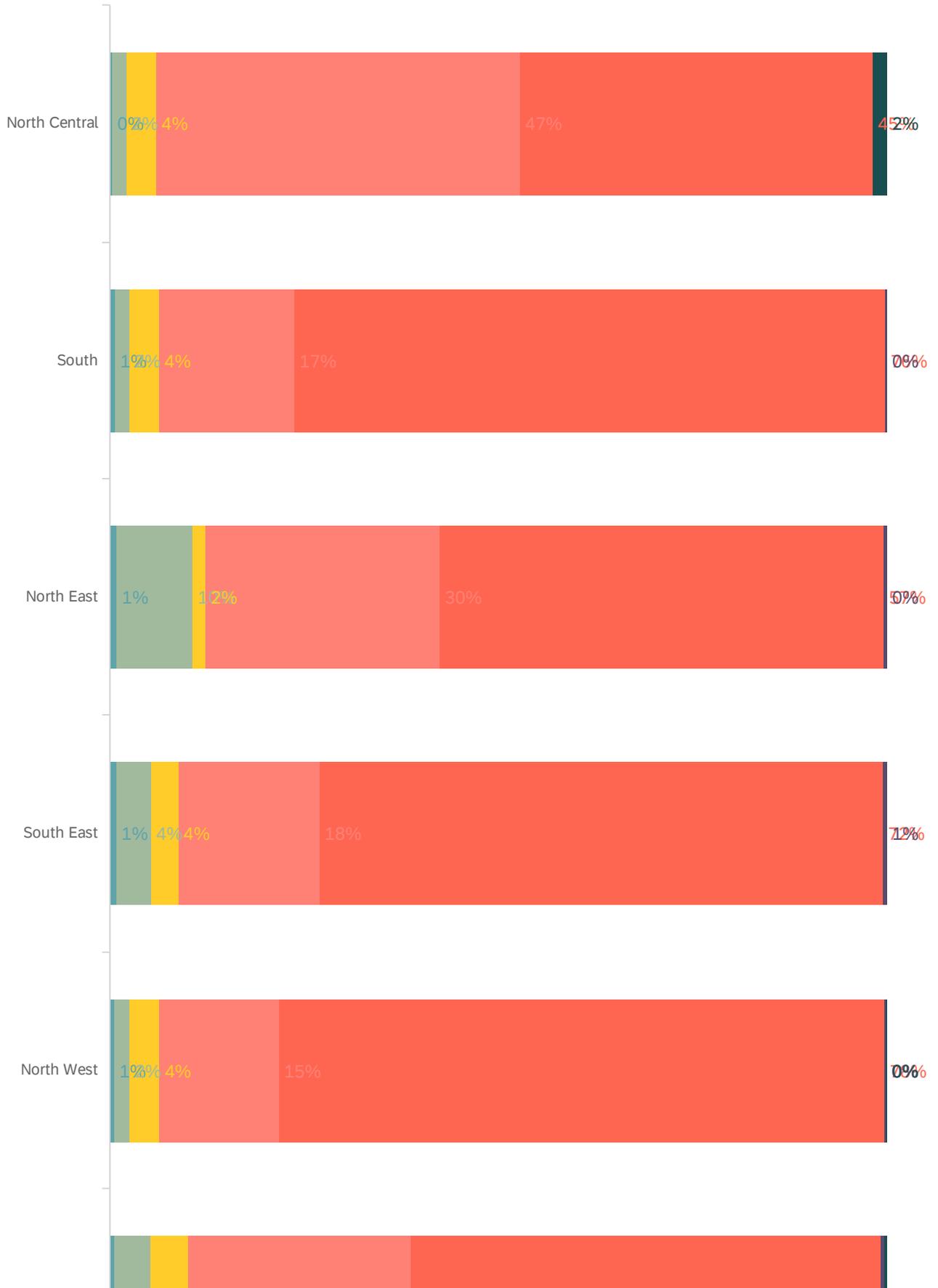


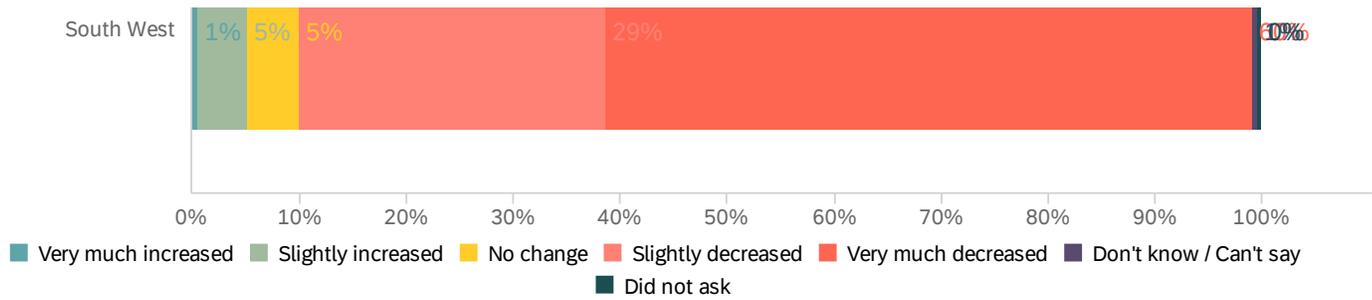
0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

■ Agriculture 
 ■ Production 
 ■ Retail 
 ■ Service 
 ■ Professional 
 ■ Unemployed 
 ■ Other

— Agriculture — Production — Retail — Service — Professional — Unemployed — Other

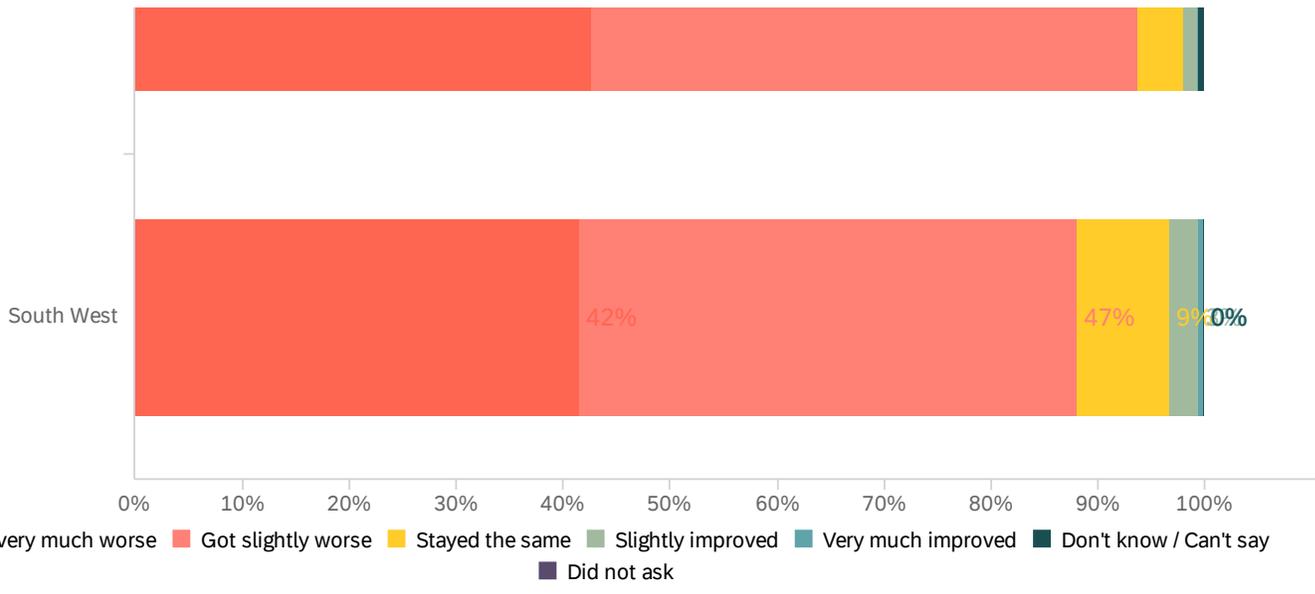
### Impact on Income by Region





### Overall Financial Situation by Region





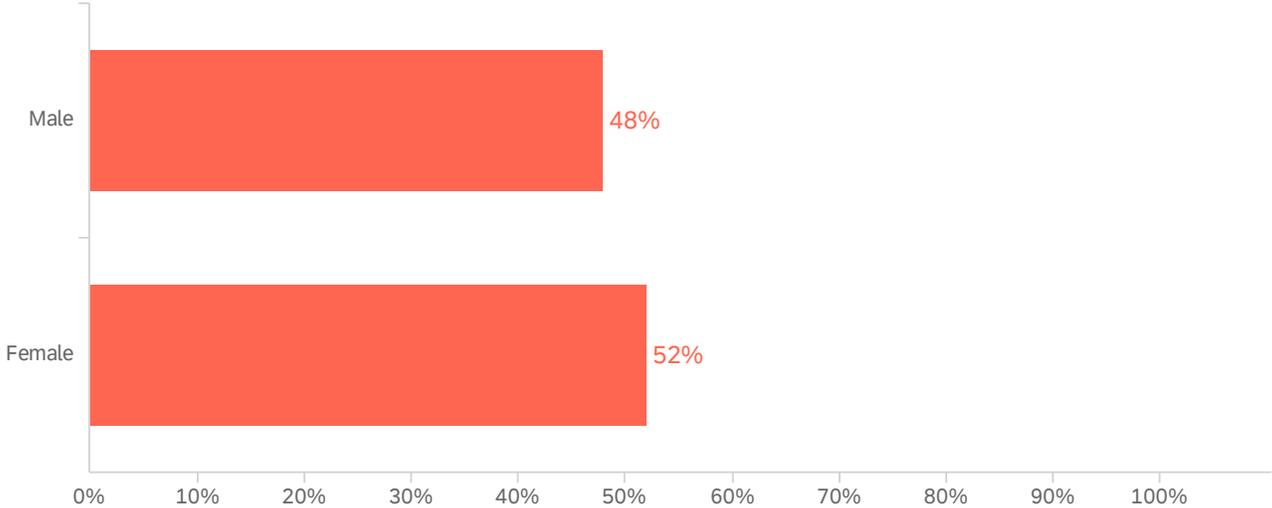
## SECTION 4: RESPONDENT PROFILE

- **Gender:** 52% Female
- **Poverty:** 77% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 47% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail (36%) and Agriculture (27%)*
- **Employees:** Only 30% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 82% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 73% 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 decreased from a high of 80% in round 4 to a low of 68% in round 9.

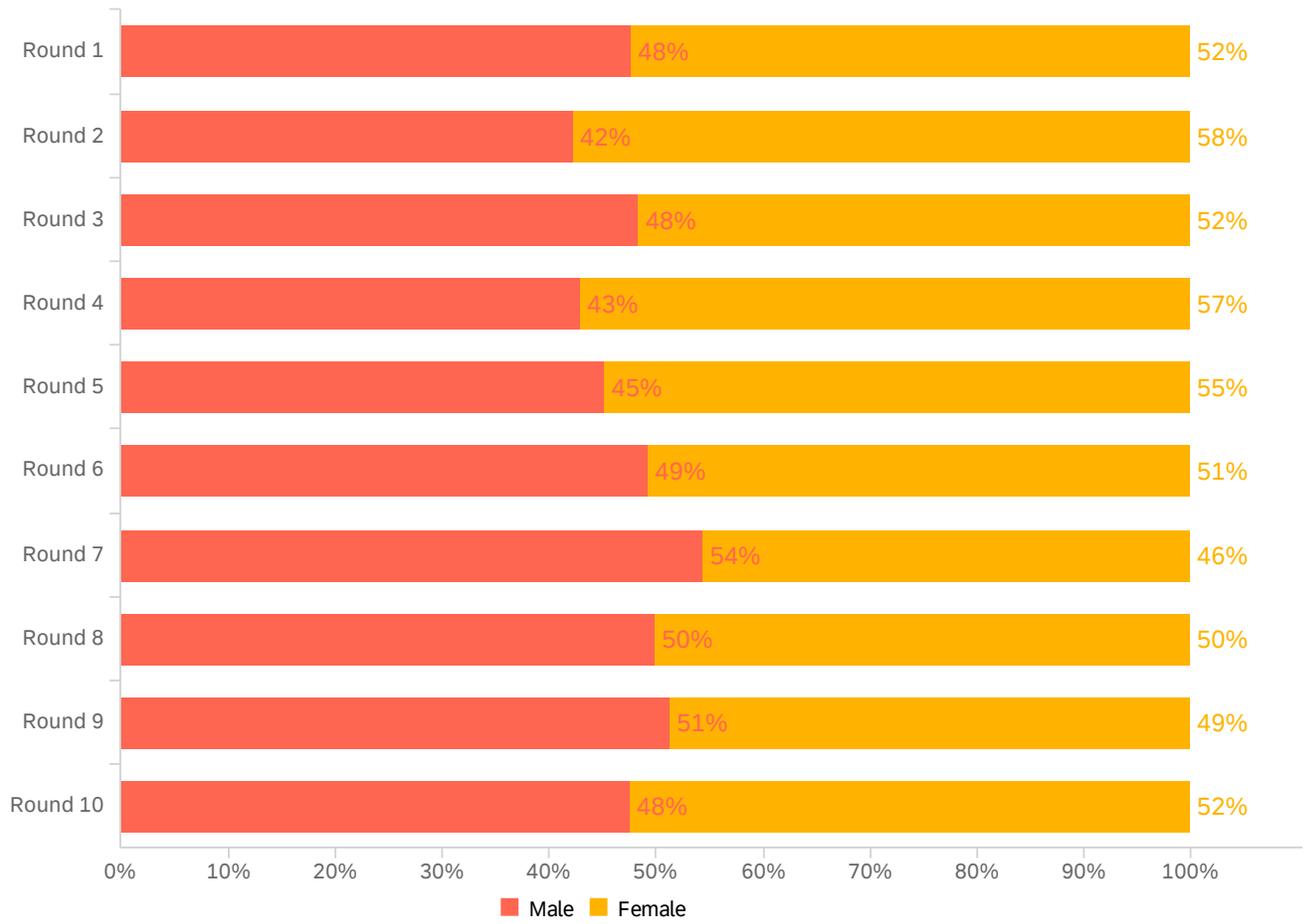
# Gender

Over ten rounds of data collection, we've spoken to **6,170** GEEP customers. Over **52%** of these respondents are female.

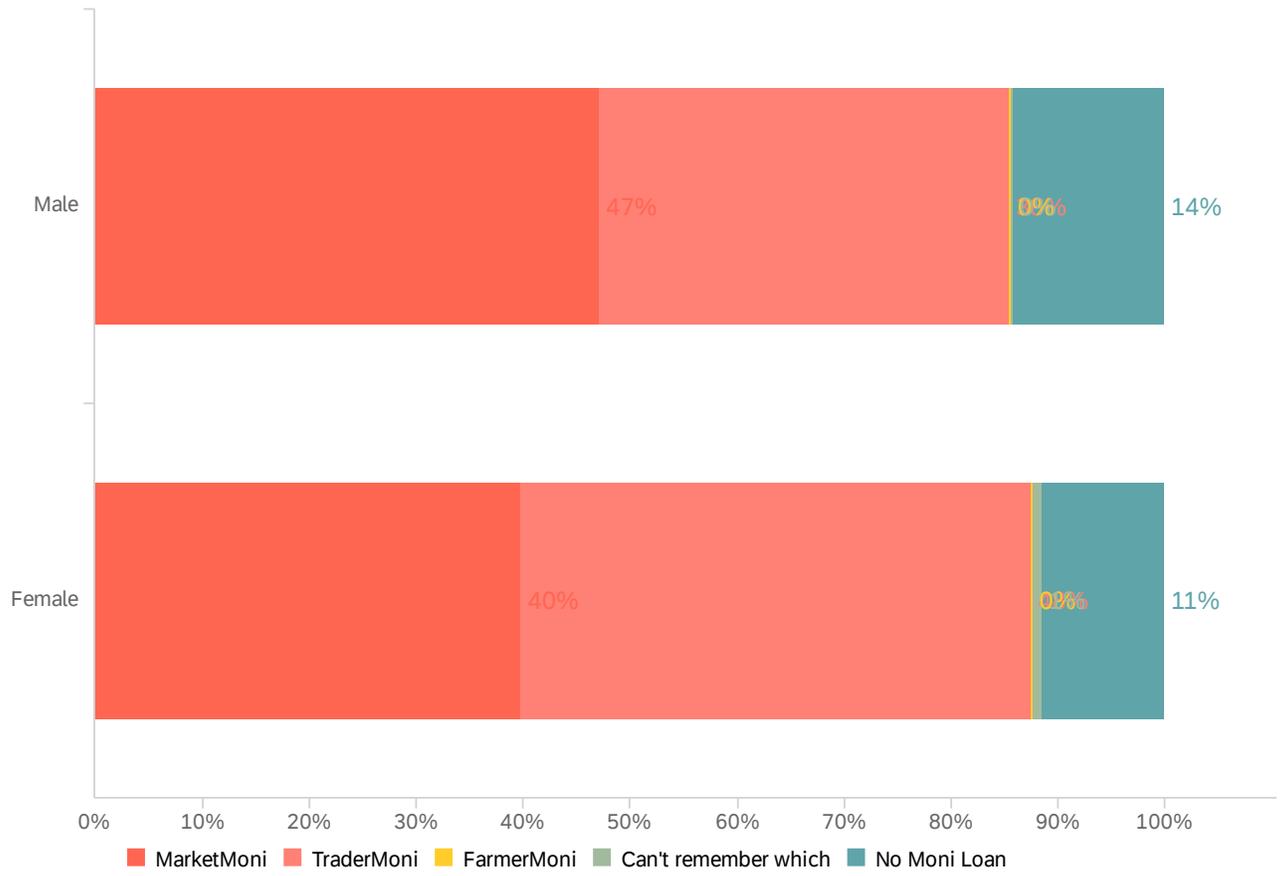
## Interviews Completed by Gender



## Gender by Round



### Product Type by Gender

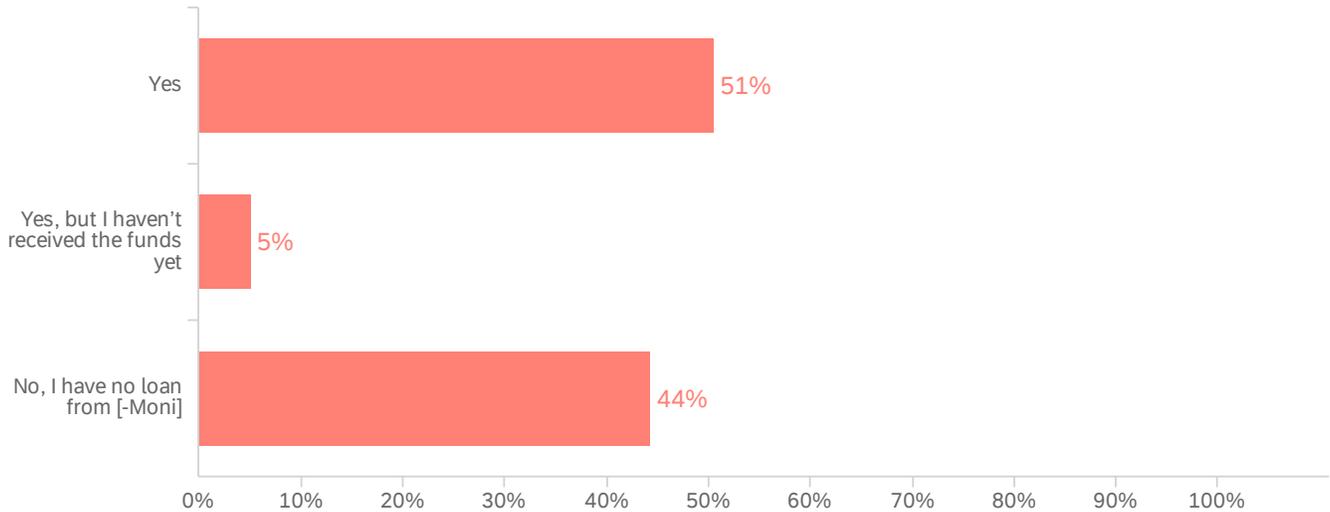


## GEEP Loan Recipient Status

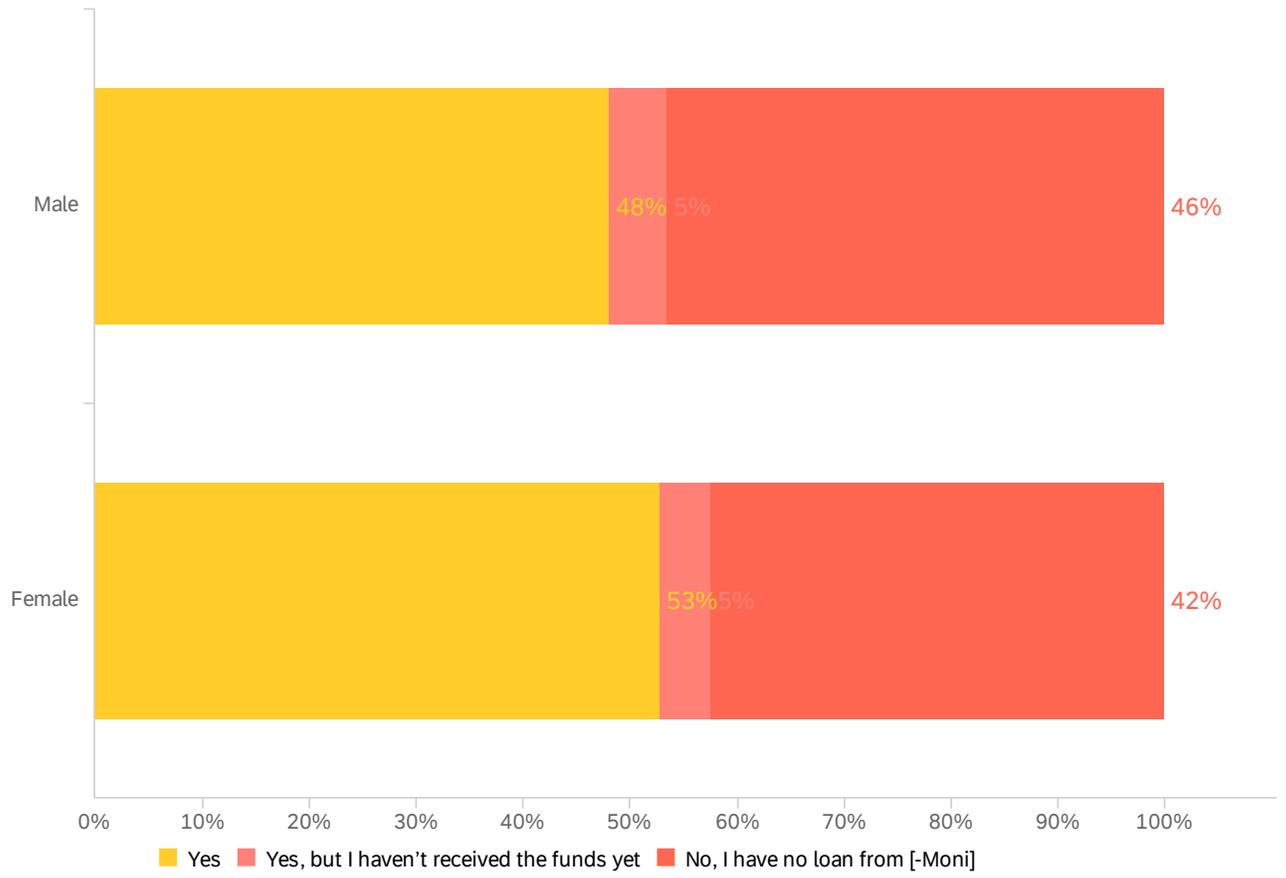
**Q:** Have you received a loan from [-Moni]?

(n = 4,948)

**Insight:** In round 3, we began to ask respondents if they received a loan from GEEP. Over eight rounds of data, 51% of respondents reported receiving a loan from TraderMoni, MarketMoni, or FarmerMoni. 5% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 53% of women surveyed received it, compared to 48% of men.



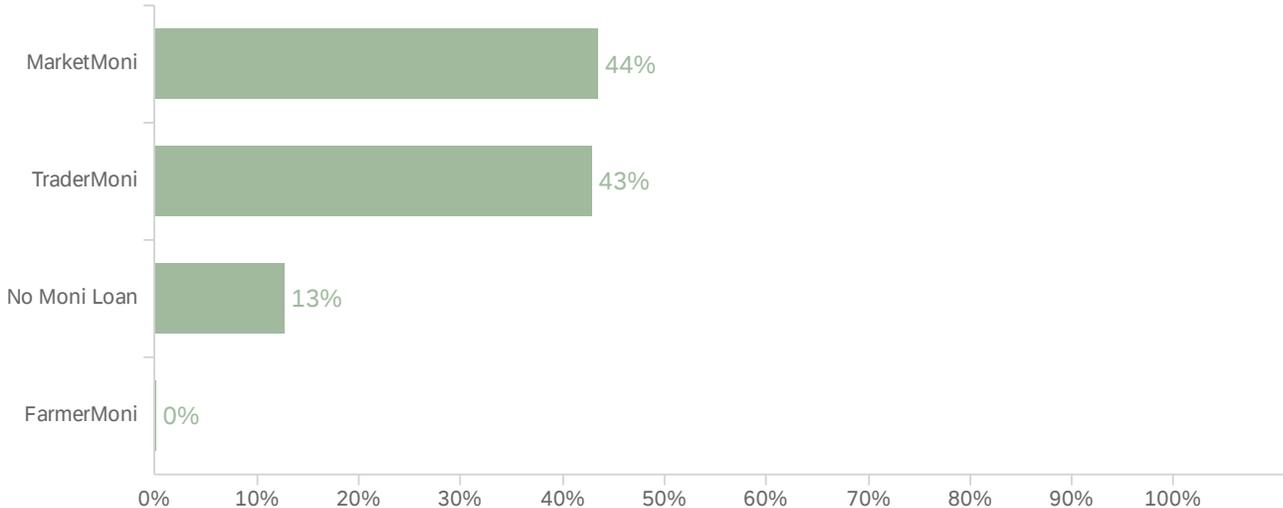
## Recipient Status by Gender



# GEEP Product Type (Database Response)

(n = 3,078)

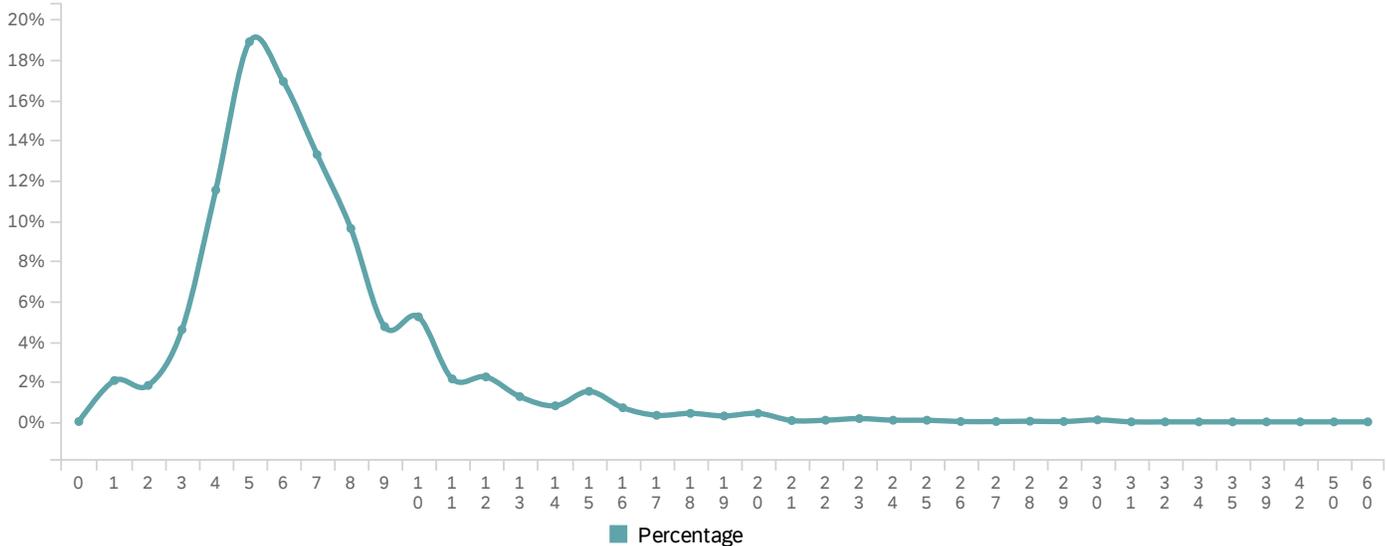
Starting in round 6, we utilized GEEP's product status for clients, which reported that **44% of those surveyed received MarketMoni loans**. We were surprised by the number of clients who said they did not receive a loan at all from GEEP but were on the list of MarketMoni recipients. We have continued to enhance our product segmentation and continue to track the discrepancy between customers' responses to product type and GEEP's database.



# Household Size

(n = 6,132)

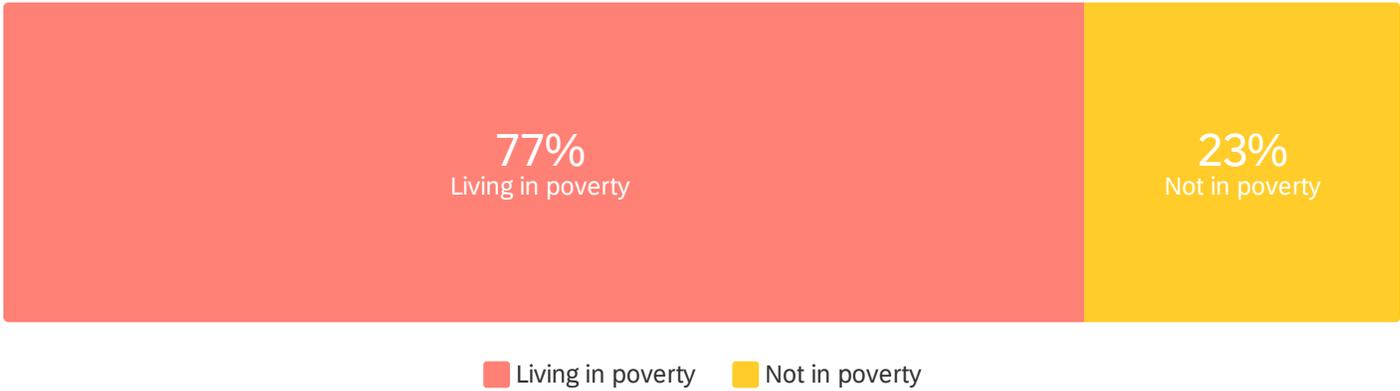
**Insight:** Respondents' household size ranged from 1 to 60, with a median size of 5.



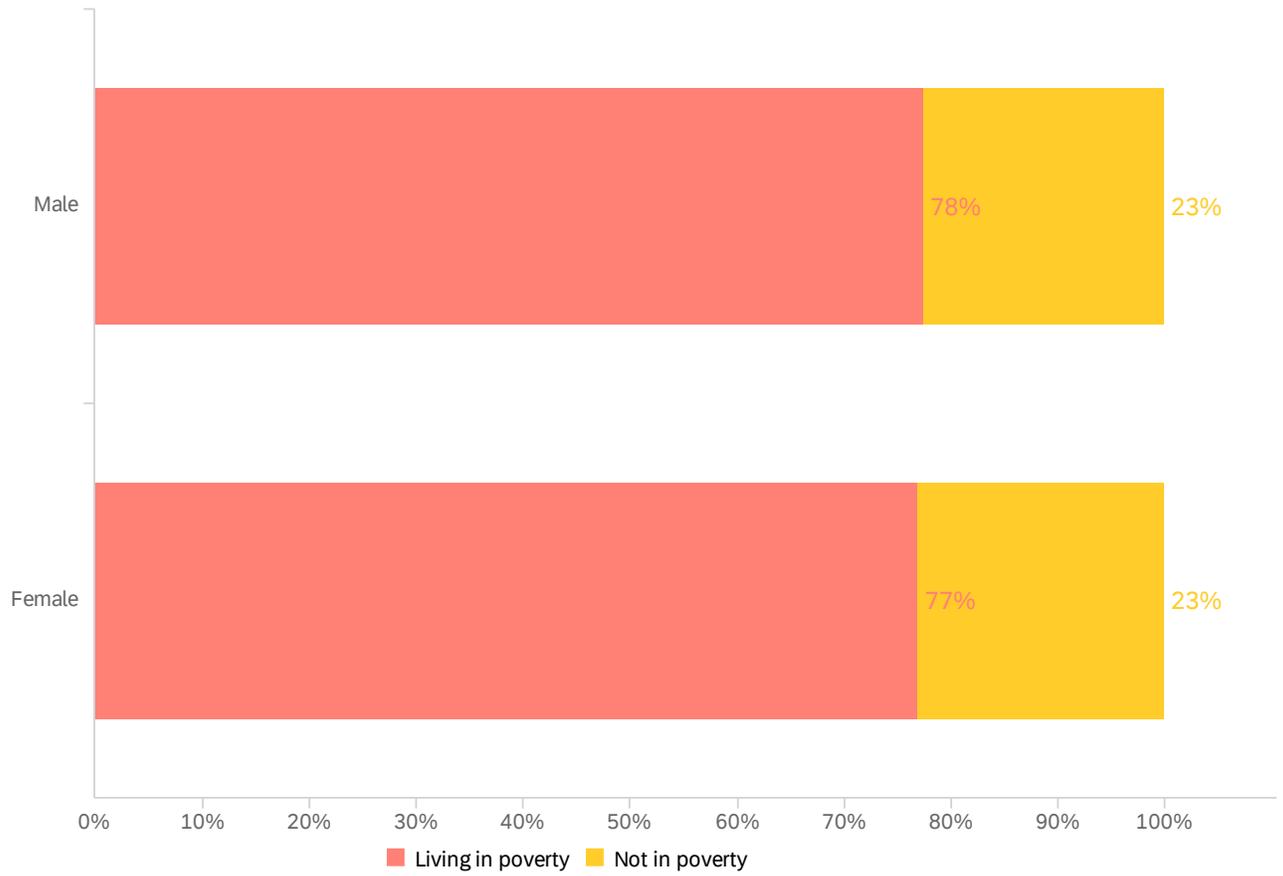
# Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 6,170)

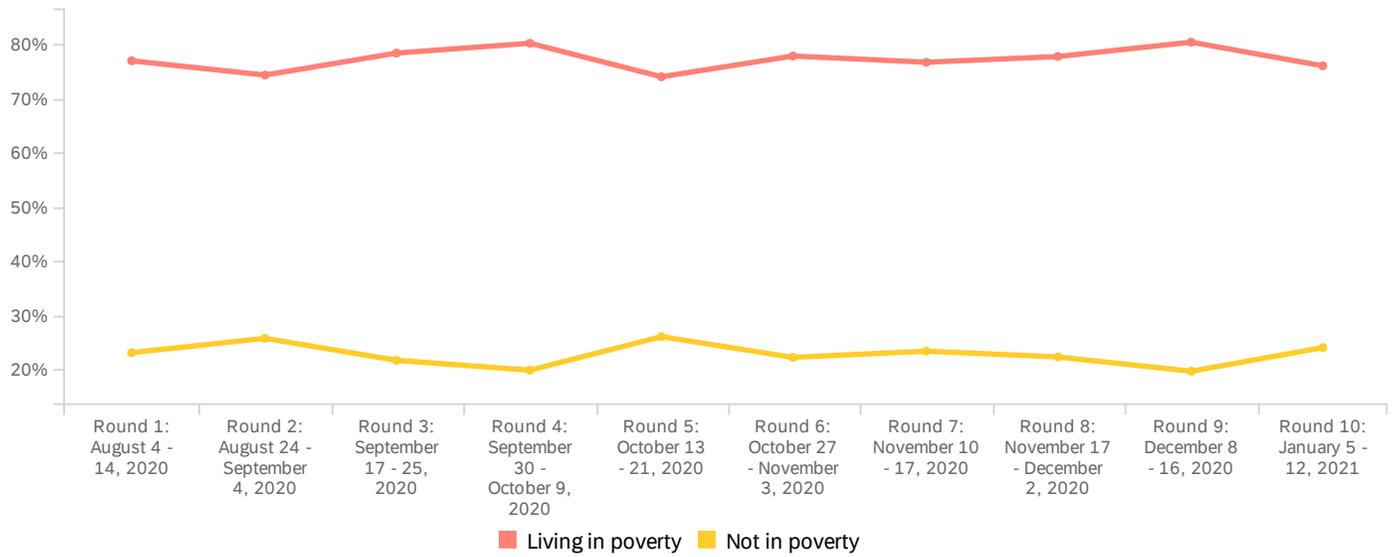
**Insight:** GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 77% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



## Poverty Profile By Gender



### Poverty Profile by Round



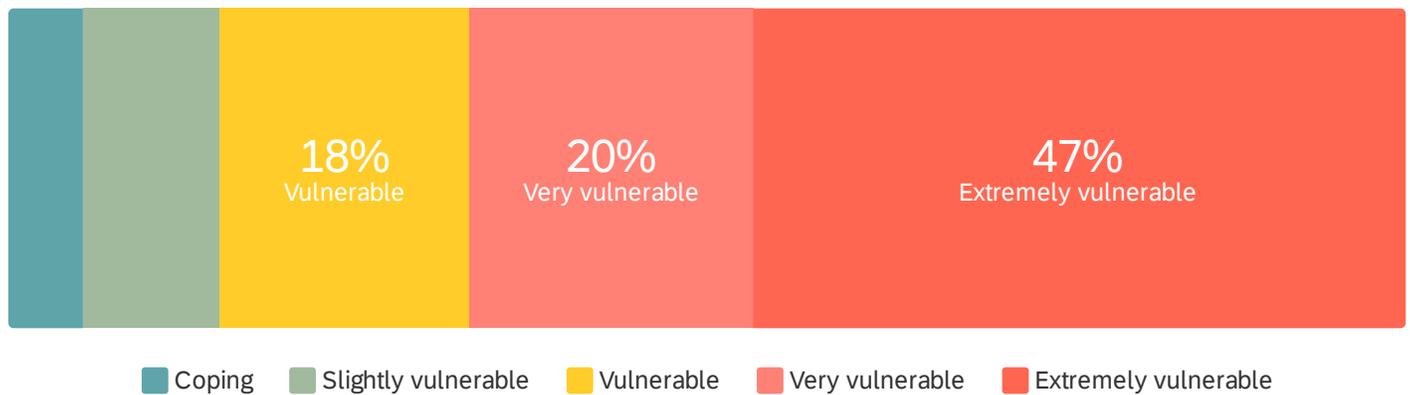
## 60 Decibels Vulnerability Index

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.

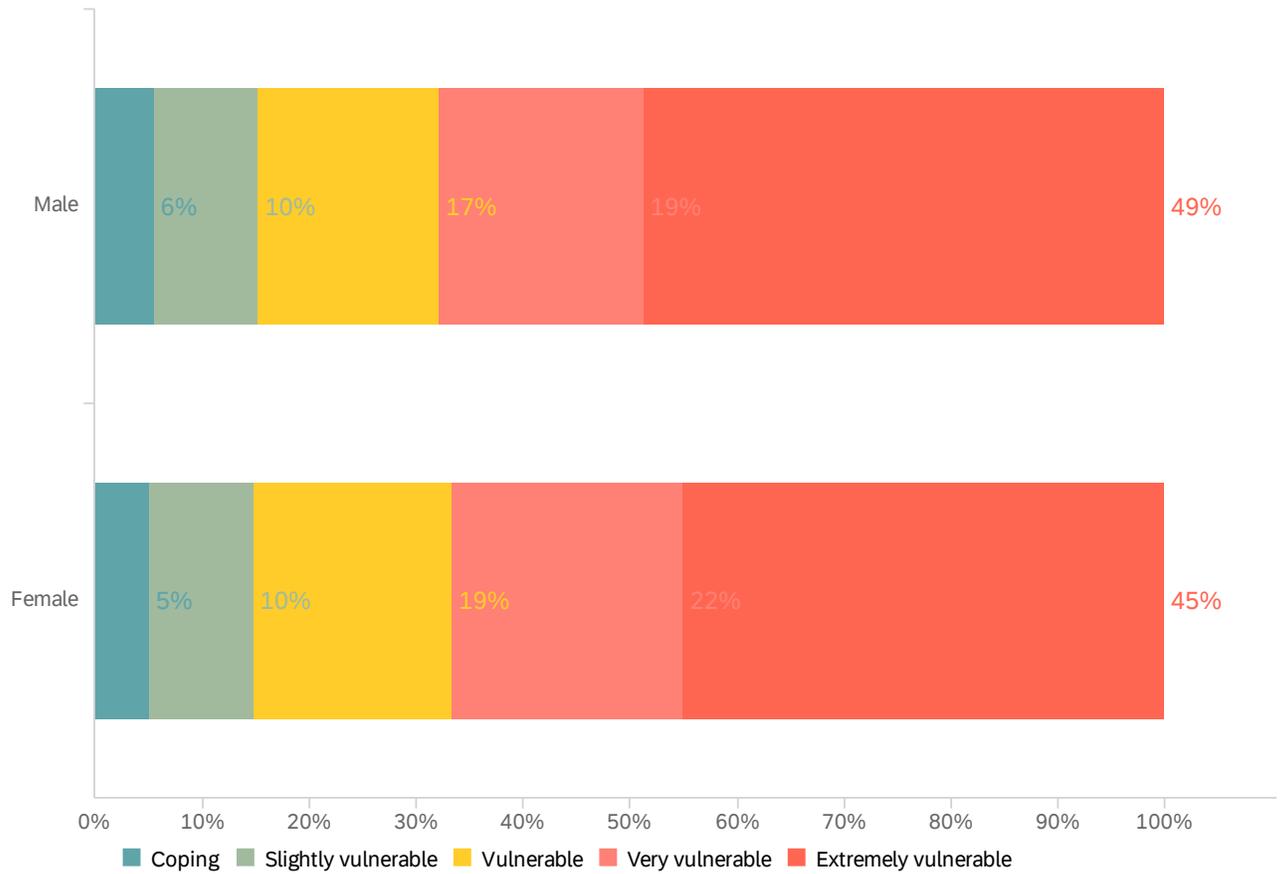
It is made up of four key themes:

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.

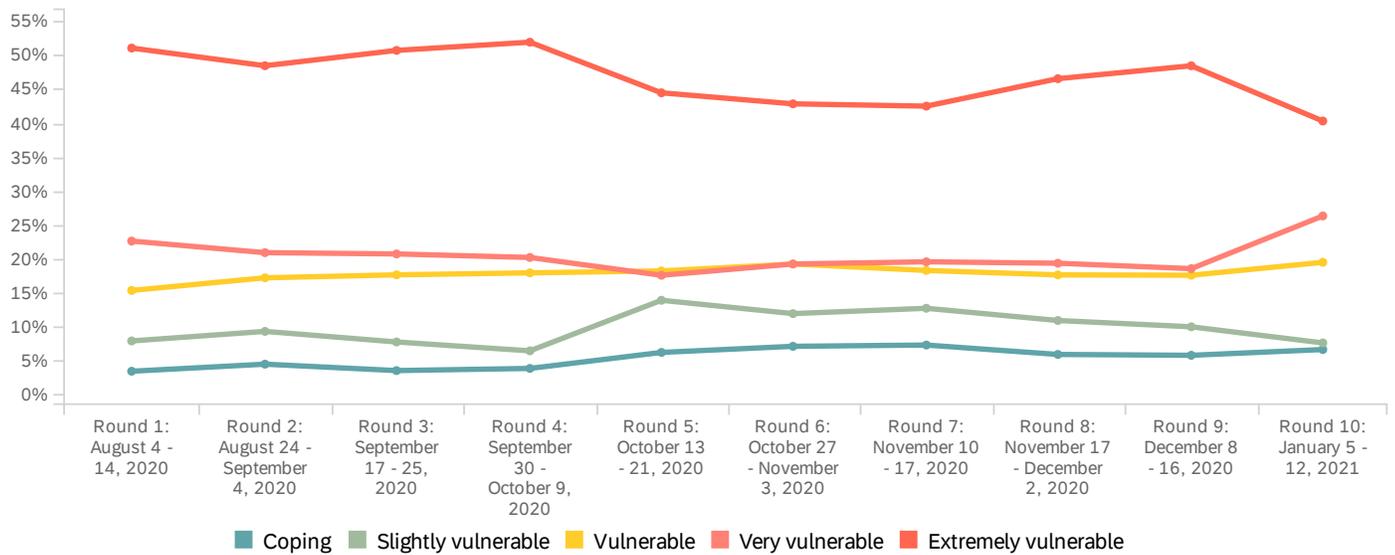
**Insight for GEEP:** GEEP is serving a vulnerable population. Overall, 67% of respondents are vulnerable, of which 47% "extremely vulnerable."



### Vulnerability Category by Gender



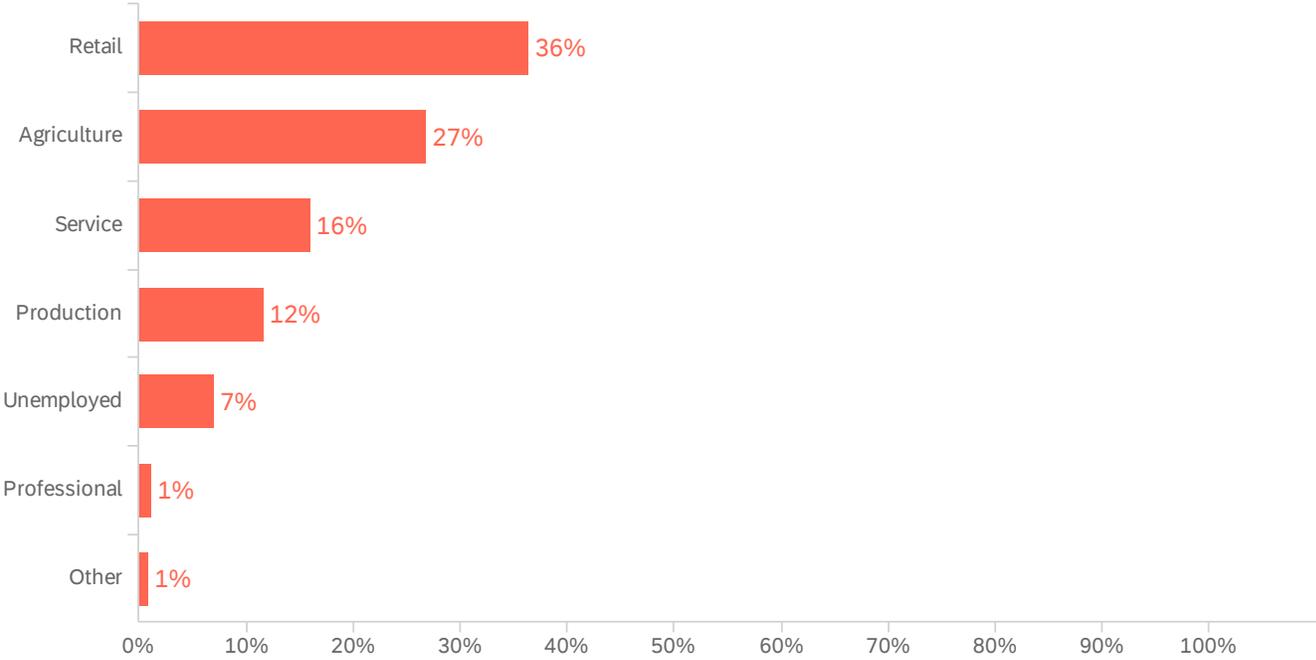
### Vulnerability Category by Round



# Employment Sector

**Q:** In the last month, what was your main source of income/business activity?  
(n = 6,167)

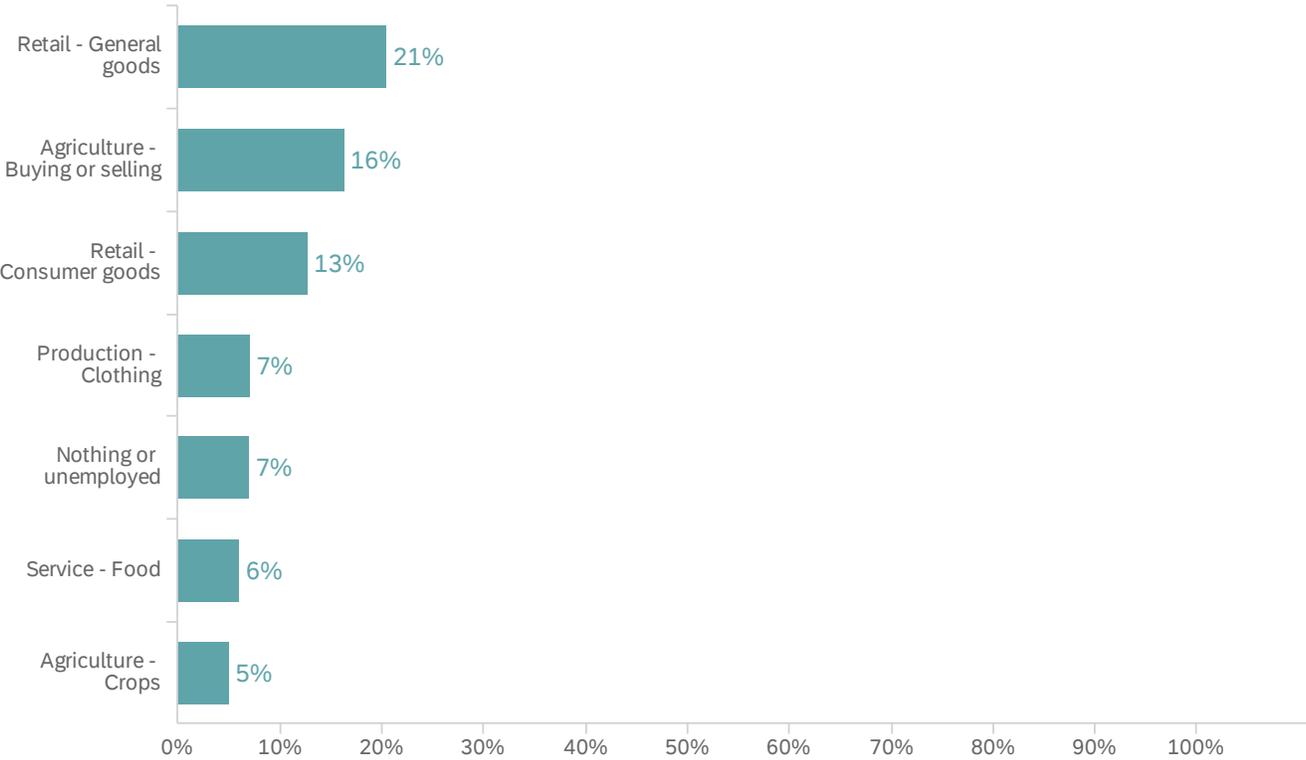
**Insight:** Retail is the biggest sector among GEEP customers: **36%** work in it. The second largest is Agriculture, accounting for **27%**.



# Main Income Source / Business Activity

**Q:** In the last month, what was your main source of income/business activity?  
(n = 6,167)

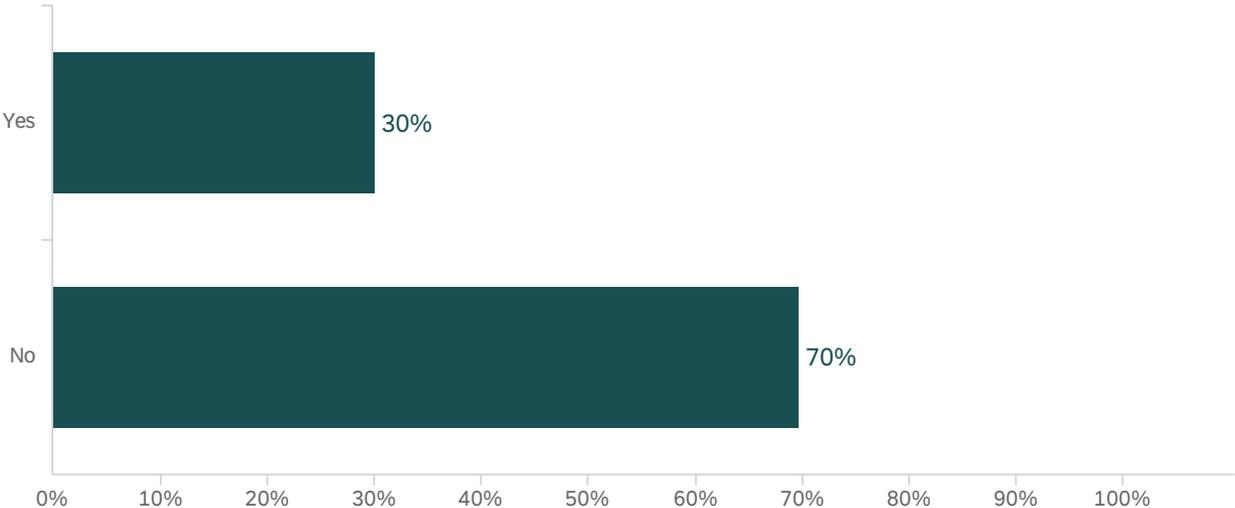
**Insight:** The graph below further illustrates the breakdown of respondents' business activities. The primary income source of the majority of respondents is retail, in the general (21%), agriculture, buying or selling of fresh produce (16%), and consumer goods (13%) segment.



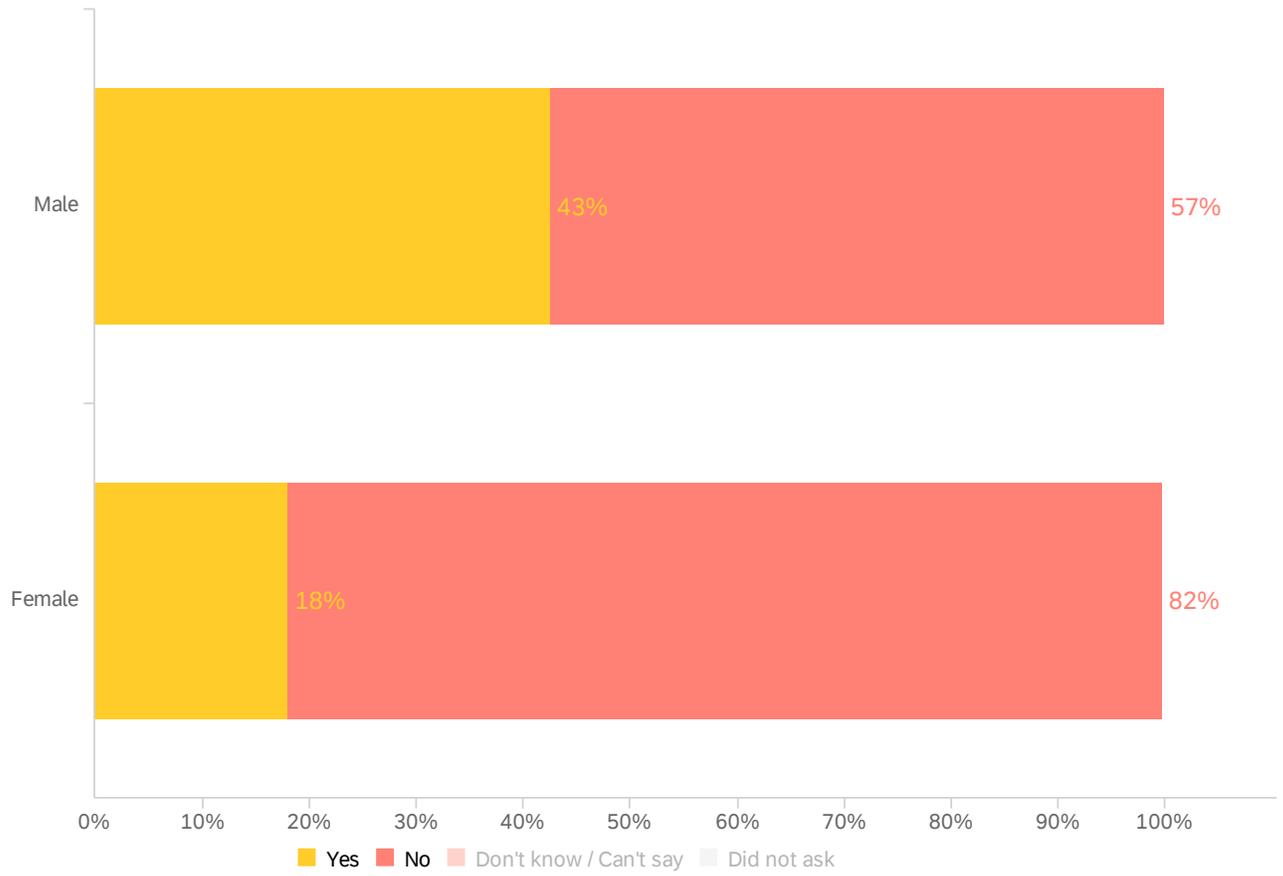
# Existence of Employees

**Q:** Do you have employees?  
(n = 6,167)

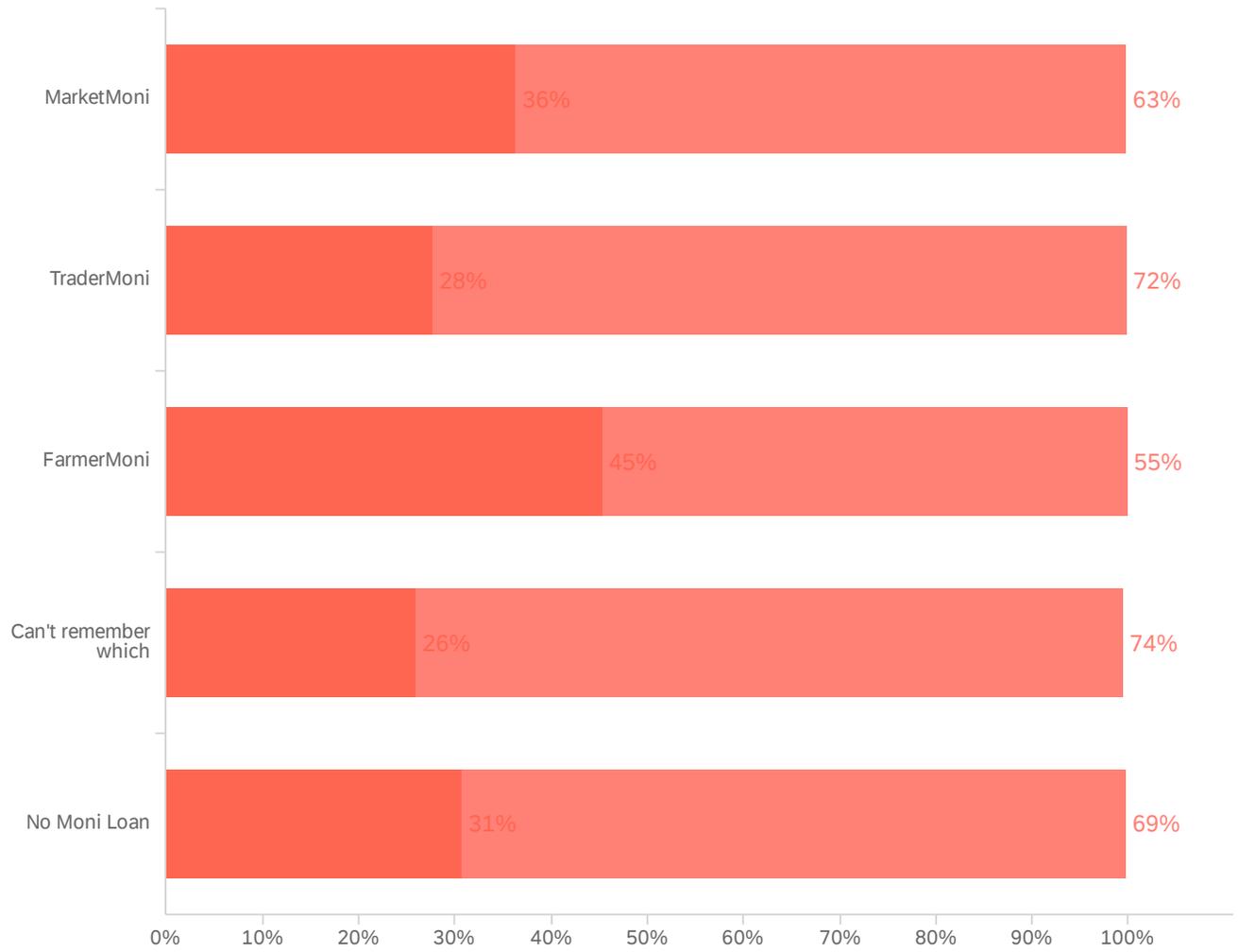
**Insight:** Almost three-quarters of respondents do not have any employees. However, GEEP customers appear to be slightly more likely than non-loan recipients to have employees: 36% of MarketMoni loan recipients have employees, compared to 31% of non-loan recipients. Male respondents are more likely to have employees, with 43% responding that they do have employees, compared to 18% of females.



## Existence of Employees by Gender



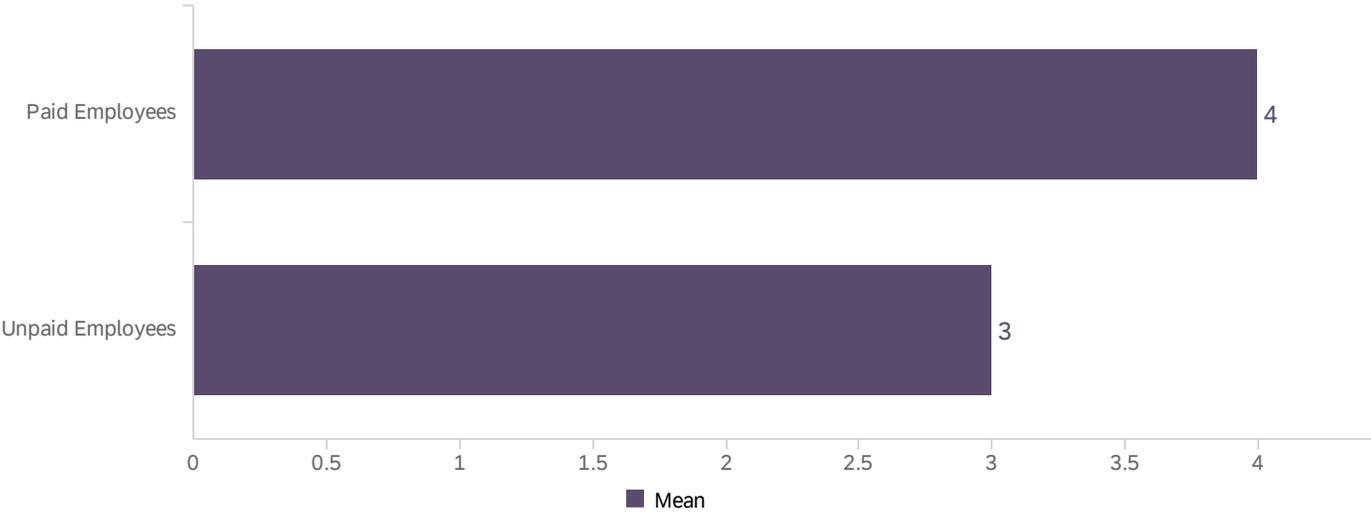
### Existence of Employees by Loan Type



# Avg. Number of Paid vs. Unpaid Employees

**Q:** How many paid and unpaid employees do you have? (asked to 1,857 respondents who have employees) (n = 1,857)

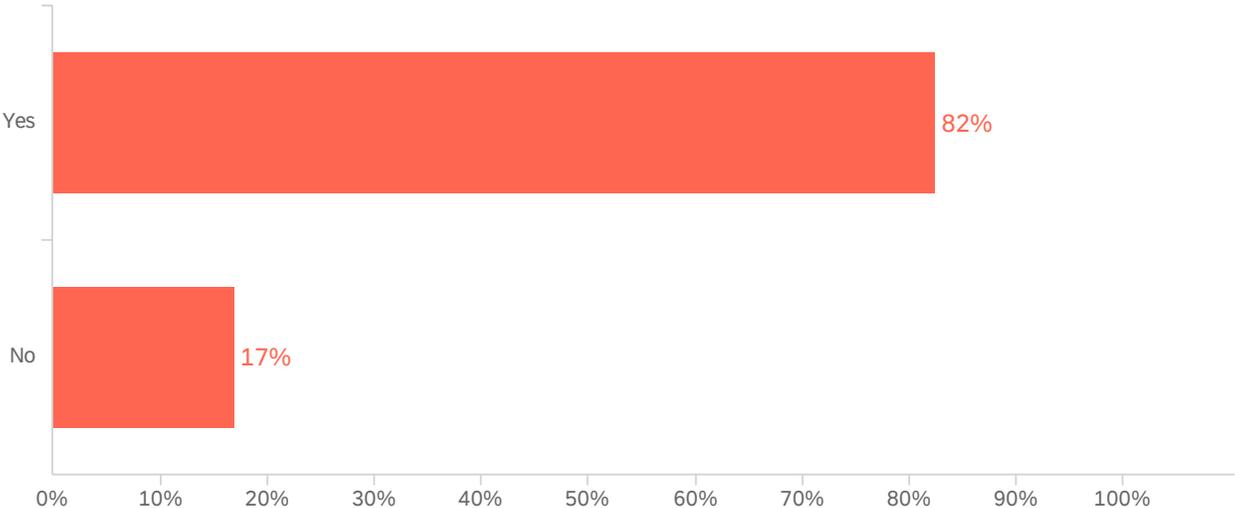
**Insight:** Respondents employed on average 4 paid and 3 unpaid employees.



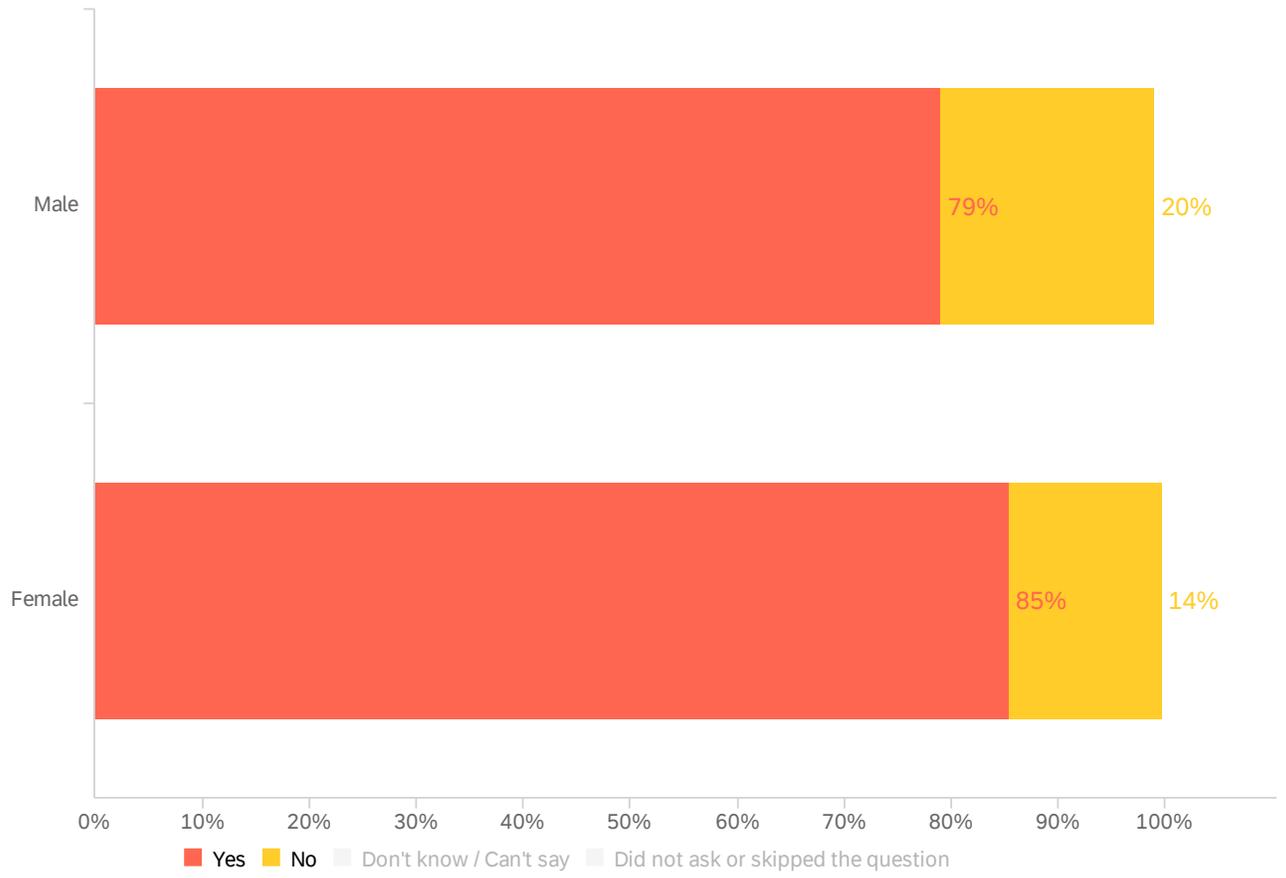
# Usage of GEEP Loan for Main Income Source / Business Activity

**Q:** Is this the business the GEEP loan was used for?  
(n = 3,742)

**Insight:** 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 = 6,169)

**Insight:** Awareness of COVID-19 is universal among respondents.



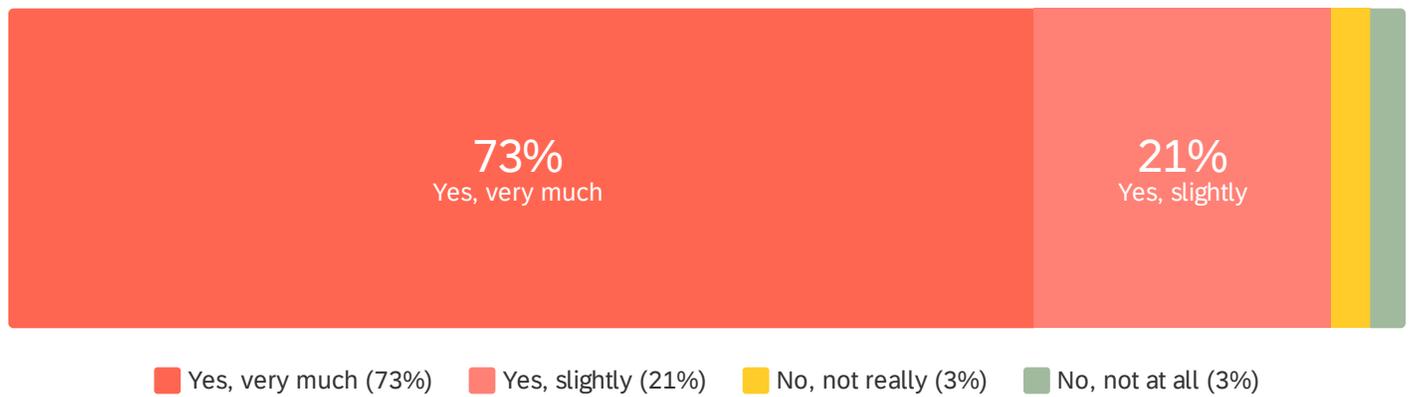
Yes No

## Concern Level About COVID-19

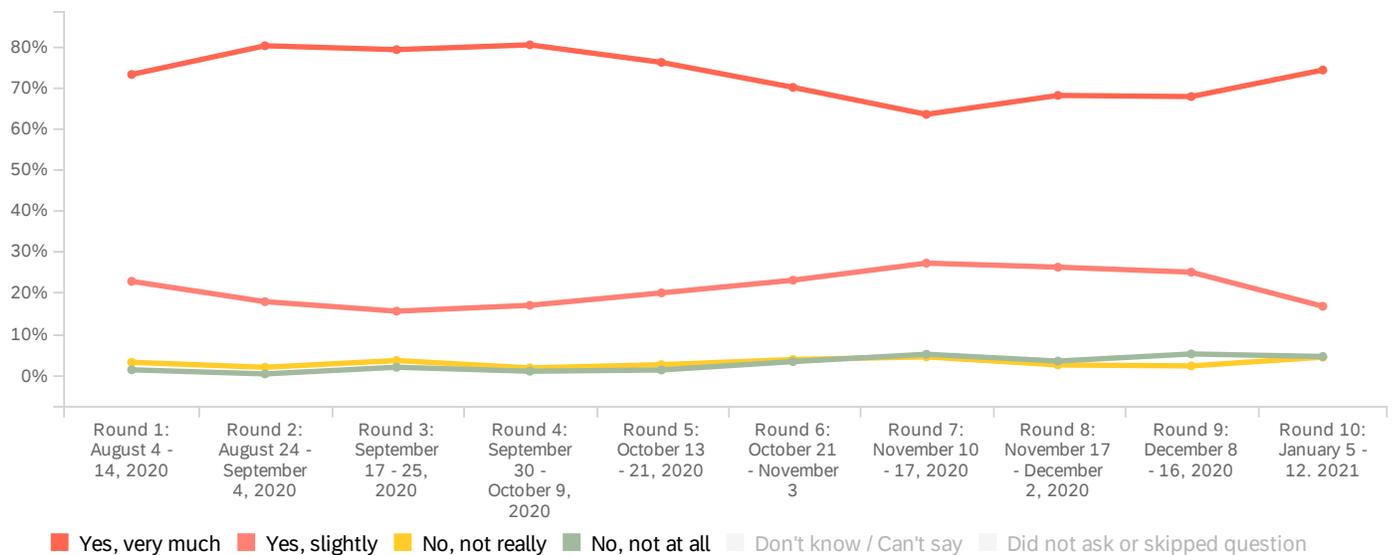
**Q:** Are you concerned about coronavirus or COVID-19?  
(n = 6,169)

**Insight:** Concern levels among respondents remained high, with **73%** "very much concerned". 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%. "Very much concerned" customers had increased between round 7 (63%) and round 10 (74%).

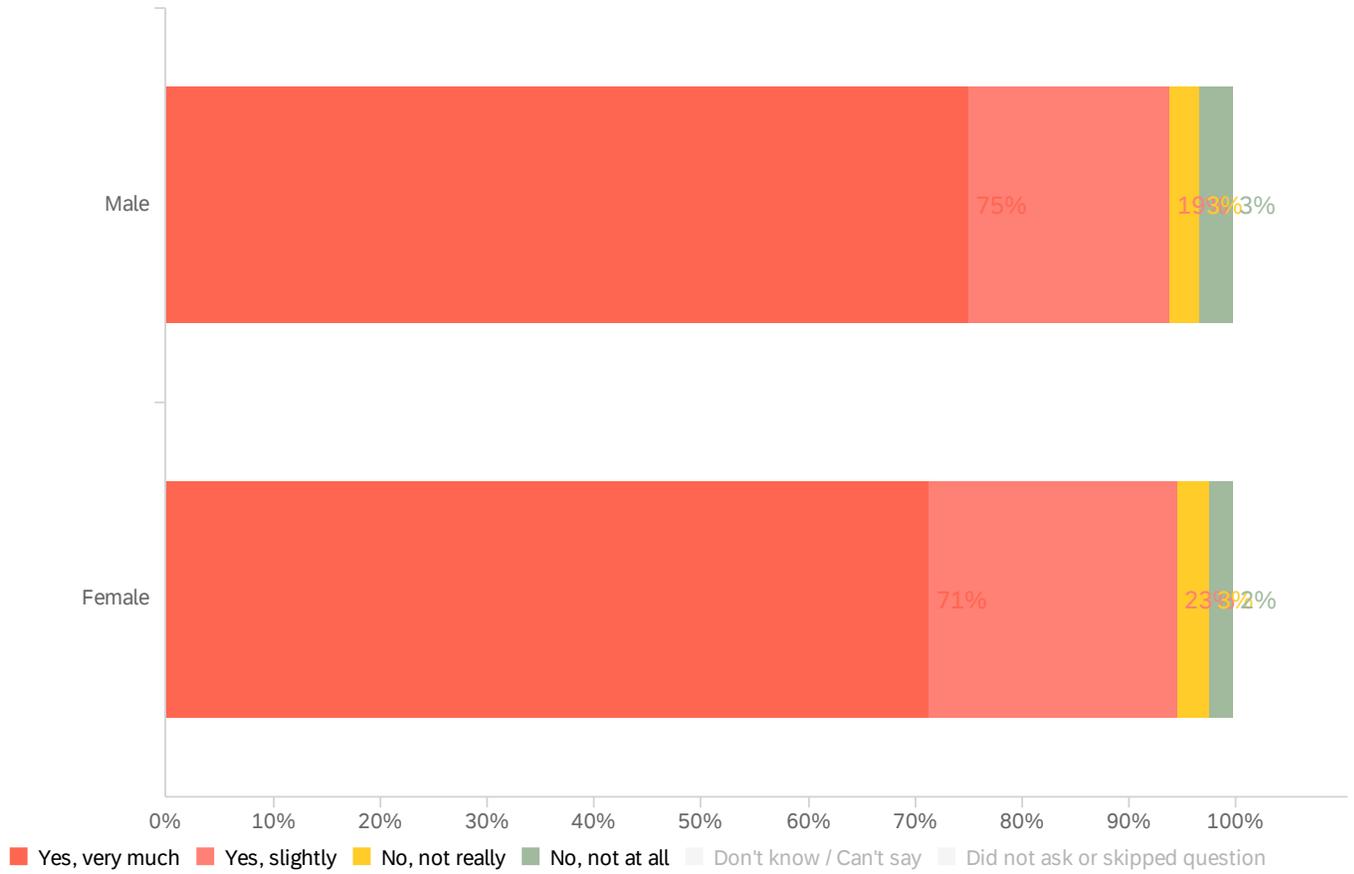
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned, as 90% answered that they are "very much concerned".



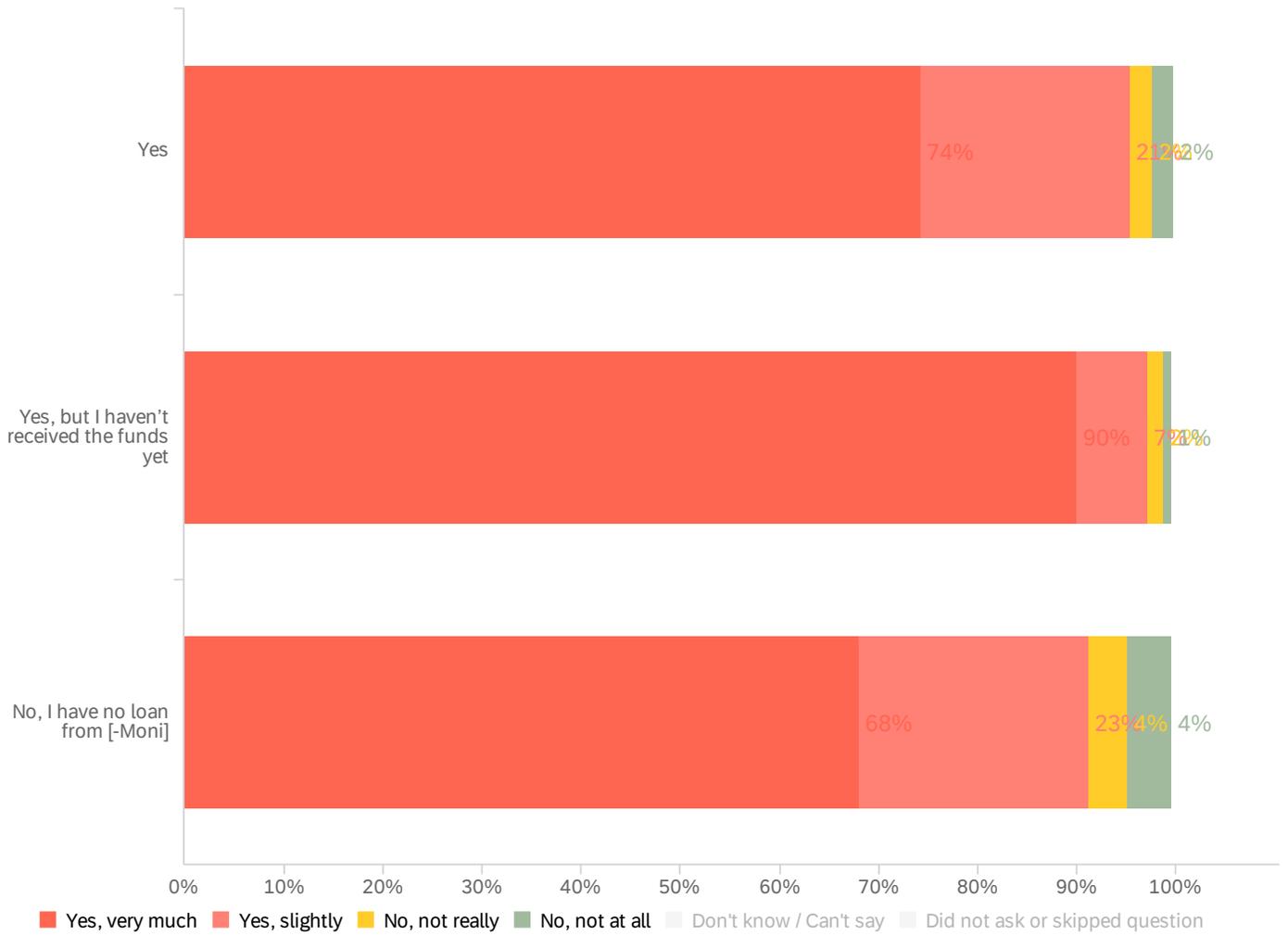
### Concern by Round



### Concern Level by Gender



### Concern Level by Loan Recipient Status

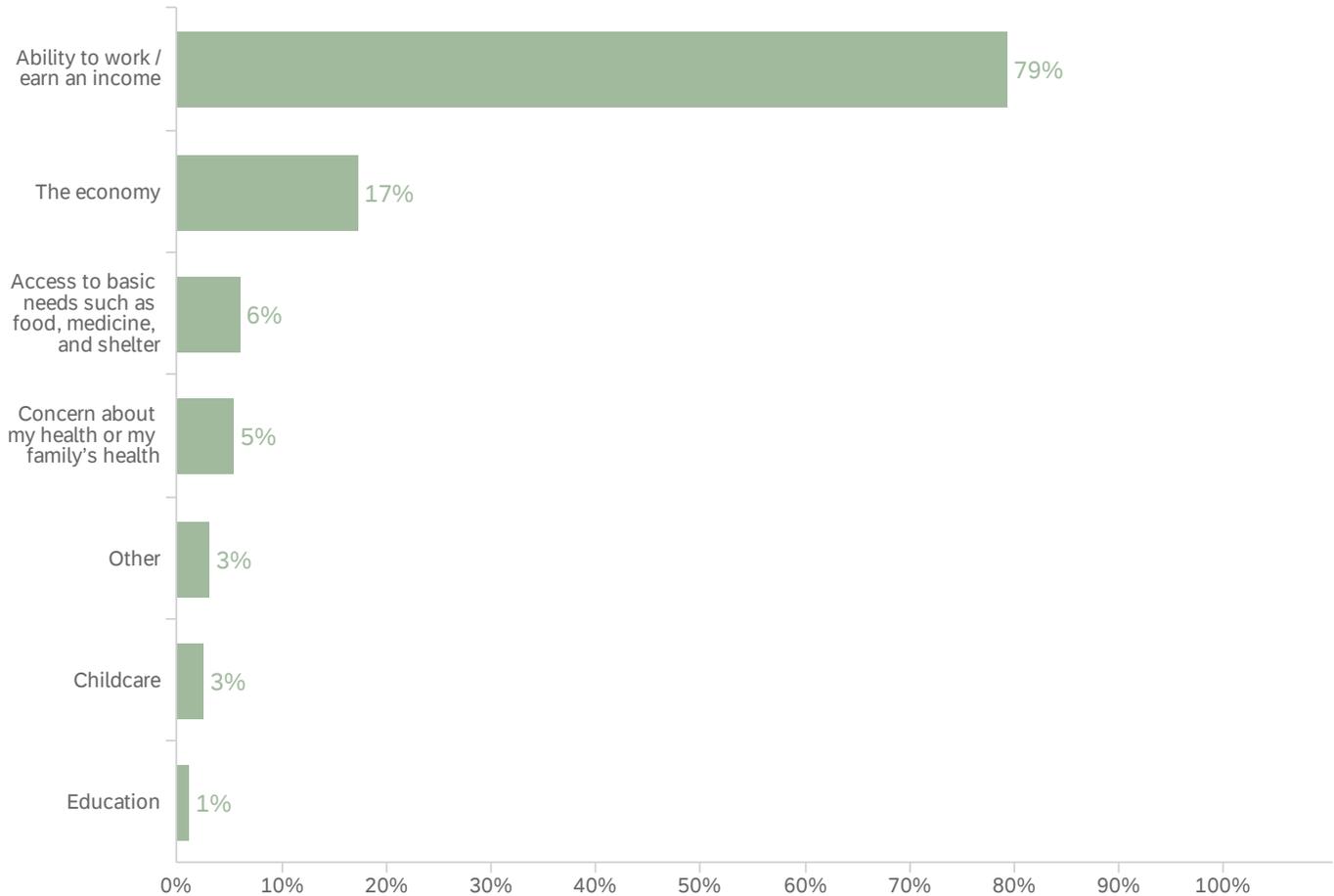


## 60 Decibels Qualitative Codes: Primary Concern About COVID-19

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 = 5,339)

**Insight:** Respondents overwhelmingly were concerned about their ability to work and earn an income, with 79% expressing this as a concern. This mirrors the responses in rounds 1 and 2, where the most commonly expressed concerns were around business decline, negative lockdown impacts, and income getting worse.





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

My main concern is how our businesses are going down no capital but I thank God things are getting better even better than before

My shop was demolished, so I have been selling the way I used to and it is affecting my sales

The price of most things have doubled which is making even harder to buy goods to stock my shop

For almost 8 months, i was unable to go to the market and my business has to do with a high population of people and since everyone was at home, i could not make money so i had to start selling foodstuff and leave my fashion designing business alone.

The corona virus is very disastrous it affect the economy of the nation.

We couldn't do business because of the coronavirus, people are not allowed to travel via the sea so it became difficult for we marine transporters.

I don't want to talk about it. It has affected my business badly. No one is left out of the economy downturn.

I don't think it is real in Nigeria. The Covid-19 situation has been Politicize in Nigeria. The government see it as an avenue to make more money.

My concern is that the virus shut down the system that made us smile before, business went down and we could not even get the normal bank loan we use for our timber business

My concern about this covid19 is both the fear for my health and also my business which is down to the level of shutting down, infact am handicapped now financially

My business was my major concern because it went down no sales again because of ban in social gathering

Coronavirus lockdown was something else because one could not go out to transact business and the little i have was given out to people who i am better than financially, so everthing went down and has not been good again ever since

There's no bigger concern than that of our business, the lockdown made people to patronise us on credit and we still haven't been paid because people's sources of income has been affected as well.

There's no patronage and we've lost most of our capital.

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

Everything has stopped at a time as the result of the virus, and the little that remain now is what we are trying to turn. But our capital is broken.

The challenges it has brought to us, and the society at large, which we are still struggling with up till now.

Corona has caused so much downward to children education now children are not going to school but I'm a little happy because they said they are resuming on the 18th of this month i just hope they don't stop them from going back

My concern is business no money to run business no capital nothing is going on well and there is no job opportunities

What concerns me the most is how I can feed my family, I'm renting a house I've to look for money to pay rent and buy other necessary things

i am currently in the village and not in any way concerned about the corona virus

This life is expensive inflation of price in everything every food stuff is expensive rice and yam all expensive a poor man can spend 2 months without seeing rice

My business was not affected by the pandemic

Things are expensive, the price has doubled and the gain on these goods really reduced

No money to run the business, people are buying on credit and owing me

My major concern is the fear of infection which made so many customers to stay away from going out to buy things, and all this things has reduced our sales so much

The issue of coronavirus is just about its effect on my business capital, it made business very bad and money is no longer coming in like before.

My main concern is how it's affecting my business. My business is going down day by day, i own an eatery and i sometimes open and no single customer comes because people manage the little they have.

How the virus spreads and how people are not taking precautions is my main concern corona is real people still don't believe it I'm so much worried I'm always wearing my facemask some people make fun of me but I don't care i want to be safe

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

My main concern is about how the economy is down financial situation is so much down we are suffering . There is scarcity of food and inflation of price every commodity is expensive

I am just praying to God to protect me and everyone around me of the virus I don't want us to be infected people are dying because of corona virus and there is still no cure

My concern is how corona is affecting business every business is going down due to lack of capital and no customers customers are complaining of no money so we don't make sales

My main concern is for me not to contract the virus I'm afraid of virus the virus is killing people I'm observing social distancing washing my hands so I don't contract it some people still don't believe the virus is real

My main concern is that i want everything to go back to normal, our lives have changed so much because of corona every thing is expensive the economy is in a bad situation no money

I am more concerned about the economy at a whole there is inflation in price and no money everything is not going on well

Business was not really affected by Covid19

There is no market, people are complaining about the double price

There is no market because people are not buying, most customers are spending money mainly on food

During the lockdown, most of my goods spoilt in the shop and I had to throw them away so I don't really have money like that

Many of my goods expired and got spoilt during the lockdown when there was no movement and I have not been able to recover from it yet

Covid19 did not really affect my business like that, people are still buying even it is not like before

I am scared of corona as a lot of people are dying. I have been protecting myself, and my family from the virus. I am extremely concerned for my husband as he goes out to work and is the breadwinner of our family. I teach in a private school but schools are all closed now. Life hasn't been very easy.

My concern was that of my business because it has stopped moving, there is very low flow of money, even to access to our money was difficult

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

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The effect of covid19 on my business was very bad because we had to stay indoors compulsorily without having any income

There is no money or food, access to these things are very difficult. Everything has been on standstill, everywhere you go there is poverty.

The disease is worrying as people are dying from it. The restriction on movement has made businesses close, so income has been lower.

The business is not normal or sustainable again, COVID 19 caused a lot of things which everyone in the world has experienced it, many people lost lives and again, it's not easy to even earn a living now.

I am not happy about the lock down and the rules attached to it. The lack of movement hindered the success of my business which affected my income. All the children are home with nothing to cater for them.

When we harvest, customers don't price well, they are complaining that there is no money.

My business needs more finances.

I have been managing it, everyone knows how things have been, if you're not into food or snacks, you may not feel the impact because things are now very expensive.

Things are normal now, compared to during the lockdown.

It has really affected business and so many people been affected as well, and as such no circulation of money which affected patronage.

Plenty challenges, no market, no money, everything is scattered.

It affected everything in my area here, coupled with the inflation in prices of everything, but I thank God for everything.

I am praying to God to protect me from the virus. I am so scared of it and i take measures to prevent myself

Honestly speaking I am being experiencing difficulty in my house, what I'm getting before is not comparable to what I get now things are tough I won't lie.

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

The number of cases increasing everyday is worrisome, I am a business woman and it has affected me a lot, good are not marketable and the little I sell is on credit because people complain that they don't have money because of the pandemic.

Businesses are not moving, the only type of business that progress is that of foodstuffs or household essentials.

My main concern is that we haven't gotten the cure to the virus and it is still spreading and don't want to be infected i want the government to find a real cure

Corona virus is real things have really changed schools have been closed for a very long time they opened it for a short time now they have closed it kids are just staying at home

Business has been dull, bad market, things are more expensive, goods have been on the high side, cause of the closing of the border.

My concern is the hardship we are facing after the whole virus thing has started, to eat is something else and prices are too high everywhere

Anyway, we're buying goods in bits, customers are not coming like before, they are complaining of the prices of the goods.

My business is moving well and some customers even owe me since corona virus started. Everything is costly, even the clothes am selling. So could not get much supply because there is no money.

My primary concern is based on business situations right now and more on government policies on coronavirus which does not have any positive effect n the masses

Due to Covid, the number of people that patronise me has gone down and also the increase in price

The business has been going somehow, I hope that the what happened last year will not repeat again.

Business is not moving well, things are still very hard.

It affected me seriously, customers come but no money to buy feed to feed my fishes.

It has really have negative effects my business because there is no sales like before again. And Everything is now so costly

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

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My business is really down, there is no enough patronage and i am not making money like before because customers purchasing power has reduced

Most of the goods I had in the shop expired so we have throw them away and it affected the business because now I dont have money to buy goods

The Corona virus lockdown is responsible for the hard times we are in right now of scarcity of food and the hike in the prices of goods.

It has reduced my business investment due to low patronage and also because of the hike in the prices of commodities, i had to change my business of selling wrappers to poultry farming but right now i'm i'm losing some of my birds.

It was hectic, cause after the restriction of movement, nothing has been moving, I pray that God does not let it happen again.

It has affected my business especially because of social distance, it has reduced my interactions with customers, and only a few customers now come to the market which has reduced my sales volume.

It has not affected me and my whole family, the only inconvenience is the social distance and wearing of face mask.

We are doing ir small small, things are not the way it used to be. Many are complaining of no money and it affected my business.

Running the poultry is now more costly than before, the price of feed especially has doubled and not may people are even buying like that

Covid-19 affected me alot, especially in my business as there are no customers,even in the area of paying my store rent where i stay to do my business has been a problem as I don't have the money. Before the pandemic,i normally used to have customers that come to take their pictures but due to what happened last year(ie covid-19) really affected my customers as they don't have money to snap pictures. The way i used to snap is not how i snapped picture since the pandemic started as many people don't come to my shop again.

It brought about hunger, we can't eat well now, no income and to get customers is a problem and we can't travel for business. Also schools have closed for a long time, the system has stopped, the problems are just too much.

Covid-19 affected me very much,since covid-19 started last year i have gone broke in my business because during the lockdown, I wasn't making any money and i used all the money i had to buy food to eat with my children. So,after the lockdown, I didn't have money to start my business again like i did before the pandemic. The goods i have in my shop is no longer plenty like before the pandemic.

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

My primary concern is that customers are no longer available for me to give them my services. The number of customers that come to buy my goods have decreased since the pandemic began and it has not improved much since then.

After COVID 19, nothing has been going on because no capital to continue my business.

Covid-19 didn't affect me,i still do my business everyday by going to the market to sell my goods. The little money i make from my business is enough for me. God has been the one helping me in my business.

Prices are very high especially in buying goods such as food items. As the cost of transportation is on a high side,the price of goods has been on the high side too since the pandemic started. Adding covid-19,many people don't have much money to buy goods anymore because 50% of our customers are buying goods from us on credit and that means we don't make profit from sales like we did before. Talking about schools, I don't know about people who's children are in government school but us that have children in private private schools,the covid-19 guidelines that have been given has resulted to school fees has doubled up. about paying rent, landlord don't want to hear excuses,they tell you that if you're not ready to pay rent,that you should step out or go back to the village.

Covid-19 affected my business very much,it made my business to run-down as I don't have money like i did before the pandemic to go to the market to buy good because during the lockdown,i used my money to buy food for the family. So now,am just at home because i don't have money to start my business again. As a result of the pandemic,we didn't have money to pay for house rent,so we moved our family to the village.

Since COVID 19 started and the lockdown happened, it affected me and I started eating my capital.

Covid-19 has scattered my business,it is not like it was anymore as most times i don't get customers like i did before and my goods gets spoilt.

My concern is that covid-19 has affected my business as I don't make as much money from sales like i did before. When covid-19 affected my business,it affected everything like buying food for my family,paying rent, paying children school fees and other things.

To say the truth, the very shock I got was the lockdown, even after the lockdown, people are still finding it hard to interact.

My major concern is the drop in my source of income and patronage, economically it has been bad

The little I have I am managing, I keep selling things and replacing.

My concern is that today i do not have any savings again because i spent all my savings during the lockdown caused by the virus

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

My primary concern is that God should help us to have it stopped , because businesses are nolonger moving on well and patronage is very low.

The virus shut me out of work and i am been owed money and now am not doing anything again

Business has been very slow, most goods are inflated in the market, thereby discouraging people from buying.

My concern is how to get back to selling like we use to before the lockdown because things are to expensive and we are not free like before again, schools are still closed down

When you are trying to get into business and then suddenly everything changes and you are now sruggling to survive that is my case, so the virus left us with a very bad experience

The truth about it is that it has been terrible because the only thing that made me survive is the grace of God, the little vegetable farm i do to survive has stopped.

Covid19 came with a very big problem that has left us with scars that made life difficult, things are now very expensive and businesses are down since lockdown and price hike has made customers stay away from buying

Well, COVID 19 did a lot to us, the money is too small to start a petty trade, but I'm trying, putting in effprts to get to where I want.

I really don't have any concerns related to coronavirus right now

Right now my primary concern is that we should stay safe not to contact the virus and what to feed on because now business is not moving like before and things are expensive we are just selling to eat because no gain on what we are doing or selling

My concern is that we should stay safe because the virus has no cure and during the pandemic no movement we were locked down at home, our children were at home so it really affects our income also our children's education and there was hungry during the pandemic

It has not been easy, no customers, things are expensive.

The customers that used to come before COVID 19 doesn't come like before, but now everything is returning to normal.

My business actually stopped, since the lockdown I couldn't find my business properly because of the capital.

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

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The way it has affected the country and most people, the lockdown has affected businesses with low capital which return is very low.

Things are really hard right now, no money to even run the business because I have spent all the capital I had

It has seized our businesses, we just thank God we have seen the moments through.

People are not really sewing clothes, and it has affected my business because so there is work

My concern is the suffering that came after the pandemic which is still not going away in a hurry, no sales and customers are not buying too.

Business is slow, money is not really coming in like it used to do, the increase in price affecting many customers

The market is a bit slow, but I do not have a lot of problems or concerns right now. The only other problem I have in terms of my business is gaining access to chicken food is hard.

I do not like the restrictions on movement. I am a student and due to the closure of schools I have nothing to do. I have now started a business just to find something to sustain myself.

The high cost of things has made it hard for me to buy from me and it is not my fault, dollar has gone up

Business is dull, there is no money and people are even owing too

The patronage has gone down, many people are not buying so it has really affected my business

It spoilt a lot of thing and we are yet recover from it. I work in school and they did not open for long time since corona virus started. For this period, it was no work and no pay.

My concern is that people should follow the precaution to prevent corona virus by maintaining social distance and use face mask.

All through the lockdown , my business crashed and i was unable to make money

I am worried about the health of my family. It will be worse if anyone contract the virus in this period of economic melt down.

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

Closure of businesses and school

I am concerned about my health

The way the virus is spreading is a major concern. The lockdown has also increased poverty rates, as income is lower generally.

My business is not moving well at all as i have spent most of my capital in feeding my family

Education is going back because of corona they have closed schools because of the lockdown, schedule of school has changed children have been on break for a long time after the break school opens a specific time is given for the exams how can they learn with short period besides the kids brain is different it's not everyone that understands at one go

The prices of fruits were very high and because of that i could not afford them during the lock down which made me fold up my business

My business run down because of the Corona Virus. I just started the business not long before the Lockdown. Most of the goods got spoilt and I spent the money of the ones I could sell. So the business shut down.

The lockdown has worsened our situations. We are more worried about the issues of hunger and poverty than the corona itself.

There is no market and people are not patronizing me as they are at home and some don't have money to patronize me

Because of corona there is no school kids are staying at home. Staying at home is not a good thing the kids need education

Corona virus affected me. The company I am working with is owing us because they are also affected.

Corona has made work to go back even the business is not earning me enough I'm a family man it has caused me soo much no capital

There is no sales like before, everyone is complaining of no money. My business has gone down because I spent most capital during the lockdown

We are only surviving because my business has not been moving, everything is blocked.

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

My education is my main concern we were in school having lectures when school closed for over 7months now we are back a week to our exams only for them to close schools again I'm so much tired

The lockdown really affected my business as it as crashed and i folded up cause we spent all the money in fending for myself and my family

The lack of availability to jobs and rising poverty is my biggest concern right now.

My concern is the way it makes the body of the person infected to be in a very bad state if a body is infected the person suffers I'm always wearing my face mask and sanitizer I don't want to be infected

It has spoilt a lot of things. Things are not going smoothly and business is not doing well. The capital for the business is not even there. No sales and things are costly.

What concerns me the most is my children education my kids are at home a country without education is as good as none even the financial situation will keep dropping. Not going to school is a very big problem

There has been nothing happening since the lockdown so we are just trusting God to have better sales again

Talking about Corona virus it has really affect the poor masses because during the pandemic no movement, business was not moving and money was not coming in so it's affect our eating and our lifestyle

We did not have money to buy fertilizer and i also don't have money to pay my workers as the lockdown really affected us.

I'm concerned because of the food stuffs that are expensive there's inflation of price in everything and there is no money to buy it now the food is even scarce if you go with your money you can't find it in stores

It affects me I was stopped at work because of the coronavirus. I how to start working as a roadside mechanic.

I am a student and I have been at home for a long time due to closure. The virus has spoilt my personal plans. The virus has also closed down a lot of other things which is worrying.

We don't have money to fund my business again as the lockdown really affected me financially

We have stayed at home for a long time on lockdown even the kids school has so much stopped the society is turning to something else without the children going to school and I don't like it

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

The lockdown was hard on people. My kids are at home with no school, and businesses are closing due to economic hardship. My kids are always at home which is a strain on me. I am not able to provide for my family as well as I should.

I am worried because the government is not responsive in helping the people during this time. The economy is so poor and things are very expensive.

It has really affect our business and during the pandemic no movement we can't go to our daily work so it's really affect the economy and now they're talking about the second lockdown which we have not recovered from the first lockdown

It does not allow us to work. There is no sales as the patronage is low. So there money and things are easy.

My health is my main concern

My primary concern is the trauma of the virus

The general source of income for most people has stopped due to staying at home with nothing to do. The virus has made life very hard. The financial situation in the country is worrying.

It affect us a lot. Business is not doing well. When corona virus started, some customer buy some goods from me on credit and they are yet to settle their debt. The school children that usually patronise me did not even go to school for long time due to corona virus. All these affected my business and I don't have the capital to start again.

It affected our sales because there is low patronage since the time corona virus started. Everything is costly and this is affecting our business.

The virus has affected everyones means of income, no one is as comfortable as they used to be. My income has reduced significantly since the arrival of the virus.

During the covid-19 period, money for goods sold on credits have not been collected till now and this is affecting my business now

I have been at home with no source of income. I have kids and a wife to take care of. The government has not helped us since the start of the virus. All my chickens have died. I have had so many economic losses.

I am healthy and i adhere to the advice of health personnel to always wear face mask, wash hands regularly and maintaining social distance.

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

It affects the patronage of my customers, many are not still bringing their clothes for sewing

There are a lot of issues but my main problem is the market. The virus has brought a lot of issues to our economic activities. Income is lower.

The sales have not yet improved as it was before covid-19 started

I have no concern because things are getting better compared to when the coronavirus started last year

Things are hard right now, there is market because I dont have money to restock due to the high price

Business is not bad compared to during the lockdown when people could not go out but it can be better

The lack of market activities due the virus is my biggest concern. My income is less than usual because people are staying at home and are not engaging in economic activities. People are not buying things anymore.

The economy is at a stand still as nothing is moving in the country. Income is slower than usual even after lockdown.

The death rates are alarming, the virus is having serious psychological effects on us. Our source of income has also been affected by the virus, which is affecting our access to basic human needs. Things are difficult.

There is a lack of money in circulation. I am concerned about exhausting the money we have. I am also concerned about food as we have been storing our food and it is almost finished.

My concern is that corona virus turn business upside down. Before corona virus started, I used to get food stuff that I sell supplied to me on credit and pay them after sales. But since it started, there is no such opportunity. So what am doing now is that I will help people to wash cloth in their house and they pay me, even though the money is not enough, I just have to do something.

We don't go out so there is no money coming in. The fear of hunger is actually greater than the fear of the disease itself. There is a rise in poverty and there is no one that is helping us.

It affect my business so much because things are costly and there is no sales.

The effect it has impacted on the country, in turn affecting business activities. The business isn't flowing because there is no money.

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

All the profits we get from the goods we sell is what we use to eat and even right now, food stuff is very expensive and we can not afford to get some of our products nor make much profits like before.

Due to the fear of contracting the virus, we stay at home which means not having any stable source of income. Feeding is now a big concern for me, as our income is low and food stuff are very expensive.

It affect me because I could not sell the way I used to sell before. The price of goods has gone up and there is no enough capital to buy up to quantity I used to buy.

The restriction on movement and lockdown made life very difficult. My source of income requires me to move around but this was not possible during the lockdown. No money was coming in during that time.

It has affected the sales and prices of things. We are not getting customers like we used to get again because people are complaining of the impact of coronavirus on their businesses

The lockdown increased the level of poverty in the country. A lot of people are suffering and are in many hardships. It has been difficult to make ends meet.

The effect the lockdown had on our businesses, to feed our family is a problem.

Corona virus did not make business to move well and there is no money.

I am scared about the rise in the number of deaths. The way the virus is spreading is very scary. My kids are all at home with no school, everything is not operating like usual.

Ensure that my family and i adhere strictly to the precautionary measures at home and outside the home, in our interactions with people we observe social distance, hand sanitation and wearing of face mask.

when they closed the modern market in Benue. It affected my business. i had to carry my goods to the front of my house to start selling even when the market was opened and we returned back, sales was not like before'

My concern is that those that bought on credit from me are much, most of my money are still with them because I sell in bulk

I didn't notice any symptoms of the virus in my body, i am healthy and i wash my hands regularly and wear face mask

The Coronavirus has brought down our business, changes in trends of interacting with people unlike before.

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

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no one was going out, everyone was indoor, there was no business. This covid 19 is very real as it is killing people cause i get news update

The lockdown, which made me unable to run my business, I was stranded and couldn't do anything.

A lot of hardships were faced, market were closed and business couldn't be conducted, no money to even turn and nothing was progressing.

The corona virus has really affected my business alot as i had to focus on my farming now for ends meet as the building material i use to sell isn't profitable like before

Those that bought from me during this covid-19 period have not yet paid back my money, that is, I have much money outside that people are still owing me and this is affecting my business

Many things have been vandalized, both jobs and businesses. I am graduate looking for job but it's difficult and even the business I am trying to do isn't progressing because no money, to properly fund it and, from the customers.

I don't have concern with coronavirus because things are getting better and is not really having any direct negative impact on me

I am unable to get my goods, and I have very low money, low capital. The market is not good unlike before the pandemic.

My concern is the Tertiary institution that are closed down due to strike, this is because I am also selling soft drinks there apart from the chemist shop that I have and this have really affected my income

I don't have much problem

People are not buying goods and selling anymore compared o before the pandemic. Basically, businesses have had to close because profit has been so low that i had to close down my business because there were no customers.

The government should try to assist its citizens because food commodities are very expensive in the market and many people cannot afford a good meal in a day. They should be more concerned about the welfare of its citizens because we are suffering everyday.

The covid-19 has affected my business very much because i don't make money from sales like i did before the pandemic. Customers don't buy much food again and i dont see them as usual as is saw them before the pandemic. So,my main worry is lack of capital for my business.

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

It spoilt our business a lot. Goods are costly and there is no sales. All the money I had during the lockdown and things are not going smoothly.

Looking at the time of the pandemic businesses were affected we can go to the market we can't do our day-to-day activities school lockdown children's education is being tampered with a lot of things happened but we thank God we are alive but my primary concern for now is for us to stay safe use all the precaution the Federal government said

There is low patronage and there is no money. If there is no covid 19, everything would be fine. But since covid 19 started, our income has reduced.

Business is not moving like before, things are hard, people are crying, things are very expensive, goods have increased in price.

Wow coronavirus has really affected everything but in my state we are in to partial lockdown so it just affect our income our day-to-day activities, also schools were locked down during that time my concern about coronavirus is for us to stay safe use our nose mask and social distance is important

That corona virus is something that spoilt our business. When there was movement restriction, that market is opened one day on one day off. We had to depend on what we sell to eat.

Talking about covid-19 just for us to stay safe and it has affect our economy in the aspects of businesses no income, no jobs

The thing is that may God not let us sick. I am concern about those are infected and those who have died. I pray for the full recovery of those who are infected.

My concern is that it affect our economy. The country also feels it and things are not going smoothly.

Nothing to say much just that this virus has really affected the economic during the lockdown we were unable to work and it was approaching fasting period. So it really affect us badly in the aspect of income,

My concern was that during the covid-19 things were not moving fine especially our income was affected because during that time my husband doesn't go to work, is a driver and later they call back after the lockdown instead of six passengers he will carry four passengers so our income was totally reduce it really affected us

My concern about the corona virus is that government should do something about putting an end to it because students have stayed at home for too long and our education is been affected.

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

It has disrupted my studies for a whole year, and i can't attend any social event because of social distance, i'm just tired and bored.

I'm a civil servant, although things are costly in markets now

I t affect me because everything is not going smoothly. Customers are not patronizing as they used to since corona virus started. Those that patronizes are not buying up to what they used to buy as they are also complaining that there is no money.

My primary concern is about the stable source of income. And if corona virus continues and lockdown is imposed, it is going to affect payment of utility bills and other dues when there is no income. As a teacher, things are not so easy as it affect our income because school did not open for long time.

We're still farming and COVID affected my farming. I have no capital.

Since the COVID 19 lockdown, we've just been watching, poultry feed is expensive now.

Since COVID 19, I don't have money to buy something to even sell, no money to buy in large quantity, it's you buy in bags and large quantity, that's when you can sell and have gains because things are costly.

All what I can say is that they said we should stays clean wash our hands regularly we should make sure our environment are clean for us not to contact the virus, because the virus has no cure and again during the pandemic no moving like before it really affected us because money was not flowing and things are expensive

My concern is how to get money to start up my business in full-time because during the covid-19 things went wrong business was affected some how, my concern is to stay safe, during the pandemic everywhere was locked down no movement marketplaces were lock, the schools were locked down even worship centres so it really affected everything we can think of

My concern was that during the pandemic business was not moving fine, we wish to travel to neighbouring village to buy goods but is hard for us and then we are approaching fasting during the pandemic, we were badly affected

Corona virus really affected me because I was planning to travel abroad before it started and everything was just disrupted.

The business has been grounded for a while now, there is no money to buy more goods

My concern is why the government is not doing anything to ease the economy. Things are too expensive now. Price of most things is not like times 3 or 4 of the former prices and this is not good for small business.

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

I have become mindful of my association so as not to contact the virus. It is important to protect myself and my family.

Things are very expensive because of the Corona Virus. I don't understand how it has made everything to be this expensive. It is risky to do business now because the government can Lockdown the state at any time.

I have no concerns because i have not been infected with the virus and i can go out now to do my business without any restriction.

It has reduced my opportunities of making money through farming due to my inability to aquire enough fertiliser for my farm and everything is so expensive because of the economic challenges.

I have no problem with Corona virus because i protect myself by wearing face mask and maintaining social distance

We are trying to cope, getting the feed from the market is very expensive. Customers are not coming, those who used to buy in Large quantity now buy in kilo, in fact the tariff on everything is expensive, even the interest on loan is increased.

I don't have any problem, nothing

Regarding our business everything is down which affected our feeding. We were not given the chance to go out and were unable to work on our farms making to have low yields.

As a farmer, you can't stay at home, you still have to go to the farm.

The main problem we had was the lockdown, and what was promised by the government to ease the hardship wasn't given us. It was difficult to get goods for business, and the little we had was sold on credit to customers.

I have lost my business of selling cement to the Corona virus lockdown because of low sales rate and people buying on credit due to the economic challenges in the country.

Corona virus has really affect the economy in the aspect of the lockdown, during that time business was not moving and schools were locked down, to even eat is difficult

It distrust my activities, I couldn't go for my National Youth Service at the right time. Many of my plans are already cancelled and I'm worried.

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

Not many people can afford to buy the products at the new price which is now higher, so it has reduced the number of customers I get

Coronavirus has really affected us due to the lockdown, it really affected our businesses because of no income and also no movement, my concern was that no money and no food during the pandemic

Due to COVID-19, many businesses are shutting down because there are no customers anymore to patronize businesses. I don't trust anybody about COVID-19, only God that I trust. Government wants people to die in the name of COVID-19, they made all the goods in the market to be expensive. A poor man can't buy garri which is the cheapest food in the country, a tin cup of Garri is ₦200. Only God can help poor people. So, we need help to feed our family. There is no COVID-19 in Nigeria, people use COVID-19 to make money. The government says there's COVID-19 here or there but it is all lies because I have not seen the people that COVID-19 has killed.

It has not been easy running my business during the pandemic, it has been very tough because there's no capital to buy goods as it is very costly in the market. I used a lot of my capital to feed my family during the lockdown and I still have not recovered it.

The business has slowed down, I am not getting contracts for work like before so there is no money

As a result of COVID-19 lockdown, we used our business capital to feed our family. So, business has not been going well as we don't have capital to buy goods.

The business has been faring poorly, I have not been able to pay my staff because there is no money

The COVID-19 is affecting my family very much as there's no money anymore. In March last year (2020), my husband had an accident, so I am the only one providing for the family. Before the pandemic, I had more customers but now that the economy is very hard, people don't usually come to buy food often like they used to.

I spent most of the money I had during the lockdown, so I don't really have money to run the business now

As a result of COVID-19, people were indoors for months, I couldn't sell my goods and was without a source of income to feed myself. So, I closed down my business and moved back to the village. COVID-19 has rendered me poor, my house rent expired and my shop rent expired too, couldn't pay the rent. As there was no source of income due to COVID-19 restrictions, I moved back to the village.

As a result of COVID-19, we're facing a lot of difficulties like it run-down our business. As a fashion designer, there were no events during the period of COVID-19, requests for fashion designs dropped down and we are still facing the same problem even now. But business is getting better especially from December 2020 to January 2021 but from April to November 2020, business was hell because there were no customers to patronize our business

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

It has crippled my business, there is no money to buy goods. The government did not do well by locking us down without any provision

I am concerned about my health and the health of my family. The way the virus is spreading is enough to be worried. Also it has affected my business because people are more concerned about getting food than building house.

My main concern about covid-19 is that the government should help us because am in the village farming and there is no financial input to support us. Last year,raining season went too early,so it caused a set back in rice production. So,if government can boost farmers with financial support it would help us greatly because we don't have money to finance it. We are praying to God that covid-19 will finish soon because everyone is aware of the whole covid-19,so we following the guidelines,rules and regulations set up by the government.

I am concerned about my business. Most goods in my shop got spoilt during the lockdown. Government should consider us before going on another lockdown. It may be the end of many businesses.

My business is not moving the way it should because it is not generating income like before the pandemic. As a result of the pandemic, business has gone down.

It is as if the Corona Virus is sent to destroy our lives. Not health alone but mainly business. I can't do business like before because of the coronavirus restrictions.

The covid-19 has made life hard for me and my family as i make small money from my business each day since the pandemic began. In the market,price of goods are so high that i can't buy enough food for my family. Just to feed my family is what am after but it has been hard due to the pandemic.

My primary concern about covid-19 right now is that food commodities is very expensive in the market and children eat a lot of food when they are hungry. So its not been easy trying to get money to feed them when there's no money due to the pandemic.

N/A - respondent has no concern.

Everyone is concerned and scared of how the virus is spreading. We are scared of another lockdown, a lot of us suffered during that period as we were forced to stay home with no source of income.

The market has spoilt, there is no money in circulation due to everything being closed down. I run a chicken business and it is now very unaffordable to buy chicken and take care of them, so I have to constantly burrow money in order to continue with my business operations.

I really don't have any concern right now.

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

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There is a lack of market right now. People have so many things to worry about and no money. Business has been very slow and things in the market are very expensive. These are my concerns.

My business has been having issues since the lockdown. I have exhausted all my money on my survival. Ramadan was a very hard period for me and my family. I have been burrowing so much money in order to survive.

My source of income is my primary concern as I am a teacher at a private school, so I am not earning due to schools being closed. Schools have not been open for some time and was closed throughout lockdown.

There is widespread poverty, as the economic situation in the country is very bad. Everyone is suffering. The prices of things in the market keep increasing. A lot of businesses are failing.

The lockdown was very hard on me as we were required to stay at home. Apart from that, access to food is my biggest concern at the moment.

My business is my biggest concern. Even after the markets opened up after lockdown things haven't been going well due to lack of money in the economy. People are not spending their money anymore.

I have lost my source of income and I am jobless. I am always suffering to find money everyday to feed and take care of my family. This period has been a huge struggle for me.

My biggest problem is that I was doing my business and the lockdown brought upon so many hardships. All my money finished, my store was closed, all my capital finished. I have a family and parents and my siblings kids that I need to fend for but I am not able to provide for all of them, sometimes we don't have enough to eat.

Prices of building materials are high though customers are still coming.

The economy is not as good anymore, and things are a bit harder although my salary has not changed since the start of the virus.

I've been doing it small small since COVID 19 started, I've not been going to the market because there is no money again.

There is no money in Nigeria, no customers, they said they have no money to buy what I sell..

It's from hand to mouth I eat now, if I must confess, it has not been easy, thank God for the Christmas season, it has not been easy.

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

God is good to us, that's all.

The lockdown really affected my business as we were at home althrough and even after the ease of the lockdown we don't make sales like before but it is better than last year march, april, may,

well, All i can say is that this corona virus has spoilt a lot of us business and sales but we are trying to get back on our feet

The covid-19 has really affected the nation at large and you know anything that affects the economy will affect us individual so business has not been the same

As a one man business i base my feeding on my business but during the lockdown I was unable to make ends meet and there was no parties and I could not even sew clothes for people

May God help us in this country because corona virus has spoilt many things. We don't have enough money to run business again as everything is costly since corona virus started. There is no sales and the income is low.

It affected me because my business is not doing fine. We did not prepare for the lockdown when it started and we had to spend money then, because we must eat. The money I spent then was from my business and I am yet to recover from it now. Things are hard because corona virus spoils everything.

Since the start of the coronavirus, the sales of books have really reduced, no sales at all. More so, the prices of books have increased

My primary concern is the problem that came with the pandemic which has left us in deep pain over our businesses like me my business collapsed and am yet to start up again

I am presently idle doing nothing because all the money for my business have been spent on food during this covid-19 period

The first thing and concern for me is fear of infection then the fact that my business collapsed and still struggling to survive

Corona virus affected my business. I was stopped from the place I used to sell cooked food and recharge card since corona virus started. Currently, I am selling recharge card only. So the income is not the same again.

Since the issue of this coronavirus, there is no sales and the price of kitchen utensils which am selling have increased which this also is affecting our sales, because people are complaining of no money

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

The covid19 issue is not a good one because you are forced to stay at home against your wish and no business and means of livelihood as well things became very expensive

I have no concern about coronavirus

My major concern is how to stay away from being infected by the virus and the level of hardship we are going through

I have no concerns related to coronavirus

The covid19 lockdown made life difficult for me and my family because even my health was affected and no money to spend

The effect of this covid19 on our economy is just too much, no business is moving just very recently that things started to change little by little but still in a very slow way

My concern is my business which is my source of income because my capital is almost gone and my shop is down, during lockdown we spent all our capital just to survive

Most of my goods got spoilt during the covid-19 lockdown, and this is still affecting my business till now

Since COVID 19, but inputs like fertilizer, chemicals and labourers are hard to afford.

The concern I have about this covid19 is the effect of hardship we are experiencing since it started till now, even globally it is a health issue that needs attention because we relate in fear of not getting infected. surviving this period is a big problem because things are too expensive and money to buy is not even coming in as it used to.

Due to this coronavirus, I presently have no source of income. Have spent all the money for my business during this COVID-19 period

I am just at home doing nothing, all the money I had has been spent on food during covid-19

I don't have concern with coronavirus now

My concern is that during the Corona virus things were not moving fine and money was not flowing because of the lockdown so it really affect our income then again my concern is about staying safe because during the pandemic they said moving around shaking hands together someone can contact the virus. So that virus really change our mentality generally in terms of washing hands and keeping our environment clean

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

It affect us a lot because market is dull. The feed we buy for our poultry has increase in price and everything is costly. There is need for enough money to work.

It spoilt things a lot. Things are hard, business is not going smoothly, goods are so costly and there is no much profit.

It tires me, the way corona virus is affecting us in Nigeria and something must be done so that it will not continue spreading. It affect my business because many goods spoilt in my shop during the lockdown because we could not open shop. Also, the price of everything has gone up and this is affecting us because there is no much profit.

My concern was that during the pandemic no movement so that movement really affect my dry farming and also our income, I was really affected during the Lucknow but I can check on my farm crop so it affect my income badly

I could not continue my business since corona virus started. It really affect my business and I could meet up again because I had to spend all the money I had during the lockdown and there is nothing left to do business again.

My primary concern was that to stay safe and during the pandemic there was hungry people are hungry no money no food you can't go to the shop to sell what you have in the shop so during that time life was a little bit hard

Yes coronavirus has really affect our businesses in the aspect of income ,no food, no job everywhere was locked down in the Coronavirus pandemic so it really affected our income, during that time we did our fasting in a different way because that time there was difficulties in the aspect food and money

It affect a lot of things including our business. All the money I had then was spent on feeding because there was no movement. What I do noe is to buy goods on credit and pay later after sales.

All what I can say about Corona virus was that during the pandemic we suffered a lot in the aspect of no food no money because you can't access to go to the market our men are not going out for their daily business so it really affects our income

What I can say about this virus is that a lot of things happen during the pandemic, because we are about to start our Muslim fasting so it really affect the economy because during fasting is when we pray to God but during that time things were tight no money, so my concern was that no money as at that time. To eat became difficult and things became worst it really affected the economy

The main problem I have is regarding my business

Is a thing to be concerned about health-wise, it has crippled a lot of businesses. It lead to the closure of markets, you can't buy or sell and the little I have isn't sufficient to keep the business going. It had reached to a point of me closing my business as well.

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

The concern is that there is no school, and I am unable to conduct our business

My main concern is my business I wear face mask every day and use sanitizer and i wash my hands. I sell bikes and my work place has so many people so i have to be really careful because I don't know who is who I don't want to be i make sure we observe social distancing I believe there's corona I've seen people dying of the virus

I am concerned being it a global problem, and has come with so much negative effects.

I have not been infected with the virus, but i am trying my best to adhere to the precautionary measures of social distance and wearing face mask since according to reports it is increasing

The precautionary measures the government is forcing us to adhere to is my problem with Corona especially wearing of face mask and social distancing, but because i don't want to be infected with the virus i have to obey them.

Corona has caused many things the little capital that i have is all gone during the lockdown period even the business I'm just doing it no profit

There's no patronage from customers now because there's no money in circulation, my business is really down.

Poverty is my main concern poverty is everywhere in the community with the start of corona every business have stopped no job no new recruits and there is no help from the government

I cannot go to the market because I dont have money and I am running out of goods in my shop

My business is not affected by the pandemic, things are moving smoothly

The economic difficulties has affected my business negatively, it's not thriving due to low patronage and that has reduced my income.

Corona has stopped so many things for me I used to work in kaduna for but now I'm in gombe corona has made me go back to my home town i need help so i can go back to my business

No job because of corona so much jobless people companies and government did not recruit people because of corona if not for corona people would be employed and most offices closed because of corona people are staying at home no work no business everything has stopped

I only hear about Corona virus from the media, but i haven't seen anybody around me infected with the virus, it has not come close to me.

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

My concern is about food during the Corona virus life was difficult children were asked to stay at home no education and no Islamic study, so it really affect the situation of our children and that time no going to shop or to the market so there was hungry due to the lockdown

The Corona virus has reduced my sales volume because so many people avoid coming to the market because they are scared of contacting the virus, they barely come to the market to make purchases because they are observing social distance.

My concern about coronavirus was that the virus is a deadly virus no cure for now and during the lockdown business was not moving and no income so it really affect the economy

The level of patronage from people has gone down, there is no money so not many people are buying

The farm work is not moving because I dont have money to buy fertilize and also hire labour

Covid did not affect my business in anyway, customers are still buying

I'm concerned about the virus corona is real I don't want to be infected i wish God brings an end to the virus I'm always with my face mask and i wash my hands corona is real

Things are expensive so it is struggle to even buy goods and customers are not really patronising

Since the financial situation is down worldwide it has affected us drastically because of the situation there is no work and job opportunities no capital

There is no money so business has not been moving smoothly, I need to restock my shop

Corona has affected us worldwide it is the most annoying thing that I have experienced in my life it has affected so many things business have shut down capital is low

I'm concerned because of the financial situation nothing is going on well even if you have a big business the financial situation has affected us people are not buying things anymore I just keep spending the money that i have corona has affected me really well

Corona virus has affected the economy most people have lost their jobs where I'm working they have deducted my salary corona has affected many things worldwide

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

The Corona virus has come with a lot of problems, life has entirely changed, there's no money no money in circulation, everything is expensive and i don't have enough capital for my business now.

Am not concerned about covid-19, it has not infected any of my siblings, relatives or anyone that i know. I dont feel it has reached my community. The only thing i do is that, i still advice my relatives to follow NCDC(Nigerian Center for Disease Control) rules and guidelines for covid-19.

It has seriously affected my business negatively because the sales volume has reduced goods are very expensive.

The covid-19 has really affected my business as i have not been able to properly run my market this season due to the pandemic. I didn't travel home to my village for Christmas or New year because there's no money to travel home. Customers don't have money this season compared to before the pandemic, so they didn't come to buy goods. This season, we bought a bag of onions between #80,000 to #75,000 when we used to buy it before the pandemic for #15,000 ,at worst #20,000 or #25,000. Covid-19 worries me a lot because due to it, there is no money in circulation. Its when people have money that they will come to the market to buy goods from us.

My main concern is my business all of the places that I look for money places that i hustle have closed even if i open my shop no one comes people don't have money

The covid-19 pandemic has not been easy for me because there's no money from my business compared to before the pandemic. There's no money these days to feed my family well. Due to the covid-19, business has not been moving well as there are no customers. A lot of customers are still at the village, they have not returned from Christmas break.

My kids are staying at home no school there education nothing they open the school recently now school is closed

The covid-19 affected everybody in the country but by Gods grace, i know that we wil all succeed in overcoming the covid-19 pandemic. I also know that the government is doing a lot to help those that are suffering due to the pandemic. The covid-19 has affected me so much because it has left me stranded ,my business is not moving like before. When the government told us to stay at home. We were doing nothing at home. When we obeyed government order to stay at home, business stood still and it almost crumbled too because we were not making an income. So, now in my business, I don't have much capital again compared to before the pandemic. The pandemic has paralyzed my business so much. I now need financial help to assist or support my business.

It has depreciated my business and made my capital to become very low compared to before the pandemic. My family depends on my business to feed and as sales in my business has slowed down due to COVID-19 it has become difficult to provide food to properly feed my family

The COVID-19 affected me very much because I'm a teacher in a private school and as schools were shut down due to the pandemic, I was not working and I was not receiving any salary. I only survived through the mercy of God because I don't have another source of income.

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

It affects the way we do business. Before, we can load passengers as we like but there are restrictions now.

It has affected the economy, everything is very expensive and it has affected my profits in business.

We are not allowed to move freely and using the face mask always is a big challenge for me. All these things have to stop

I don't have a business again because of the Corona Virus. I spent all my capital during the lockdown and now I don't have money to do business.

The business is not moving again, things are very expensive in the market, the little capital I have can't do much for me, but things are moving for those that have money now.

My main problem is money scarcity, I don't have money and it really bothers me.

The prices of buying ingredients for making snacks is expensive now, but we are trying and God is our strength also.

Being it a global issue and how it has affected a lot of people around me, and concerned about my close ones.

Things are costly in the market now and it is hard to do business now.

I am worried that the virus will easily spread in Nigeria because people are not following the protocol for safety. This has also affected the economy, it has gone worse since March, 2020

It affect everybody. There is no sales because there is low patronage. There is no money in circulation. It is those that are well fed that think of buying clothes.

Everything has being tied down, nothing is going good pertaining our business

Nothing, I have no concerns at all

During the lockdown, they were forced to closed the business down as a result the capital was used to feed the family and the business fell as there was no capital to order for goods after the lockdown. I had to collect goods on credit due to the pandemic and my business is not moving well because of lack of capital. If business has capital, it will move because you can buy goods that you don't have in the shop. There's not enough money to order for goods from Aba or Port Harcourt.

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

There's no case of covid-19 in my community and i observe all the protocol of washing my hands, wearing face mask and social distancing.

The Corona virus has reduced my business patronage as well as my income due to the economic hardship which is as a result of the lockdown.

There is no sales, we are not selling like before and there is no money. Things are costly and the everybody is complaining.

Because it has cost me a lot, my shop is closed, I had to go back and start selling a little from my house.

The issue of food and money being affected, the lockdown affecting patronage of my business because it doesn't allow the gathering of people now.

It has not been easy, you need money to upgrade your business, when you have enough goods in your shop, it attracts customers.

The hardships it brought about making our source of income not yielding enough.

Business has not been good since the pandemic started, it has not been going well. I travelled home to the village for Christmas and since I've been back, there are no customers to patronize my business because customers don't have money compared to before the pandemic.

Yes my concern is that during the coronavirus we suffered a lot because we were locked at home no where to go and to get our daily food is hard so it really affect everything about the economy things are expensive but right now is for us to stay safe of this virus

The lockdown has escalated the prices of goods because borders have been closed, and my business is really down because i can't afford enough raw materials, but thank God things are improving.

Covid-19 has affected my business very much, it has shut my business down for months during the lockdown and it has not been easy as goods are very expensive in the market. I have not been able to make an income in my business like i used to before the pandemic. But am thankful to God that I still have my life.

It has not affected me or my relatives, and i am strictly adhering to the protocol of wearing face mask, washing my hands and maintaining social distance

You see, corona virus has spoilt a lot of things. It does not make us have money because there is no sales like before. The price of everything has gone up.

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

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The market sales have really reduced compared to before COVID-19 started, the sales and profits we now make is small compared to that time

The covid-19 has affected my business very hard, it has been very difficult for my family because sales has been very low because customers don't patronize my business like before. Buying food to feed my family has been hard as it is very expensive and even children school fees has increased due to the pandemic.

My own concern is that since corona virus started, there is no improvement in the business we do because the sales has really dropped due to lack of fund. We need money to run the business because we had spent a lot during the lockdown. There is no profit like before corona virus started.

I have no concerns because everything is moving the way it supposed to be

There is no money to boost my business because most of my business money has been spent on feeding during this COVID-19 period

I really don't have any concerns related to coronavirus right now

Am not concerned about anything

Since late last year to this year i have not heard any incident of Corona virus infection in Adamawa state, that's why it's not a problem to me.

I have no concerns because presently I am okay with my job and family

Corona virus affected me so much that am not selling in my shop again, I had to go to motor parks to sell my goods because there is no sales. I had to close my shop because there is no enough capital to run the business again. The money I had was spent during the lockdown. I used to sell provision and soft drinks before but now, I sells only soft drinks and bottle water at motor park.

Prices of things really went up, prices of goods doubled and trippled and it affected the purchasing power, making it hard to stock up my shop.

Covid19 situation is probably the most difficult time i have experienced in my life because everything became so expensive and business is not even moving again with very low sales

My concern is that presently i am not doing anything again since the lockdown started, so the suffering is much.

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

The sickness was a sudden one and the effect on our daily lives is so terrible because one is afraid of catching the sickness and again trying to survive from the effect of the pandemic on our economy and individual businesses

It has really affected customers patronage. People are not really bringing their cars for repairs like before again

My concern about the whole thing is that they did not give us the masses anything during all this period instead they are the only people enjoying it while we suffer hunger and there is no business again no sales again.

My concern is that some of my business money are still with the customers that bought on credit from me during this COVID-19 period and also some of the goods like yam flour that have paid for has not yet been supply to me

My concern is how to start up my business again because my business went down

I'll tell you the truth, I've not been doing anything for sometime now. I'm into making and selling snacks, we're just indoors. Flour and oil are costly, a bag of flour was #6,800 now it's #14,000, oil was #5,400 before now #12,600. The snacks we used to sell for #10 before, we have placed it at #50, but people don't buy, they complain that it is small.

The coronavirus have really affected everything, I am not getting any work to do at the moment

My concern is that the virus thing was a big problem that we did not expect, fear for our life and it made people to start borrowing money to survive because everything was shut down

The money that trader moni gave me was small, the kind of business I do requires money. Things are difficult and costly now, a bag of kids clothes is #175,000 the bag of clothes that used to be #90,000 is now #120,000, the one of #150,000 is now #170,000 so things are expensive now.

Honestly, it's not going through well, business is not moving fast like before.

It has increased costs of goods and at the same time, there is no sales. People are not buying things like they used to do

My concern about this covid19 is that it made life uneasy for people and also affected our economy, nothing is available again like before things are now very expensive to buy so what we sell is does not bring much gain again since very few can afford to buy.

It has affected sales. There is no sales now compared to before COVID-19 started

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

Covid19 affected people in so many ways there is no buying and selling at a point and children are not going to school too, even everybody is afraid of getting the sickness so there is fear everywhere. business is down just picking up again.

I don't have any concerns related to coronavirus right now

Lack of money and all my business dealings are down

There is no sales and at the same time, no money to really invest in my business because most of my business money have been used during this coronavirus period

I have no concerns related to this coronavirus at the moment

None, I have no concerns related to the coronavirus

I have no concerns about the coronavirus

My primary concern is that it affect my business. I used to transport food stuff from one state to supply in another state. Some customers have already paid me for the goods needed and I could not travel when the lockdown started. There was no movement and we had to spend from the money meant for business because we have to survive. So after the lockdown, I could not get enough money to buy goods and am still owing some of my customers. So business is not like before.

Thinking about what coronavirus cause during the lockdown is hard because life is difficult in the aspect of feeding the family, looking for daily bread, children are at home because school were locked down for some months so it affected us badly

Yes Corona virus has affected the economy because since the pandemic business has not recovered and goods are expensive so it really affect the source of income, now with the situation of things coronavirus is increasing every day with these things will be worst in the aspect of no income, no jobs even aspect of food will be expensive

I am concerned because it affect our business. There was no buying and selling as much when corona virus started because there was lockdown. Though, we have been working after the lockdown but things are not yet the same compare to before corona virus because everything is expensive now.

What I feel now about Corona virus is just to stay safe because they said the virus has no cure, this virus has really affect the economy in the aspect of the lockdown they did early last year and we were about to fast when this covid-19 showed up so it really affect everything about our economy and income

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

Right now, my concern is that it does not make things to go smoothly, especially the education system. The students of higher institution could not resume school since covid 19 started. So that is my main concern.

Now my concern is about the food that is expensive in the market since this coronavirus has come in things are not the way they are because businesses are not moving, things are expensive in the market by the time I buy and sell no profit and due to the lock down the used clothes okrika that will buy now is costly due to this coronavirus so it has affected my income

My concern is that there is no sales and businesses has run down. The price of everything has gone up and there is no money. The profit we make has reduced to half of what we used to make since corona virus started.

My concerned about covid-19 was that things are hard we were locked down for some months so it's really affect the economy in the aspect of no income and also children were at home for 4 months which schools were locked down too, now again the Federal government said they will be second lockdown which is going to worsen the situation really food are expensive and the education system is backward

My concern about the corona virus is that as a fashion designer, customers are not patronizing like before, the patronage has really dropped since corona virus started. Those that have their clothes with did not come to collect it after sewing them, and when I came across anyone of them they will say there is no money. With this, my income has dropped because of corona virus.

I am concerned about the way it has affects sales.

It is affecting my business because I couldn't travel to buy some things to sell.

My farm business has not been profitable, crops are not really growing and there is no money to hire people

I am worried because the Coronavirus has made me a debtor. I had borrowed some money to do business before the Lockdown but I couldn't sell because of the Lockdown. Most of the goods got spoilt in the store.

It came and worsened the economic situation. Things are very expensive that it is very difficult to feed.

I am worried about my business, I am not getting patronage like before because of the restrictions on social events. People are not sowing clothes and it has affects my income

Business is down, spent most of my capital during the lockdown so I have not had money to restock

My business was down during the lockdown and I lost a lot of money and even customers too

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

There are no buyers like before for my farm produce, so money is not coming in the way I want

I have faced a lot of challenges and loss a lot. My goods lost their value because I couldn't sell them on time, I had to store them, and as a result they had a problem because I couldn't transport them to where we take them for processing because of the restrictions on movement.

My business was not affected by the pandemic

I have not been infected and i observe all protocols of washing hands, social distancing and wearing of face mask

We have faced a lot of challenges, we were told not to go out, and one has to go out before he can secure something. Our children have not being going to school, just sitting at home with nothing to do and we don't have enough money to feed them properly at the moment.

We are facing difficulty with regards to feeding and our source of income.

Inflation in the prices of everything, getting the materials for business is difficult and because of the lack of money people are unable to patronise.

The Corona virus has plunged the country into recession, everything is expensive and farming has not yielded much because of the lockdown.

Things are not moving as before, from my business to my household. I have a lot of financial problems regarding my business.

Yes i have concerns, i'm still scared of contacting the virus because there is still no cure and one can easily die from the virus.

I don't know how the virus is or it's symptoms i haven't seen someone around my area infected with the virus. I am not bothered because i always pray to God destroyed the Corona virus so that it doesn't come close to.

Things were going well till the lockdown, since the lockdown, everywhere was shut down, people don't buy like before again.

It has not been easy, the lockdown was a basic challenge, but as there is life we thank God.

The Corona virus lockdown and the economic recession in the country has crippled my business, it has seriously reduced my business investment.

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

Financial situation and economy is going down each and every day business is shutting down day to day activities are not going on well

We're in so much problem because of corona my kids are just staying at home no business for them to run i have a small business at home the capital is not even much the kids that help me with the house have no job now

Corona has caused food to be expensive prices of food has doubled in price

My business have stopped because of corona nothing is moving no capital and the boarder is still closed I bought fruits from other countries but since the boarder is closed i had to lose my money now I don't have enough capital

What concerns me the most about corona is that it has caused the financial situation of the country to go down the whole life is expensive every commodity is expensive every thing is hard

I am concern about my children's education that has been unstable since since the beginning of Corona virus, last year when schools were temporarily opened they were asked to run two shift for them to observe social distance and my children were on afternoon shift, i felt their safety was at stake because they don't close early enough.

During Corona virus there was lockdown and the lockdown really affect the economy in the aspect of market that was locked down, business was not moving and I was unable to travel to the neighbouring village to buy fish that I even sell, so my income was affected and also during that pandemic food was expensive

Corona virus affected us. When it started, there was no sales because there was no movement. So we had to spend the money on us during this period. Since then business have not been doing well because the price if goods have gone up and there is no much money to do business again.

My concern about coronavirus was that during the lockdown business, schools were affected, and also we follow the rules and regulation of NCDC not to contact the virus and to stay safe and my primary challenge was that life also difficult in the aspect of food and businesses that was not moving so it's really affect the economy

Right now my concern is that it affect business generally. Till now we are yet to recover from the impact of corona virus. Everything is expensive and we could not stock more goods as usual because there price have gone up. There is no enough capital for the business.

The COVID-19 has stopped is from doing anything, we couldn't carry out our business, had to to stay indoors for a period of a month. It has really affected our business negatively.

The issue of covid-19 is something that i don't pray for again because we are now always in fear of not getting infected and the same time a very challenging year for businesses, i am yet to recover till now things are very expensive now than before.

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

The hindrance it brought about to the conduct of business, unable to carry our activities properly.

There has been a lot of hardships as it's result,, people couldn't move freely. Businesses and schooling have being affected, and up till now things are still tough.

Yes my primary concern is that during that time things were not moving because of the lockdown, market were locked even schools were locked too, so it really affect the economy situation but my concern was to stay safe because the virus has no cure

During the pandemic everywhere was lockdown and things were not moving at all, life was difficult during the period of covid-19, food was my concern and to stay safe

Lack of interaction with the outside world which has led to low income due to lack of patronage from customers.

It has affected the economy of the country and the world at large, some people can't work up till now and the economy is down because of the pandemic.

Things have been so bad, though November and December 2020, customers were coming, people came to make Christmas sandals for their kids, but before then, no customers.

During Christmas, every woman or girl likes to make their hair but in 2020,people didn't make their hair like before the pandemic as ladies just did weaving or bought a wig which is cheaper. So we didn't make a profit like the previous years(2018 and 2019) as a result of the pandemic. The price of goods has increased in the market, so customers don't buy much goods anymore like in the previous years.

The COVID-19 has affected my business as I no longer have enough money to feed my family and also buy goods in my shop. This is because goods are very expensive in the market. So, lack of funds is my major concern since I have not been able to restock my provision store due to the pandemic.

The economy is bad and business are not moving like they used to because goods are very expensive in the market which has made many business to shut down. And these days there are no customers like before the pandemic.

I am concerned about the second lockdown they are talking about. I am yet to recover from the first one. Most of my goods got expired during the lockdown so I lost so much money which I am still paying back.

The COVID-19 situation has not been good for my business and my family because we nearly died of hunger. As the price of food items is very expensive. My business has not been doing well compared to before the pandemic. If I had enough capital like before the pandemic, I would have stored enough garri (processed cassava) after buying it from the village and sell it to my customers to make more profit. But since I don't have the capital, I couldn't store it.

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

After the lockdown, I didn't have capital to open my business again because I used it to buy food for my family and the little that I had left I used it in my farm.

I'm worried about COVID-19 because the sickness has consumed the world and has spread more each day. I pray to God that COVID-19 will vanish because it is only God that has the experience to cure us from this virus, man doesn't have the experience.

Nothing really apart from the fact that it has affected many businesses. There is no money to do business like before.

I am worried about the spread of the Corona Virus. The government should enforce social distance and other precautions. This has also affected businesses across the country

The COVID-19 affected my business which is not operating like it did before the pandemic, food is very expensive in the market, children school fees has increased and as my business has been dormant, there's no money again. Due to the pandemic, there's no money to buy goods to sell in my shop.

Business has been down for a while now, though it is gradually returning back to normal, but sales is not like before

It has affected the economy, things are very expensive right now because of the coronavirus.

As a result of COVID-19, my business doesn't make as much profit anymore like it used to because there's no capital to buy goods that is very expensive in the market.

My business is not working like it used to as a result of the covid-19 problem in Nigeria. There's no money in circulation, we are just suffering as goods have become too expensive in the market, especially food items.

It has changed the way we do business. People hardly patronize us again because of the Corona Virus. The economy has been greatly affected.

I am not concern because i have never seen anybody around me that has been infected with the virus but i observe all protocols of washing my hands, wearing face mask and social distancing.

Everything is expensive now, no money anywhere, the cost of everything is high, even if you use the money you could use to buy a lot of things before, but now, the same money can't get you much.

It really affected us that time that it started. We could not go to shop and there was no buying and selling. We were at home spending from our business money. Since the lockdown came to an end that we continue our business, things are just costly and there is no sales like the time before corona virus started

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

It is a painful thing as everything turned upside down since the coronavirus started. There is no sales, no money and everything is working fine.

The thing is when the coronavirus started there was no movement and we could not go out to sell our goods, but after the lockdown, we continue with our businesses. But since that time things have not been the same because the price of goods has increased which also makes our sales drop so much.

It has been rough, very rough, but I thank God, we're managing. The market now is slower than before.

Business is down, that has reduced my business investment and I can't afford raw materials to produce body lotion, and patronage has been very low.

I have not been infected, my family has also not been infected and I ensure I maintain social distance, wash and sanitize my hands regularly and wear a face mask.

My concern is how to get back to my business because my fruit selling business is closed down now since the lockdown and I am not doing anything again.

The coronavirus really affected buying and selling of cassava business that I am doing because during the lockdown, the cassava that I had paid for was destroyed by cattle and the farmer could not pay me back my money which resulted to me not having money to do business at the moment.

The COVID-19 thing is seriously telling on the economy and businesses, and some of us our business is just a shadow of what it used to be.

I am concerned because schools have been shut down again, my studies have been disrupted and it will make me spend another year in school before graduating.

My concern was more of survival because everything was forced into reverse and things started going down instead of up, business was bad, sales went down.

My major concern is the effect of the whole thing in our business life which has made feeding very difficult for me and my family.

My work is not going fine all because of coronavirus this lockdown we just suffered, customers are not customers, they are always complaining.

Most of my goods are sold on credit and till now, most of my debtors are yet to pay me back my money and this is affecting my business.

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

My concern about the coronavirus is that it made business go down because of the lockdown and there was no importation so things became very expensive, no customers again for some of us who are not into food business

The economic impact of the covid-19 on my family and not having money to do business

Situation of the country is changing all business is changing even if i go to the market i buy small things to sell because things are expensive no income customers are complaining that they don't have money

My own major concern about covid19 is just my business and how difficult life has been since it started

Corona has stopped my business i used to go to market village but now i have stopped going because of corona

My main concern is that I have no money to continue my business

My concern is about my health and my business because we need to survive by doing our business and at the same time be careful of getting infected, but the lockdown shut us down business wise and there are no customers again

I'm observing the protocols of staying safe i wash my hands wear nose mask I don't want to be infected or get my family members infected

The very effect of covid19 in Nigeria is a story we will not forget in a hurry because everybody was affected and my business has since seen serious near closure and i am only struggling to survive

Presently, I have no concerns in related to coronavirus

Covid19 is a life threatening virus which demands very sensitive attention, it got everything escalated such that businesses collapsed and things are too expensive surviving has become a problem for the average man.

my primary concern is that of stay safe and also praying because these virus has affected the economy and things are going up always ( expensive)

Customers patronage have reduced compared to what we used to experienced and this have affected my income

My very concern is majorly on school that was affected because watching the children stay at home for several months and again the whole country is experiencing serious hike in prices of goods and services, no money to spend, no salary is coming and life has become very difficult

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

My market patronage have reduced compared to before COVID-19 started because most of my customers are complaining of no money

my concern was that business was not moving fine and also customer are afraid to come and make they hair, it really affect my income during the pandemic, no movement and things are expensive

Everything is too costly now, the price of vegetables/groundnut oil have increased compared to the amount we used to buy it before all this covid-19 started and this is really affecting our sales and profits

My concern is that during the pandemic everywhere was locked down and life was so difficult and get money or income is hard and to eat two square meal is hard l, it really affected the economy of our country,

Am concerned about covid-19 because is really affected us in the aspect of our businesses and also money was not flowing, we were locked down not to go for our daily businesses so it really affected the economy

Since covid-19 started, all I experienced is debt. People are owing me, most of my business money are with my customers and they refused to pay back

My concern is that during the pandemic everywhere was lockdown, business was not moving and things are expensive and the economy because affected, even children are at home no school for some months and now government are talking about another lockdown, my concern right now is to stay safe

Corona virus spoils business for us. The goods I have in stock got spoilt during the lockdown and we did did not find it easy to continue with the business. What am doing now is that I will pay the supplier some money, they will supply me with goods and I will pay the balance after sales.

My concern is that most of the people in the market place are not taking the preventive measure against corona virus and I don't want to contract it, so I decided to be selling my goods at home.

That corona virus affected our business because there was lockdown and I had to spend the money I have then. I could not sell the remaining goods I have in stock after the lockdown and there was no capital to stock more. Now I am trying to them at cheaper rate because no patronage. The price of everything had gone up and there is no money and we are struggling to earn income.

I have not been infected with the virus but people close to me have been infected and i even lost two people to the virus, and i am not happy about it.

I am not really bothered because i can now go out to do my business without restrictions and i can now provide for my family

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

I am strictly adhering to all precautionary measures like washing hands, wearing face mask, social distancing and have Corona virus test done after every three weeks.

Difficulty in business activity, the problems of supply and that of production

COVID-19 has affected my business very very much, I am not getting the income I use to.

I haven't experienced anything much regarding the virus

It has caused a lot to my family, my parents are business people and the lockdown caused the loss of the business. And honestly things have being difficult.

covid19 is a very terrible experience to remember because the fear of getting infected and the effect of the lockdown on the economy which made things very difficult and businesses went down like mine did.

I have no money to fund my business, things have not been going well for me in terms if my business activity. The economy is also not good at all, the prices of things keep on increasing.

We can't go out to earn money due to the Covid restrictions. Everyone has been crying because of the suffering, things haven't been going well for a long time now. There is rampant poverty all around.

Since the coming of corona, things have been too expensive and my earning have been significantly less, so it is harder to take care of family due to lack of money.

The challenges are so much, even the money to run the business is a problem, feeding the family becomes a difficult.

Though people are buying but business is not really like before and there is no money

during the pandemic to feed my family was difficult because business was not moving and income was not flowing,

I am a tailor and the customers I have now are much less than before. I currently farm on the side to raise my income. I have no problems with food, the only thing that I have a problem with is the slow pace of business.

I have little money to run my business

My income has decreased, and it is a concern for me as I have family to take care of and provide for.

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

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My major concern is my business, as it is not moving well at all. Corona has closed the market down and there is a lack of money in circulation, so it is very hard to make profit right now.

Everything, from our business, the income, is down.

The pandemic slowed down my business and reduced the money I usually make compared to before

The country is in shambles, the lockdown closed schools and jobs. Everyone is worried, people were dying, especially elderly people, it is a very scary time.

These coronavirus has really affected our businesses and also the economy, no income and things are expensive and also I was on able to go to the farm, so it also affect my farm produce

Everything has stopped operating like it used to. The economy is not moving well as there is no money in circulation. There is a serious lack of money. I am not making profit anymore as people don't sew.

Financial situation is down nothing is back to normal we need help from the government economy is down

My biggest concern is the lack of availability to money, as the country has been going through so many challenges, especially during the lock down. There is no way to make stable money, people are also not spending much which means less profit for business owners like me.

Corona has stopped many business in the country some offices closed due to corona schools closed no income they even cut my salary

I am not concern because i take all precautionary measures of wearing face mask, maintaining social distance and hand sanitation.

I have no stable source of income, so it is hard for me to make a living. The prices of things are also more expensive.

I'm taking all necessary precautions before going to the market but corona has so much changed my life everything is expensive even if i buy animals to sell i don't make profit I'm always losing because people are complaining of the price I'm just suffering

My concern is that it has affected my business, it made me use up most of my capital because we couldn't run our businesses to secure income

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

during the coronavirus life was so difficult in the aspect of food and also no money due to the locked down, business was not moving and we can't travel to buy goods to sell, so income was affected and also the economy was affected too

We have been suffering since March and we are still suffering as there is no food and no money nationwide. I am not making enough to sustain my family. It is very difficult to provide very basic things like food.

My family and I have not been infected with the virus, but I am not always happy when I hear the death toll in countries around the world.

I'm a small business man I run my business based on the opening of schools because I take the meat to schools since they closed the schools I don't earn really well I just sell at home

The price of foodstuff has doubled so I cannot buy enough goods to restock my shop

There is no money to buy goods, because of the price increase so everything is now more expensive than before

Everything is expensive especially food stuff and there's also a decrease in my income because of the economic difficulties in the country due to the Corona virus lockdown

Business has not been easy since the lockdown, there is no money and the price of things have doubled

Yes, I am concerned about it because it really affected my business and things are expensive during the coronavirus and also no moving market were locked down

My concern is that things are not like before, business is not moving and things are expensive and my main concern is to stay safe

There is no money to do the business, I have not been able to restock my shop for a while now

The level of patronage has reduced, most people are just focused on feeding to survive, not many are thinking of sewing clothes

People are not sewing clothes like before, so business is really moving the way I want

A lot of my goods expired during the lockdown and it costs a lot of money. I'm still paying debt till now. It was very tough on me

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

The restrictions on my kind of business (Beer Parlour) is still on, we only manage to sell in the evening. The coronavirus has destroyed business for us

Students are my biggest customers but they have not been around since the lockdown so it has affected my business seriously. There is a very low patronage unlike when students are around before Covid-19.

Business is not moving, customers are not really buying and it has slowed down sales

Business was really affected, many people are not buying like before and customers are complaining that there is no money

My concern is how it crippled peoples businesses and the serious effect on our economy because for someone like me my business went down so bad just that it is beginning to pick up but very bad and poverty rate has increased

The main issue is that because of the pandemic, most of the materials i use in my business which are foreign materials are not brought into the country again as a result of the pandemic. So, the little we've in the country is very expensive, as i don't have much money, I can't buy the materials i need in my business.

It affects my business because of the travel restrictions and ban on imported materials. It has been difficult to do business. I still can't travel to buy more goods till now.

My concern is that corona virus should be eradicated because my business was affected very much. We could not work during the lockdown and there was no money. There was no much patronage even after the lockdown because everyone was complaining of no money.

My concern was that things were not moving fine due to the locked down, even go to the farm or market is not easy during the pandemic so it really affect us

I was concern because it is about human life and some people died while businesses went down and life became very difficult particularly in Nigeria

My concern is just about my business. Because when covid 19 started there was no movement at all and we were just at home spending from the money meant for business. But since the government allow us to go out and sell our goods, there have been changes. Now, my concern is that sales have not improve to normal as it used to be before corona started that we make enough profit and save money from it.

My main concern is that i lack money to invest in my business as it is not moving like its suppose to because the goods i bough, customers didn't buy much of it. The goods(clothes) i bought, customers consider it old goods now, so people are not coming to buy it again, so i need to get new clothes but there is no money to buy new clothes due to the pandemic.

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

I have never seen or heard anyone from my friends and relatives from far and near being infected with the virus, infact i am yet to believe it exists, although they said it's real but here in Adamawa state i have not seen anybody with the virus most people around confirmed not to have seen or heard of anyone with the virus.

My family and i have not been infected with the virus and it has not affected anyone close to me.

Customers are still coming like before, though things are costly in the market now, we thank God

The Corona virus has reduced my income because my business is down due to the hike in the prices of goods the interstate restriction of movement.

The economy hardship associated with the Corona virus lockdown has reduced my income and has also reduced my farming activities last year, i'm suppose to start cultivate now for dry season farming but i don't have the money because it's capital intensive.

There is no money to be use in continue doing my business because during this covid-19 period, some of my customers that bought on credit have not yet paid me back their debt which has affected my business

No money to invest on my business, I am just doing it small small. But I really need money to expand it

People are no more bringing their clothes for dry cleaning like they used to, the patronage of my dry cleaning business is so low now compared to before all this covid-19 started

Things have not been easy because of this COVID 19 lockdown, no movement, stay at home of a thing, I sell perishable goods and some goods got bad and I could not get my capital, so you see.

The pandemic made my cassava plantation worse because all the money I used in doing it was a waste. Because of the the restrictions, I could not go and check my farm and this made most of my cassava burnt. Though am still doing small small but unlike before

my concern during the pandemic was that business was not moving and we are locked down not to go out for our daily businesses so it really affect the economy situation, so but poor and rich are really affected because no income

It has affected my work. I was stopped at work because of the coronavirus. I had to relocate to another state so as to look for another job. I think the virus is not real but the government is using the situation to punish the citizens.

My main concern was that of food, because there are many things to talk about like school are been locked down for about four months and now the government are still talking about another locked down with this the economy will be affected badly, my concern now is to stay safe

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

My concern was that during the period of coronavirus we are all sitting at home due to the locked down and business was not moving with that no income was coming in and to leave feel was difficult

I have spent most of the money I have on feeding, so there is not enough money to restock my shop

I lost my business investment since the lockdown because i spent my capital on feeding and taking care of other needs, and I'm yet to get capital to re-invest.

The lockdown has affected small scale businesses negatively, i have used my business capital on feeding during the lockdown and that has greatly reduced my investment but thank God things are getting better now. negatively

The Covid-19 has damaged my business. I can't travel with my goods to other states to sell and my customers can't come also. I pray they don't start a second round of Lockdown

My business has crashed due to the Corona virus lockdown because my husband could not go out to work, i used my business capital on feeding my family and had to also my grinding machine. I'm yet to recover and start a business due to lack of funds.

It has changed my business since lockdown. There is no money to do business like before and this has lead to low patronage.

The virus has subsided from what i noticed because i didn't hear of anybody being admitted because of Corona virus again.

It has negatively affected my business because my debtors have not been able to pay me, since most of them are private school teachers that have not been paid salaries for months, and i don't have enough capital for my business

A lots of things happened during the pandemic, business was not moving and things are expensive and on able to move freely to the market and farm

The lockdown has crashed my business because i couldn't access the market to freeze the over 500 chickens i harvested, as a result i lost my business capital.

My concern was that during the pandemic our businesses was affected and things are not moving, the locked down affected everybody because we are not allow to go out during the time of Coronavirus

My primary concern was that during the pandemic everywhere was lockdown and people are not free in the aspect of movement and also everything went down, business was not moving and on income was coming in

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

My concern is how it has brought about the closure of school which in turn affected my business as I work base on contract, making sweaters for different schools, both private and public. Since the lockdown everything stopped, there haven't being any new contracts.

Yes, during the corona virus my concern was that life was so difficult in the aspect of business was not moving and also during the pandemic I finished my capital on feeding myself and my children because am a widow, as at now I have on capital

I am very worried about it because it has brought about changes in our lifestyles, I lost my job after the lockdown. It is at a point that I can pay my children's school fees.

I'm in the village, and it haven't really us very much

The way it has affected and changed things all over, and also it has affected my side business as it is not booming, no money to get goods. booming

Seriously there is no market, because the COVID-19, it has ran down our business we are have being at home for long

It has caused a lot of hardships, no customers and things are not moving very well. To feed our family is a challenge.

It has affected my business and during the lockdown there was no money. And this has affected us up till now.

The precautions, things haven't being easy, even for people to contact you to conduct business is a problem because they are being careful

The primary concern is to stay safe of this virus and during the pandemic there was economic challenge

I don't have any concern but I pray we never have anything like that again because it affects so many businesses.

It affects us during the lockdown but the situation is better now.

It has made me to loose many customers, work is not moving like before because of the Coronavirus situation.

I was a bit affected by the lockdown as market was not opened and sales was not moving well

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

Why am concern about coronavirus is that the whole country and the world was shutdown and business was nolonger going, even school children are at home now

The death toll cases of people who lost their lives and also the business world for someone like me who just started the business and the pandemic struck it crumbled the whole thing

My concern about this whole thing call coronavirus is how it stopped every economic activities making life difficult for everybody and price hike too, no business is moving again no sales

It was an unpleasant situation when corona virus started because I lost a lot of things. During the lockdown, there was no sales. Some goods got spoilt and it was a loss for me.

May God let this corona virus come to an end soon. There is no sales since corona virus started and there is money. I am aged and am doing my business in a little way but everybody knows that there is difference since corona virus started.

It has not been easy for anyone, a bag of rice is now #37,000, groundnut oil of #7,000 is now #17,000

Business has been so bad since after COVID 19. I believe Trader-Moni can help.

Business is not moving at all. It is difficult for us. I'm into poultry and a day old of a broiler chick that was #200/#250 is now #600-#650, a bag of feed was #3,000 but now #7,000, things are so expensive now.

You know the kind of country we are in, I used the #10,000 to buy stuff for my business. The lockdown and everything, I exhausted everything, even now, I don't have anything, someone with #10,000 for business staying indoors during the lockdown, no money.

May God put an end to corona virus because it make us hungry a lot. It affect our business and it is hard to eat since corona virus started. Even this morning, it wasn't easy before I could eat. We have spent all the money we had during the lockdown and till now our business is affected.

It has really not been easy but we thank God for life. Cost of everything is too high unlike before. Presently into fish farming, fish feed is high and scarce to get.

Market has been bad, though I have been managing because there is no money to increase my shop.

The business is not going seriously as it used to, there's no means of transportation unless you follow bypass so I could not get feeds for our chickens

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

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We tried to manage the little money we had as most of the time we didn't have so much money again

People don't come to buy my goat like before also i didn't have enough to feed them

People are buying, though things are now expensive but business is gradually improving

We thank God, when we wake up in the morning, we pray for God to help us. We are just managing as customers are not coming like before and sometimes when they even come and you don't have, they go to your neighbour's place.

No money to run the the business and many people are owing me

During the lockdown, we didn't have access to our chicken feeds and medicine so they became very expensive and scarce

No money to buy goods, I cannot travel to where i usually get my supply because of the increase in price

Business is a bit dull, not like before also the the high price of things has worsened the situation

The restriction in movement really Affected me as I didn't have access to my farm and couldn't also farm

I am concerned about the second phase of the Lockdown as I have been hearing. It will be the end of many businesses

Everything is still on lockdown, due to the COVID 19 situation, you know when the situation changes things change also.

The economy is bad. Price of things got inflated. I don't know how Nigeria will get out of this economic mess.

I am concerned about Business turn up has gone down and the cost of living has gone up

Cost of things are high, feeding is a problem, you already know food is life, a bag of local rice is #25,000, foreign now is #35,000, everything concerning food is expensive, cost of feeding is very high and people are starving.

Do you have used Corona virus to destroy our business. no way to travel to buy books and the ones that are available are very expensive.

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

It continue to scare people. No stability in prices of commodities people are dying because of hunger.

It affects my during the lockdown, I couldn't access goods to sell.

The period the Covid-19 came in the economy was trying to revive businesses, and we were asked to lockdown businesses which has affected my mental, physical financial and emotional wellbeing and the government did nothing to alleviate my situation.

Nothing, There is no Coronavirus again

I am not concerned

It brought about hunger. Many business has shut down because of the coronavirus. Most importantly the price of commodities has gone up.

I am healthy and i have taken precautionary measures like wearing face mask and washing of hands.

I lost my main source of income during the lockdown because all my stock in the shop were destroyed by the Government taskforce, because customers violated the lockdown rules and came to my shop for alcohol.

COVID19 did not affect my business

My business was not affected my COVID19

I am concerned about my work, many people lost their job during the lockdown, so there has been hardship in the country because of that.

I have not seen anybody around this estate of about ten thousand people infected with the virus, but i have taken preventive measures like washing of hands, wearing a face mask and social distancing.

No money to import goods, the increase in exchange has even grounded my business because I dont have money

The lockdown has disrupted my business and i'm still struggling to sustain my business especially with the hike in the prices of feeds and drugs.

The lockdown is what makes life to be difficult. It has affected the price f commodities. Prices of things I sell is now trippled and so my profit is greatly reduced.

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

It has spoilt business for me because my shop was bigger during the lockdown and I was paying a debt. I'm still paying the debt till now

Though market is not like before, it is better than the way it was during the lockdown

Nothing is working, everything is expensive especially food and transportation.

Things are not moving the way I want because there is no money and times are hard

The economic challenges associated with the Corona virus has reduced my capital because everything is expensive.

The hardship caused by Corona virus is my problem, things are very hard that I can barely feed my family.

People are not really buying even though it is Christmas already, many customers are complaining there is no money

There is no money to run the business, I have spent most of the money I have during the lockdown

My primary concern is that business is not moving and the economy is being affected

Things are not easy, it's not been easy, customers are not coming, things added money in the market.

The lockdown has affected my income drastically, we cannot afford to buy anything, the grace of God has been helping us

My concern is about the effect on the masses which has left so many of us at a serious condition of living from hand to mouth

The ₦10,000 helped me a lot, it boosted the provisions business I was doing at that time, but later realised I could change from that to selling crayfish.

Coronavirus is not something we all pray for to happen again because the human race was threatened and hardship was known in the land

It was bothering and everywhere was dry, nothing like work, to get things because difficult, my place is very far no borehole so life was hard

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

My concern is majorly on the fact that our government did not make any provision for her citizens and people did not have anything to rely on, the suffering was much for an average man surviving is a tug of war

I was unable to go to work during the lockdown as i work as an office assistant , also I could not go to school

My concern is that during the pandemic there was restrictions then and business was not moving fine

My concern is more of the business that went down and facing serious issues like price hike and low patronage at the moment

Everything during this coronavirus period crumbled and was at standstill, no customers to even buy the things we sell again just because everybody is complainig about lack of money

My concern about coronavirus is the fact that it almost brought life to stand still nothing was moving at a point and it reversed our source of income

The negative effect of covid19 is not just good ranging from the dead caused by the virus itself to economic hardship which was as aresult of ban in importation now everything is very expensive like by 100percent

The pandemic came with sickness that got everybody scared and some died, we are afraid of going out and at the end of the day the whole country started experiencing scarcity in food and every became costly also business too started going down just this same coronavirus

My primary concern is that how to feed my children and also business is not moving fine due to coronavirus income has been affected

my concern is that things are not working during the pandemic to feed is a problem,

During the coronavirus I felt so bad, nothing to support my business because my capital is what I used then during the pandemic

My concern about coronavirus is that during the period business was not moving and also things are expensive with this it really affect the economy

The coronavirus puts us in a very bad situation, the economy is now worse than before. People are finding it very difficult to put food on their table.

I don't have any concern about it

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

I can't do my work the way I should. I am supposed to travel to other States to buy raw materials but I couldn't go because of the Corona virus restrictions.

The Covid-19 restrictions on social gathering has a huge effect on my business. No one has patronized my business since March.

The lockdown really impacted me harshly, as I was having difficulties with money. My business has also been having different kinds of problems, due to issues with finances which was caused by the virus.

The increasing poverty going round is very worrying, the lockdown has affected all our source of incomes. Even though things might be getting a bit better than when we were in lockdown, I am still scared for the future.

It has affected my plans for the year. Getting money is much more difficult than it was before the Covid-19

coronavirus has affected our businesses in the aspect of no income and the business is not moving well and during the pandemic everywhere was lockdown Even schools, so the economy is affected badly

The coronavirus lockdown has made life to be worse. I lost my small business because of coronavirus. So I am jobless as we speak.

There is a lack of economic activities. Customers are not buying much anymore due to the economic hardship. This is affecting my business and my income.

The Corona virus lockdown has paralyzed my business because of the high cost of materials, i can't cope with the cost of materials.

My income has been lower, which is my main concern, as I have people to take care of and provide for.

Though it is christmas, the level of patronage is not like last year, people are not really sewing clothes

All my kids are at home, as schools have been closed due to the virus. My husbands' source of income was shut down during the lockdown and he is still struggling to recover his business, life in general is hard.

I'm concerned about my people's health. People are not adding to guidelines of the government, and the government are not doing enough to enlighten the people.

People are not really buying, so business has been slow and there is no money

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

It has affected my business so much, no one is giving clothes to dry cleaners again, everyone is just complaining about no money.

Even after the lockdown, I don't have enough income coming in which is making life harder for me. Another concern is that the prices of things in the market have been increasing.

My biggest concern is the increasing levels of poverty. Things have just been declining economically ever since the lockdown.

Business has crashed because of the coronavirus, people don't have money to buy things, they are just buying on credit because there is no work to do.

I am concerned about the safety of my family, ensuring that everyone follows the protocols for staying safe.

I have adhered to all the preventive measures of wearing face mask, washing hands, sanitizing hands and social distancing, though they are not at all comfortable or convenient for me but since they said it's the only way out now i have no choice and even the sanitizer is expensive for me.

Business is not like before again, the number of people that usually come to the salon had really reduced, also the price of relaxer and other things have gone up

This is the biggest recession in the history. The economy is so badly affected that people can barely eat twice daily. The government should do something fast.

There is less money in circulation due to the virus. Businesses are not doing well, and poverty levels are increasing. There is also a lot of insecurity, so I have been scared to go to the farm due to fear of being harmed.

My business was really affected because there is no printing work like before, the number of people that usually patronise have reduced

During the lockdown it felt like my customers had a meeting on not to pay me, even i call them that their dress is ready they would always complain that there's no money and it really affected my income

As the market was locked, so I could not get supply of items that i sell, my customers were not able to get the items they wanted to buy

I am worried about my business because I lost a lot of money during the lockdown. More than half of my business capital was spent on feeding so my business is still struggling till now.

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

During the lockdown, the market was shutdown, thieves were stealing our goods also as the security was bad, by the time the lockdown eased that we came back rat has eaten almost everything

The price of foodstuff is really affecting business because I have no choice but to increase the price of the foods I am selling

I can't do my business the way I was doing it before Coronavirus pandemic. I am just managing to sell in small quantity because of the coronavirus

We were not going to the farm, so the farm became bushy, even when the lockdown was eased the farm was burnt down by some people accidentally

There is no money and business is dull because things like flour, sugar are now expensive

It was the lockdown that affects my business because I make money on a daily basis. I spent most of my business capital and I'm yet to recover

The lockdown was very tough. It is hard to get customers which is affecting my business badly. My quality of life is much worse as I don't have the money to make it better.

The lockdown really made my business down, i use to sell provisions, beverages and daily needs but due to the lockdown i had to stop as i have spent all my capital

My income is my biggest concern as it has decreased so much. It is hard to make a reasonable living right now.

Business is a bit dull, no market like before and everything is now expensive which has also affected my sales

I am concerned about the increase in death rates happening due to the virus and I am also concerned about the continuous decline in income.

The lockdown really affected me, my capital had reduced as I don't have money to buy stock again as engine oil is now very expensive

I was still going to the shop so i was not affected by the lockdown

During the lockdown we were stranded and even till now there's not any changes

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

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The lockdown really affected the restriction in movement so i could not go to the farm and weeds grew on the farm and cows ate most of our crop

There's no movement even till now, some of my goods are still in transit till now, and some of my items spoiled as they are infected with insects

The virus has reduced my business activity due to the lockdown and other restrictions that have been put in place and hence has reduced my income, which is a big concern for me.

Access to affordable food is becoming hard as food prices keep on increasing; additionally my income is lower which is not helping matters.

We are falling deeper into poverty. The economy keeps getting worse and everyone is suffering. The prices of everything has risen but our income is decreasing.

There is still no change in terms of sales during this coronavirus period, market is not moving like it used to be before COVID-19 started. The price of goods have also gone up, income I make daily now is very small compared to before this coronavirus. Then, things were better than now.

Presently, what am selling is not moving because many people are much concerned about what to get to feed their family and not a refreshments like Yoghurt that am selling. My sales have really dropped compared to before all this coronavirus things started

My main concern is the high costs of buying most of the things am selling though the sales have improved compared to past months. Everything is expensive now and this is really affecting business because what we now take as profits is small

My concerns is the high costs of buying things nowadays and the sales that dropped, though the sales have started picking up this December because before to see someone that will even asked you what you are selling, you must have prayed all the prayers you know how to pray

Schools have closed due to virus and my kids have been at home for a long period, this is an extra burden on me as they are at home all the time and I am also not able to make much income from my business to take care of them.

I have no concern because my business have been going smoothly without any hitch. Though the the costs of buying goods is high but is not really affecting my market

Lack of money is my biggest concern at the moment. Businesses have not been moving well for a while now and things are not getting any better. This is very concerning.

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

It was an ugly experience for me, a lot of things have happened. My shop has been affected, had to close it, my daily activities that bring food to the table has been affected as well. The thing is I am economically down.

The issue of patronage was low and the goods were expensive as a result of the changes.

There were no customers during the coronavirus

I have no worry or concern because I don't believe it's real in Nigeria, maybe in other countries.

My biggest issue is the lack of income I am facing. I am not able to provide for my family, things are not going to well.

Poverty is my biggest concern; life is much harder for everyone. My income has been steadily declining since the coming of the virus and the economy is just getting worse.

My business was slowed down and there was a low patronage as a result.

People are not adhering to the directives of using the face mask and sanitizers.

We were barely able to provide for ourselves, in terms of food, medicine etc, but with the coming of corona things are even harder. Poverty levels have been increasing. It has been a difficult time.

There is a scarcity of customers for my business as national income levels are generally lower since the lockdown, which is directly affecting my own income. I am not making much money, therefore making ends meet is harder.

Due to the lockdown, my major source of income was badly affected as there was a restriction on movement, so I had no stable way of making income. My family and I went through a very difficult time, it is hard to provide some basic necessities because the economy still hasn't recovered and still isn't moving well.

The lockdown, lack of adequate facilities to cater for the people, use of the capital to care for our families

My business was not affected by the pandemic, things are moving well

Everything was so dull, everybody was locked up at home. We had a problem of feeding our family.

My main problem is that business is not working very well.

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

During the COVID-19 a lot of businesses shut down, the source of income was difficult, businesses were crippled.

During the lockdown, there was no work but now things are moving well especially this christmas season

The major challenge is that people are careless and not taking proper precautions. Also it has affected businesses, some are more concerned about health than wealth.

Things are not easy, the COVID19 lead to increase in price, now everything is expensive

My major concern is that it spoilt businesses. When it started, we could not work and the government promised us palliative but we did not get anything. Now that we are working, there is no patronage as it used to be before corona virus started.

Nothing is going well, it has stopped everything.

Corona virus did not make us sell. All the money we had was spent on food during the lockdown. We could not work and no sales at all. But after the lockdown, we continued with our work but the income is low because of high price of food stuff.

My concern right now is that everything is dull. There is no sales and there is no money and everybody is complaining. When it first started, we could not go out for a period of time and after then business has not been doing well.

Things have been very hard, for someone to be at home for two months, it weakened everything and somethings even got expired. I used the money to feed my family, you should know what I'm saying, the thing affected us badly. I had to deep hands into my capital to feed my family.

A situation where you feed from hand to mouth that is my very concern and i am very helpless, things are too expensive because no importation

When corona virus started, market was dull and it was a hard time because we could not work and we ended up spending without earning. Things were not even easy at all. But since we have started working again, things are getting better and with time everything will be normal.

From that month of March till now businesses went down not just me alone even during the peak of the pandemic there was no means to treatment as hospitals will not be willing to accept you due to the fear of the virus. so getting back has not been easy for my business

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

My concern is that corona virus has shouldered my business a lot. I can no longer perform well in my business. During the period of lockdown, it affected me a lot because there was no movement, no buying and selling and no patronage. Actually now, we are gradually getting out of it because there are some changes.

For me I am a pensioner and also a farmer but now everything is down there is no means of income again for now

My concern for this covid19 of a thing is more of pain because business became so bad and my family went through hell for us to survive and even my business nose dived and we are just trying to come back

Salaries were not paid, and you can't do any business because of the COVID-19

The lockdown has negatively affected my business because of the increase in the prices of goods, I can't stock my shop, I had to even send my kids temporarily live with a relative until things improve

It's not easy, we are just managing, things are not moving because of COVID 19.

The problem I have with everything is that the little thing I sell there is nowhere to get it from because it is now very scarce and expensive to get

My concern about the coronavirus is that during the pandemic business was not moving fine and also food is expensive and we are hungry

My concern was majorly on my capital for my farming work was totally down so to now do my farming work now became a big problem

I couldn't go out to carry out my business activities at the time. Not only me, but a lot of people, but it's getting easy now.

Coronavirus has caused a lot of negative impact to the economy like money was not flowing and food was so expensive,

It has been affecting my business. Ever since it started my business has not been moving because of patronage

The pandemic made life very difficult and when you don't have income surviving becomes very difficult that was my experience during the pick of the pandemic

Because I haven't seen anybody infected with the Corona virus and I prevent myself from contacting by wearing a face mask, bathing with hot water and washing my hands regularly.

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

The virus was something that affected the whole world and also more in Nigeria because businesses were down

My business is not thriving due to the ban on commercial motorcycle operations in the state, there's no patronage because I'm into spare parts business, I can barely feed my family now.

My concern is that during the pandemic we are hungry and have no money at hand because we are not going to the market to sell our items so it really affects the economy

Everything about coronavirus is just not good, fear of getting infected is making everything very expensive and making life very difficult for everybody except the rich people and now there are no sales again

My business is not thriving and I don't have enough money because my income has drastically reduced

My concern then was that I just gave birth to a baby during that exact period and unfortunately things became expensive because of the virus and I could not sell well as I used to and almost closed my shop, as customers complain of lack of money

The fact that the whole world was also affected made it difficult to have things imported, so it became very difficult to buy even the things we sell and the few we sell people could no longer afford it because the prices are too high

Coronavirus has affected our economy because during the pandemic everywhere was locked and we can't go to the market to sell, so the situation is that the period was bad and it really affects everybody in terms of no money, food is costly,

The very concern I have with COVID-19 is the fact that everything is stagnant, no business and things are very expensive now

It has really affected the businesses in terms of income and things are expensive,

My concern was my health because I am an asthmatic patient and I was afraid because of the nature of the virus and also money is not flowing so it really affects

Many people are owing me because there is no money, times are hard so it is also affecting my business too

Coronavirus has affected the economy and also business is not moving like before, during the pandemic there was no movement, the situation changed, income was not coming in like before and food is costly

Things are now expensive compared to before the pandemic, the increase in price has made it harder to do business

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

Talking about coronavirus it has really affect the situation of the economy in the aspect of income and also during the pandemic No movement and businesses was locked down and things are expensive

my concern was that during the coronavirus things are expensive and no food, so also we are unable to go to the market because of the locked down

I always ensure i take precautionary measures like hand washing and sanitizing, wearing a face mask and social distancing.

COVID-19 did not affect my business in any way

My business is down during the lockdown i used my business capital to feed my family because i have two children to take care of, i don't have enough stock in my shop and no money to restock.

Financial situation and the problem in price of things and business uptill now business is still not back to normal all because of corona economy is in a bad situation

What concerns me the most is financial situation that is worse because of corona price of everything Is high we can't import anything no production everything is expensive

It has stopped my children education they have stayed for a long time without going to school

My concern is that I'm Facing problems in my business even the animals and the feeds is expensive every thing is hard and I've used my capital

My business was affected by COVID-19

Due to the lockdown, I could not supply fish to my clients in other parts of the country

Patronage has really reduced, there is no money so people are trying to focus on paying school fees

I've spent all of my money all of my capital is gone and there is no customers no capital

My business is down no money All my savings and capital is gone I used it during the lockdown now the capital is very low

I'm still scared of the virus because it is still out there i don't move around freely I'm always wearing my mask

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

Corona has caused real sickness to the country financial situation is really down business is down no movement from other countries economy is really down because of corona

I'm afraid of getting infected i always close my nose avoid gathering and I always wash my hand corona is real

The pandemic came coincidentally with the stoppage of the N-power program which really affected me economically and financially.

My children education has stopped they are not going to school well and they are always observing social distancing

What concerns me the most is my children school government schools have opened schools but the children don't go every day even if they go they just play around they only go to school twice in a week they are just left behind

We had to stay in one place with no money, and can't go out to work. Things were very bad.

The financial situation is worse every commodity is expensive even the things I sell is expensive people are complaining

It has affected my studies.

Corona has caused problems everywhere business have stopped no money now we're about to go into another lockdown and no money no capital

Things and activities were not normal and difficult, also the fright of getting infected has affected patronage

When corona virus started, there was no movement, no transaction, we were only spending at home without earning. Many business has stumbled because of corona virus. We traders are not finding it easy because there is no sales.

I am presently not doing any business because we used all the money to eat during the lockdown and after lift of lockdown. We finished the whole money for my business, nothing remains. Again, the prices of goods and services are so high right now. Everything is just too hard right now in the country

My sales have reduced due to the fact that what really concerned most people now is what they will feed their family and not unnecessary expenses like making of their hair, what they want is food. The low patronage was so bad some past months, but thank God is getting better gradually especially towards this December which is festive period.

Poverty is my main concern it has affected no income since the start of corona nothing is going on well because of corona life is hard no capital

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

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Corona has affected everything Around us it has increased the price of things you go to the market today buy something if you go back tomorrow the price have increased and you can't afford to buy it

The high costs of buying goods is my concern because most of my customers are complaining that my prices are too high, but is what I bought that I will sell. Despite that, the sales is even moving slowly

I used do my business before corona we were locked at home for over 5months capital is low i used the money during the lockdown i don't have a husband I'm the only one taking care of my children

Sales have not yet improved because the prices of the goods are on the high side and most customers are not even thinking of buying clothes now, all they are after is how they are going to feed their family. Coronavirus have caused a lots of havoc to businesses. We are just praying that next year will be better

What concerns me the most is school that was stopped i was doing my diploma and i was close yo completing the course if not for corona I would have finished

Prices of food items have increased, this high costs is affecting my business because I am selling food and many of my customers are complaining whenever I served them foods, saying my foods is now small. They don't want to know whether the food stuffs are expensive or not. Despite that the sales have improved, my profits is small compared to before this coronavirus started

My sales really dropped due to this COVID-19 pandemic because people were complaining that our goods, which are used clothes and bags were infected with coronavirus, so they refused to buy but recently, because they can see that nothing happened to those that bought goods from us, this has given them a little courage to start patronizing us again. So our sales have started picking up compared to past months

It is the high costs of buying goods, things are just too expensive. Government should try and do something. People are really suffering, to eat is so hard now. Though sales have improved but more people are not still buying like before

Most of the sales have made so far during this coronavirus time are on on credits and I am yet to be paid back my money and and this is making my business to suffer, that is, unable to buy more goods to sell

We incurred loss from our business because customers are not coming to buy fish and we are just feeding them. Most of our customers said that they have exhausted their money on feeding during the lockdown, so they have no money to continue with their businesses again

It has affected my business as it has lead to the restriction of movement.

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

There has been a lot of awareness created on the preventive measures like social distancing, wearing face mask and hand sanitation, i think with strict adherence i don't have to be worried.

My main concern is there is no market and movement.

I'm a bit worried about the increase in the rate of Corona virus infection and i don't want to be infected with the virus because of how deadly it is, and also it will prevent me from from going out to work

My main concern was the lockdown, things have really slowed down with very little progress. The lack of movement and money.

My concern is the high costs of buying goods, this started immediately after the lift of lockdown and it has been like that since. This high cost is really eating into our own profit because even there is no much sales. So we are like begging our customers to buy from us and we can't use to much profits drive them away.

The restriction has affected my business, i used my business capital to feed my family and take care of their health, it has reduced my business investment.

There's no money from my business and no money to invest in it as well.

Where i manage at the school have reduced, and the feed for the poultry I farm has gone up in price.

The lockdown has affected me a lot, the market is not moving, people are taking things on credit and there's no enough to pay the shop rent

Business is not moving as we want to.

I adhere to all preventive protocols like washing of hands, wearing a face mask and social distancing.

Because there's no high rate of infection here in Ekiti state, and i always use face mask and sanitizing my hands regularly.

Things are expensive now in the market.

Corona virus affect my work especially during the lockdown, there was no sales at all because we could not open shop. The price of goods has increase and customers are not coming like before.

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

The increase in the prices of food stuffs has been worrisome, although i am a farmer but the yield has been very low and i had to sale some to take care of other needs.

I use to sell Aluminum but i don't have money to sell it like before beverages of the lockdown but things are changing

My concern is about my work because there is no sales since corona virus started. I used to make foot wear for customers to buy but they always price down our products with complain that there is no money. So the profit we are making has reduced.

My business has really gone down because i exhausted all my working capital on feeding, now i don't have enough goods in my shop because i don't have the money to place a new order

During the lockdown, there was hardship and people were not sewing cloth. We found it difficult to travel to carry goods that we sell

There's no money and i have poultry farming and even their feed is very expensive and scarce. So i have not been able to get their feed

All the parties i organized from February to June was cancelled and even some did not do it again. Mostly i am scared as we are hearing another lockdown is coming

It has delayed our markets,no patronage and had to close up the shop. And also people take credits and can't pay.

It affect the economy because traders are not making sales like before. As a poultry farmer, the price we sell eggs has increase because the feeds that we also buy has so much increase. So this really affects the sales because it is not everybody that can afford the price.

I stay in a remote area, so i was not affected by the lockdown

It has affected us in many ways, my husband is at home with two kids.

It affect my business. We are not selling like before. When corona virus started, we only had little time to sell our goods because they did not open market everyday then. Till this time, our sales has not get back to normal as it used to be before corona virus started.

There is no work since corona virus started. Those who would want to patronize us are complaining there is no money. In fact, I had to borrow money to survive during the lockdown and am yet to complete the payment of my debt. We are trying to recover from that situation but things are not yet balance.

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

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My main concern/problem is that of hunger, especially people working with a private sector, for example my brothers lost their jobs.

It is about our business because everything is costly and things are not going smoothly. When there was movement restriction, some food items that we sell got spoilt in the shop because we could not go to sell. There is difference in our sales now but things are still not the same compare to the time before corona started.

All the business money is what we used to eat and feed the family and all the capital has been exhausted as that is what we used to eat

We were not going to work and not receiving contracts, most of my clients that i gave an estimate to before the lockdown did not come back after the lockdown

The market isn't good, with no patronage and no money

My concern is that the people in government caused a lot of things because they are the ones asking people to protect themselves, they are also not following the instruction. Many people are also not protecting themselves against corona virus.

We have gone through a lot of problems, with the family, and the restriction having to go out someday and not the other. There has been no work and we had no reserve of food or money.

There's no work, people are not patronizing me, i am praying that the Corona-Virus should leave Nigeria so that my work can go back to the way it was

My income is not like before because of the Corona Virus but God has been helping us

My concern is the people are not taking precaution to prevent themselves from corona virus. I am a motorcycle rider and I do use my glove and nose mask but many passenger are not using anything. They are not protecting themselves.

We have suffered little, but we thank God cause he is in control. It has affected my academics as i am supposed to be in my final year but the lockdown has delayed me

It has affected my work, we need more capital to improve the business and get it going again

We have faced so much reduction income, and had put a lot people in misery and hardship. We pray God eases things

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

As am talking to you, I am presently not doing anything. All the money that we have had been spent on feeding ourselves during this time of covid-19. I have no money to continue doing my business again

We are allowed to go to market to sell during this COVID-19 due to the nature of my trade and there was also sales but the goods are presently costly which in-turn affects my profit

Sales have reduced drastically during this coronavirus period compared to before it started, though towards this December, is like it is trying to pick up but is still low. We are praying that year 2021 will be better than this year because things have been so hard this year due to this coronavirus

Things have changed because people don't travel like before, I am not coping well.

We are managing even though things are expensive now.

Things are very hard, costs of things are on the high side.

The thing really affected the business and nothing has been moving, everything has been on standstill.

It's been difficult, when you buy, it's hard to sell and that is discouraging, the hike in prices is discouraging and you notice that your capital is decreasing instead of increasing.

Everything has been so slow and money is not coming.

The Price of Animals feed has increased compared to before COVID-19 started that the prices was better. Also, the patronage of customers have really reduced

COVID 19 devastated the rich not to talk of a petty trader, it is terrible. Only God in heaven that is sustaining my family and I. The financial challenge is too challenging, but I know that God who has given me life will help me bounce back.

There was no sales with my business because most people prefer to buy food items than sandals that I was selling. All people cares about now is what they will put into their mouth. I pray everything get back to normal because presently I am not doing anything and this situation is really affecting most of my responsibilities

Things have been very rough, business has been down. Retail and wholesale is down now, we have not been doing well.

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

My business is no moving smoothly without any hitch. My sales have improved and my customers are really patronizing me despite the high costs of goods at the moment. This is not stopping them from buying

I am into crayfish business and I travel interstate but during the lockdown, I couldn't although now, things are better now

Business is still moving slowly but better than before especially after the lift of lockdown. The impacts of coronavirus on people's livelihood have really affected so many businesses including mine. It has also increased the prices of goods and services to the extent that some people can't do business they were doing before again because of the increase in prices of goods

Prices of goods we sell have increased and likewise, I sold on credit to some of my customers for sometimes now and I am yet to be paid back and this is really having effects on my market. Also, the sales have been moving slowly unlike before the COVID-19

My business have not been the same since coronavirus started, especially in the aspect of sales but thank God like some days now, is like it is getting better. The other issue is that everything is too costly nowadays and this also is affecting sales

During this coronavirus, the sales have not been stable. Many of our customers have not been buying the way they used to buy. I meant in terms of quantity, like some used to buy between 5 to 7 plastics of rice or beans, but now they are only buying like 2 to 3 plastics. The prices of goods that have risen up is not also helping matter, it is affecting sales

Coronavirus has affected our business badly Because during the pandemic everywhere was locked, no inter state transport so it really affected me personally in which my income was affected and during that time food are also expensive

My concern is that during the pandemic everywhere was locked down due to that it really affect my income and things are expensive in the market and also our economy was affected due to effect on prices on goods

my concern was that the coronavirus has brought negative impact on our businesses and no gain on business now and since the coronavirus started goods are highly expensive in the market so it has really affect the economy

Coronavirus has caused a lot of negative impact to the economy in the aspect of no income and things are expensive in the market and during the pandemic no movement so it really affect my business

during the coronavirus things are difficult in the aspect of business and also money was not coming in and also there was hungry in the country and the government didn't even help the poor people, the true is that the economy was bad

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

There is no market and it is affecting the quantity that we can produce in the farm

Truly coronavirus has really affected the economy because since the period of covid-19 things have been expensive and during the pandemic in March no movement and because of that businesses are being affected too

The price of things has doubled and it is making it difficult to buy feeds for the business, there is not enough capital to run it

Coronavirus has affected our economy and also the way of living due to the pandemic has changed we almost wash our hands every time but during the pandemic in March business was not moving and we were hungry to eat three square meals was difficult

I could not sell during the lockdown, though there have been little improvements since the lockdown was eased, but not many people are actually buying

I spent my business capital during lockdown on feeding my feed, after the lockdown I didn't have the money to order for new goods, I had to resort to buying goods on credit, but the goods supplied were not enough.

Business is not moving the way I want because not many people are buying, their major complaint is that they don't have money

My concern is that during the coronavirus no movement and lack of movement affected the economy in terms of no income because shops are closed and even schools are lockdown without going out for daily income the economy will not be developed, so the economy was badly affected

I am not concerned because there are no cases of Coronavirus in my community here, so I feel it's not an issue to me, and my family and I observe all protocols like social distancing and wearing of face mask.

My primary concern is that during the pandemic everywhere was lockdown, businesses were lockdown. Even schools are locked down, no movement and with that our income was badly affected

It's not really visible in my state and also because I adhere to all protocols of washing hands and wearing of face mask.

Coronavirus has affected everything in the economy and also in the aspect of educational background of the children and no movement during the pandemic because no money and people are crying of hunger at that time

I am not concerned because I have taken the necessary precautions of wearing face mask, social distancing and washing of hands.

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

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Talking about the covid-19 pandemic it has really affect the economy and things are expensive that is why the economy was badly affected due to lack of income

Since the beginning of the pandemic it has been difficult, we can't feed properly since i lost my source of income because i spent business capital on feeding during the lockdown.

The lockdown affected my business badly. I have not been making money. There is a scarcity of food to feed the chickens in the farm which has resulted in the loss of so many birds. This has been a big hit on my business.

Not being able to support my family is my biggest concern. The virus has put a strain on my finances, it has disrupted my business and stopped my childrens' education.

I am concerned for my health. I am scared of contracting the virus as it is possible to die from it. The infection numbers are increasing and the fact that there is no cure is extremely worrying.

Food is my biggest concern right now as the price of food has been increasing weekly. Everyday has been a struggle for me, life has been very hard, especially during the lockdown.

My finances have reduced drastically because we were not allowed to farm during the lockdown. My plants and crops died and also got ruined by a flood. Business is not going well.

My biggest concern is how easily the virus can be contracted. Wearing a mask and all the extra rules is a discomfort and challenge for me on my everyday life.

The lockdown and restriction on movement hindered some of my religious activities, that is the most worrisome thing for me.

My kids are not attending school, so their education is behind due to the virus. It is a challenge adjusting to the new circumstances, everything in life has stopped and crashed, it is hard to survive.

My business is not thriving because of the effects of the lockdown, i don't have enough raw materials like MBF and HDF plywood because they are very expensive due to the restriction on importation.

It has not been easy at all since COVID 19, things have been tough. Some of my hives got bad and no money to fix it back for massive production.

Initially I was worried about my business. It was so difficult because no one was patronizing me. All of that has been relieved now.

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

Business has been up and down, it's not joyful, things are tight and so difficult and especially in this COVID 19 period, things are so different but I thank God.

I didn't even know I would pay back the money I was given. We only manage to eat for the day, we just thank God we're alive, sometimes we drink garri

It really affects business, I am a fashion designer and the Covid-19 restrictions have prevented people from throwing parties. People are not sowing clothes because there is no occasion to attend.

My main concern is my capital I don't have a capital because I don't use to go to the market very well i had a capital of 1.5 million but now I only have 300 thousand I don't have people that will patronize me they are afraid of coming out the location I'm people lack awareness about the virus

I'm a farmer, if there is money, we can go on, because we stayed at home during the lockdown, it affect our farming during the planting season.

Marketing our farm produce was not possible and also the capital we got from the sales almost got exhausted

The way foods are high now, it has impacted my customers patronage is very low.

At the time there was restriction in movement, the person i gave the hire purchase bike had to travel to the village to form as the city was lockdown so i could not make money during that time

Financial situation of the country is down and corona is the major factor affecting it since corona started everything stopped business owners are not doing their business no income no production no supply even the income is low and the boarder is closed I'm so broke no capital

It has not been easy, but we're coping by His grace, it's just that in Nigeria, if you don't have financial assistance, you will be incapacitated. Things added money because of the increment in dollar. It is getting better.

As a result of the lockdown, i was not paid salary and even till now they are still owing me some of my salary

I've never been in the situation that I'm into now financial situation is worse no food no money everything is hard

I'm not concerned about the coronavirus at all as i still continued my farming,

Before corona my business was running smoothly but since the start of corona I've been losing my business is down low capital

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

Corona has stopped many things it has affected my life stopped my business i used my capital during the lockdown food is expensive and income is low

No money now poverty everywhere you can't do anything without money and i have kids to take care of no money for food and school fees

My concern is business, no business we the poor are suffering no food because you have to earn to get food and now the earning has reduced

We have been managing ourselves, we have been dragging on, you know, the situation of the country is bad now.

Schools that where closed for a long time my kids are at home their education is mu main concern

Right now the financial situation of the country is in a worse shape no improvement everything has stopped economy is down

I thank God, although it has not been that easy, business is not moving like before, I used to sell a lot in my business before than now.

Corona has stopped everything in this life I'm afraid of if coming to where I'm I don't want to be infected I'm always wearing my mask

My concern is that it does not make buying and selling to go smoothly. There is no sale and no patronage since corona virus started. I am even in debt now because the work is not doing well.

Thank yo, It concern everybody because those who are not infected are affected. As a fish farmer, the cost of feeding fish is so high because the feed is costly. Our output has dropped and am not finding it easy because am running at loss now. To continue with this business is uncertain now.

I have been infected with the virus and it's been a very bad experience that i don't wish on even to my enemy, but thank God i am better but it's unfortunate that i recently lost one of the doctors that treated me.

The lockdown really affected everyone, things have been costly in the market, things are expensive.

I am pain by the fact that religious activities were restricted during the Corona virus lockdown, i couldn't go to church or evangelise, i believe it a time we need to be closer to God the most but we were not allowed to go to church, i am still angry about that.

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

My concern till now is how i will start up my poultry farming again which closed down during this covid19 period from 3,000 birds to nothing now with the wrong sets of birds supplied to me too, now i rely on my vegetable farm to survive

Transportation is high though but you still have to buy what your customers can see to buy from you.

My very concern about this coronavirus is that things has become so expensive and because of it there was closure of boarders and there was no importatio which made my clothe business close down and i do not have anything doing again at the moment

The coronavirus brought serious stavation because we could not go out and importation of goods was not coming so things became very expensive so market is equally down

The restriction has not allowed me to work and nothing was given to me or my family to support us while we stayed at home, i lost my source of income as a result of the lockdown

COVID 19 hit everyone, it affected me because business wasn't working normally, this xmas season is when I should sell well but now food stuff is too high and requires money to be able to keep up.

It has brought poverty in my life, because the Corona virus lockdown has crippled my business and reduced my income drastically.

My concern is that the virus is still not gone and it is the reason why everything is very expensive, my business went down even the farming work has not been what it used to be because income is now very low.

It has caused a lot of things. Many things including food items have increased in price. The quantity of garri we buy for #400 is now sold for #800. We could not stock enough goods because there is no enough money. Before corona virus started, #100,000 can buy 10 bags of garri, but now, it can only buy 6 bags.

My concern is that hoods that we buy are increasing in price since corona virus started. The profit we make has so much reduced. The price of food stuff has gone up and we have to manage this days.

We are just managing gradually with the help of our relatives outside Nigeria, I'm a widow, it has not been easy, things are expensive in the market now.

My business is not thriving because of low patronage, people are economic difficulties which has reduced their purchasing power.

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

My concern is that it affect our business. We were at home during the lockdown and could not sell our goods. The food stuff we sell has increase in price and we could not get enough supply again. We need money to work.

There was reduction in our sales during the period of this coronavirus, especially immediately after the lift of lockdown to like last month. It is this month that the sales started improving. And the high costs of goods and services is making things worst again

My concern about coronavirus is that during the locked down no movement so with that the economy was badly affected and food beginning to high in prices and no money to buy the food

My concern is that it has draw back the economy. Since corona virus started business is not going smoothly and things are costly. There is no patronage like before and we are just managing.

My concern is about how the price of everything increases. This is affecting our sales because there is no sales like before. The price of goods I am sell is high and customers are always complaining.

coronavirus has cause economy setback the the country and due to pandemic there is hungry because no business that is moving and also money is not circulating so it affected the economy drastically

Everybody is affected by corona virus. It affected school business in terms of income because most of those that patronizes us could not afford to pay tuition fees as they used to pay before corona and we have to pay our staff as well. So we are in debt now because we have to settle our staff and make some other things available for learning to take place.

It has really affect the economy and things have been expensive since the start of the pandemic, during that period a lot of hungry because no money to even eat so that really affect the economy

All what I can say about coronavirus is that it has really affect the economy and the educational aspect because during the locked down schools are been closed down so with that it also affect children education for almost four months and business was also affected badly

Coronavirus has really affected the economy due to the locked down and also we where unable to go to the market to do our daily businesses, things are not moving and we almost die of hungry so it really the economy

It affects my business because I sold all goods in my shop and used it to feed my family. I just borrowed some money to start my business again.

During the pandemic a lot of things happened like schools are been locked down and business was not moving ,also money was not flowing as it really affect the economy

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

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It has pursued customers away from us, business is not moving like before we are just trying to survive by ourselves.

It affects me so much that I loose a lot of money because most of my Poultry birds died during the lockdown. So I'm just trying to survive.

The coronavirus has changed everything, it is the reason I lost some side jobs that I was doing. Now I'm just managing myself.

my concern about the Coronavirus is that business was not moving and also during the pandemic there was no time for visitation and also buying of food in the market because of the locked down

It has caused me to lose my work, my husband and I lost our salary job because of the coronavirus.

It has affected every business no money in town and this makes people to be buying on credit, a lot of people are owing me money because of the school now virus matter.

I dont have enough money to goods to refill my shop, the increase in price has made it harder to do business

The lockdown has affected my business because people are concerned about what to eat not construction so there is no much work for us to do.

Coronavirus has affected my business, I don't have enough money to do business like before. The economy is so tight.

Not people are buying even those who buy are still owing me , so sales is really poor

I'm concerned about creating awareness of the coronavirus in my community so that people can protect themselves properly

There is no money and the price of things have doubles so It been hard to run the business

Corona virus has brought poverty and hardship because of the lockdown, my business is not thriving and because of that my income reduced.

Business is dull, there is no money so people are not buying and it has really affected me

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

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I can't go out for business as usual, the economy is inflated seriously. There is so much hardship in the country but it has made everyone sit up and be more prudent in spending.

It affects my farming business, fish feed is too expensive now and it is difficult to sell fish at a high price.

I am scared of the deaths occurring due to the virus, I have been hearing of more and more people dying. It is a very scary time.

Things are expensive especially feed for the poultry, and there is no money to really run the business.

I am a tailor and I usually make a lot of money due to the festivities that occur throughout the year, but since the virus came no one spends money on clothes because of the restrictions on movement. I am basically jobless because the virus has taken away my work, my income has reduced a lot.

It affects business across the country, the cost of raw materials has gone up. Everyone is lamenting of no money.

I lost my job because the company I worked for closed down. Even my business was collapsed because of the Covid-19 restrictions.

Sales has been poor, market is not moving like before again.

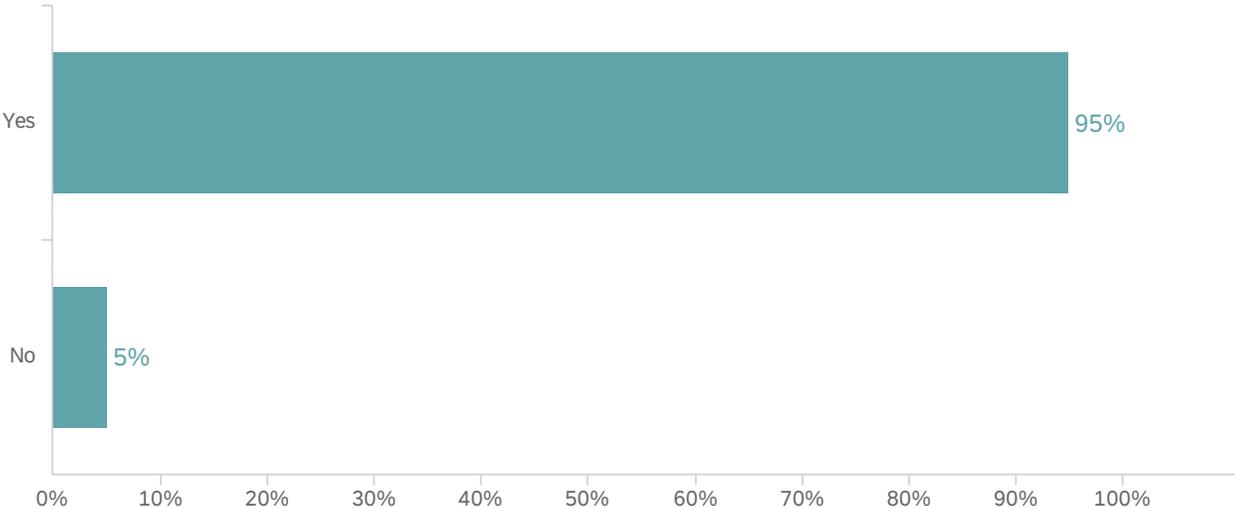
## SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers, closures due to COVID-19 restrictions, and supply issues* are the top impacts reported by 63% and 32% 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:** 91% experienced a *decline in income*. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 63% have been able to pay them, while 37% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to 71% able to pay in round 9*
- **Cash Accessibility:** 33% *don't know or can't say*, 16% report *somewhat or very difficult*, 52% report *somewhat or very easy* to access cash
- **Farming:** Only 39% of respondents are involved in farming. 42% of those who farm reported *difficulty in acquiring inputs*, 40% report *general limitation of financial situation impacted their ability to do business*
- **Food Consumption:** 64% report a *decrease in food consumption*; 18% say they regularly go hungry, and 49% say they sometimes go hungry
- **Savings:** 93% report a *decline in savings*, those who "very much decreased" savings *decreased from 68% in round 1 to 61% in round 9*
- **Coping Mechanisms:** *Using savings and reducing investments* are the most common coping mechanisms reported by 86% and 44% of customers respectively. 33% 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 = 5,765)

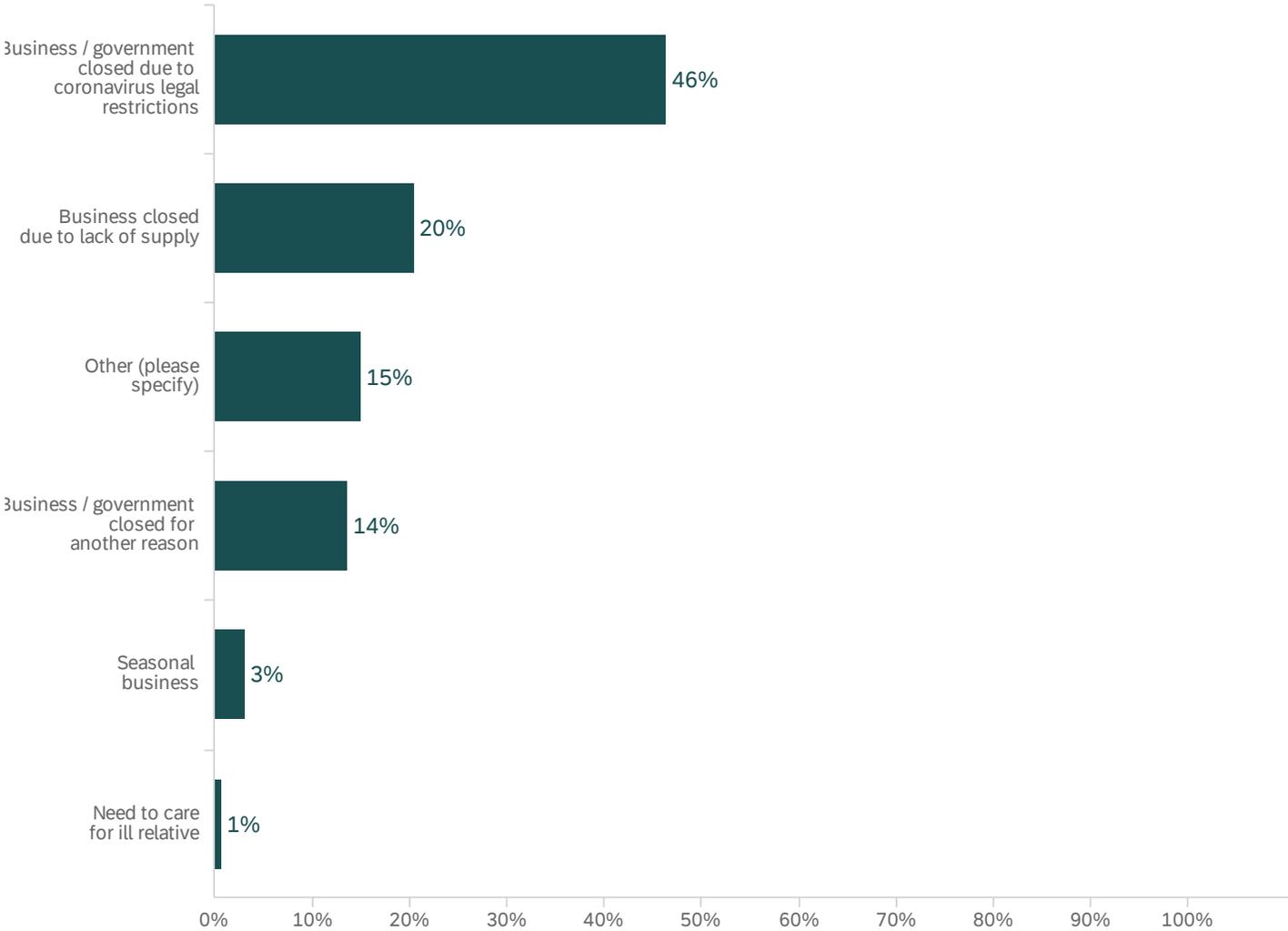
**Insight:** There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



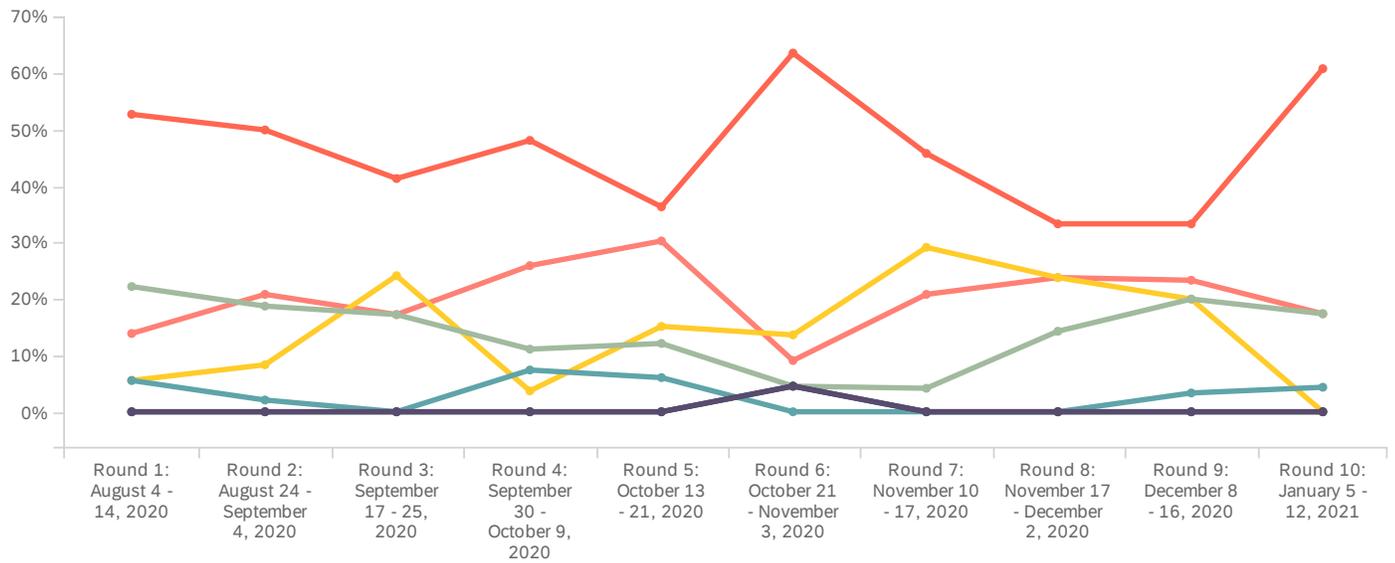
# Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)  
(n = 293)

**Insight:** Of the 293 customers who switched businesses, nearly **half** changed in direct response to COVID-19 legal restrictions.



## 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

**Insight:** Customers who reported closures due to legal restrictions increased from 33% in round 9 to **61%** in round 10. Lack of supply concerns decreased from 23% in round 9 to 17% in round 10. Below, customers elaborated on other reasons why their business closed. Many cited the loss of capital or customers.

Other (please specify)

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

Other (please specify)

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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

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 buggled

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

Other (please specify)

---

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

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

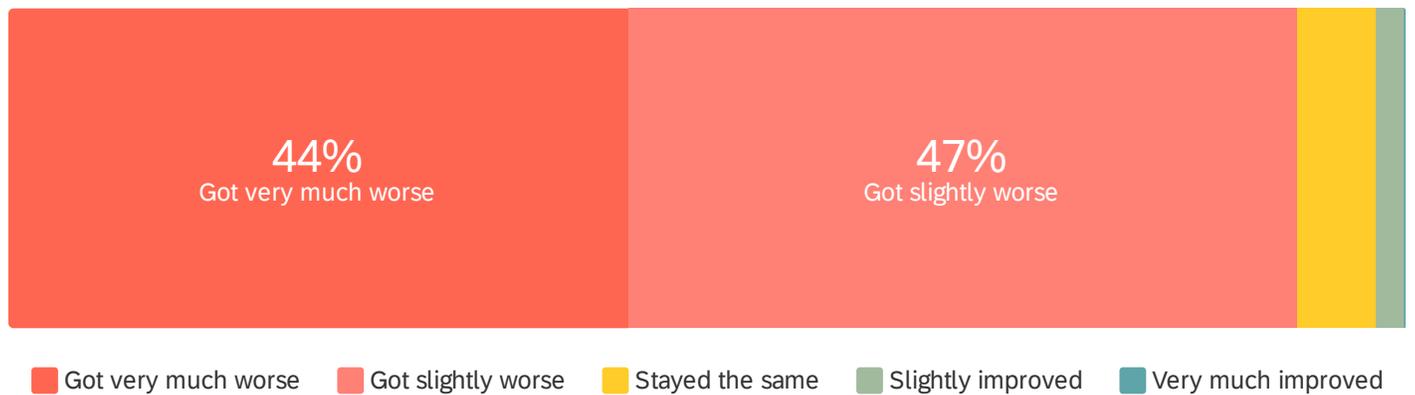
Lost my capital

I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

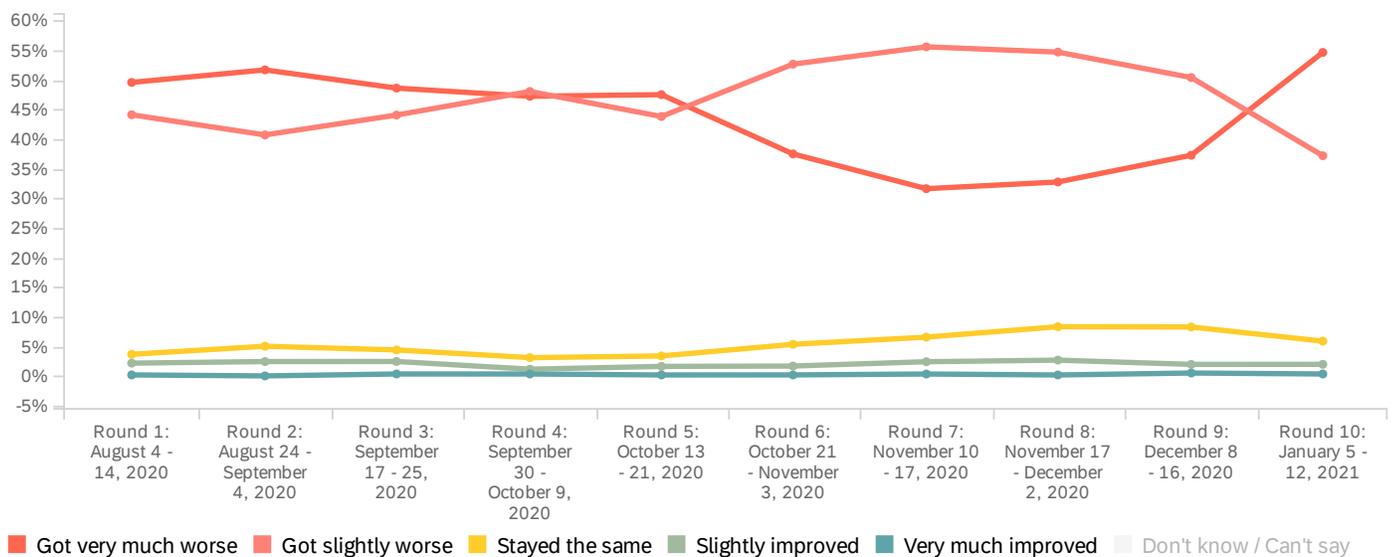
## Impact on Overall Financial Situation

**Q:** So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:  
(n = 6,086)

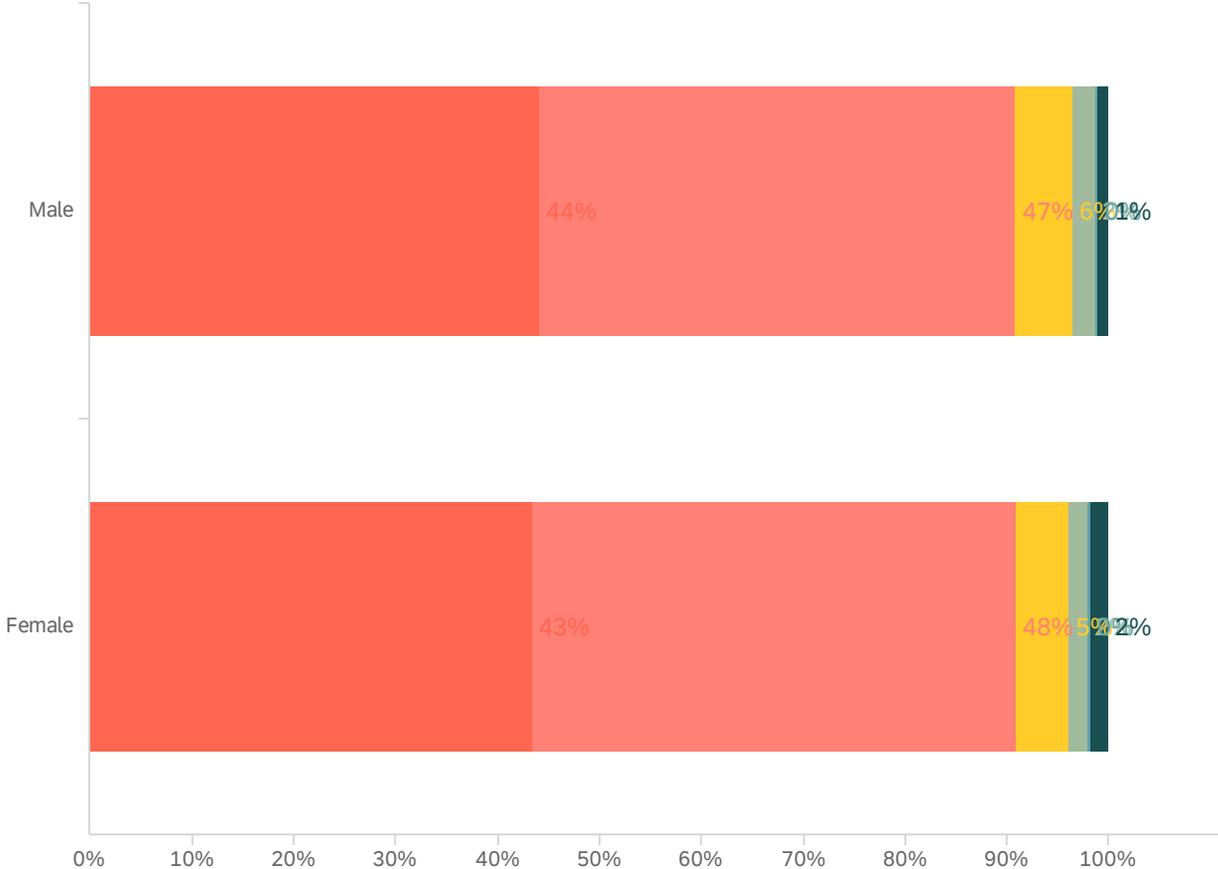
**Insight:** 91% of customers report a worsening of their financial situation. Only 2% say it has improved. We noted almost no differences by gender. In round 10, more customers said their financial situation "got very much worse" than "got slightly worse" (37% "slightly worse" to 55% "very much worse"), but those reporting "very much worse" financial situation increased slightly to levels from round 6.



## Impact on Financial Situation by Round



# Impact on Financial Situation by Gender



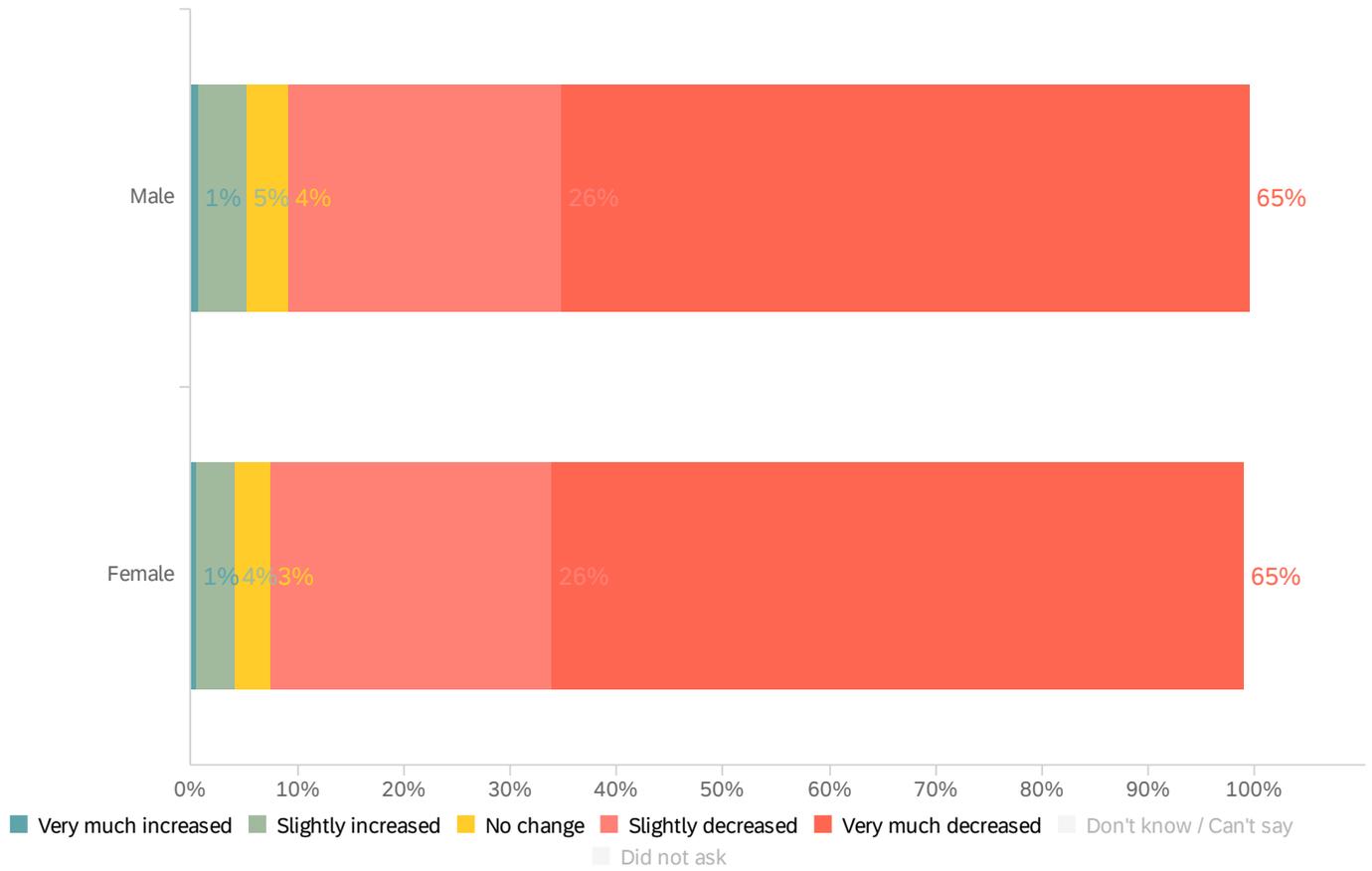
# Impact on Income

**Q:** Has your income changed since the lockdown in March 2020?  
(n = 6,170)

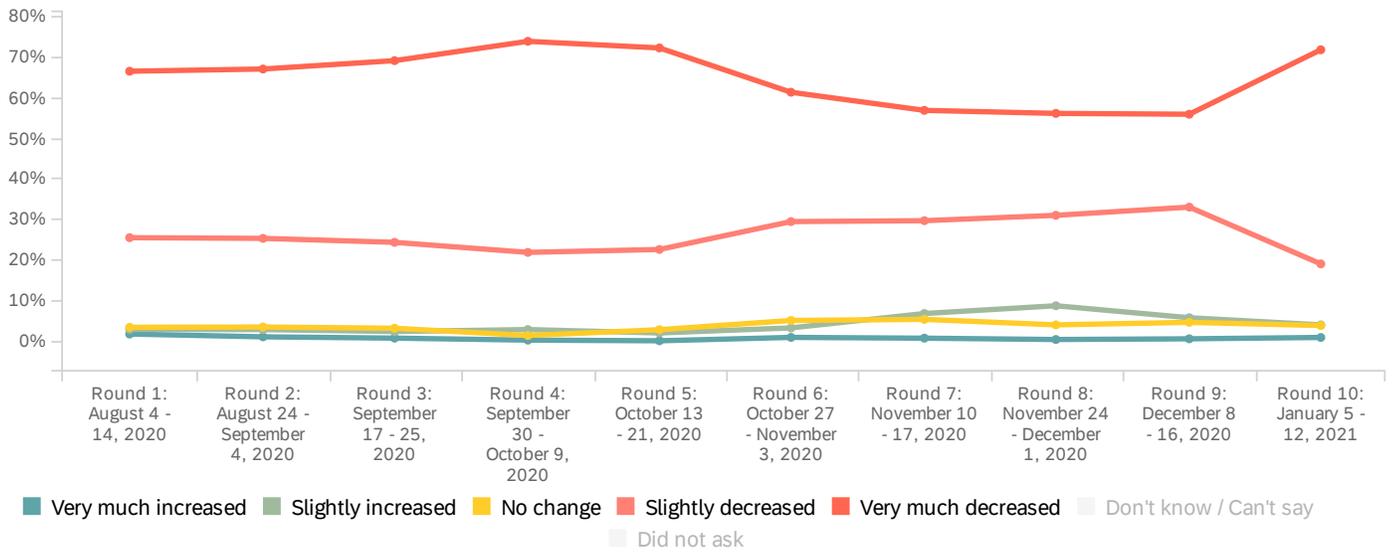
**Insight:** 91% have experienced a decline in income, with **65%** saying it has "very much decreased". Gender differences were very small. Customers with "very much decreased" income increased in round 10, worsening from 56% in round 9 to **72% in round 10**.



## Impact In Income By Gender



### Impact on Income by Round

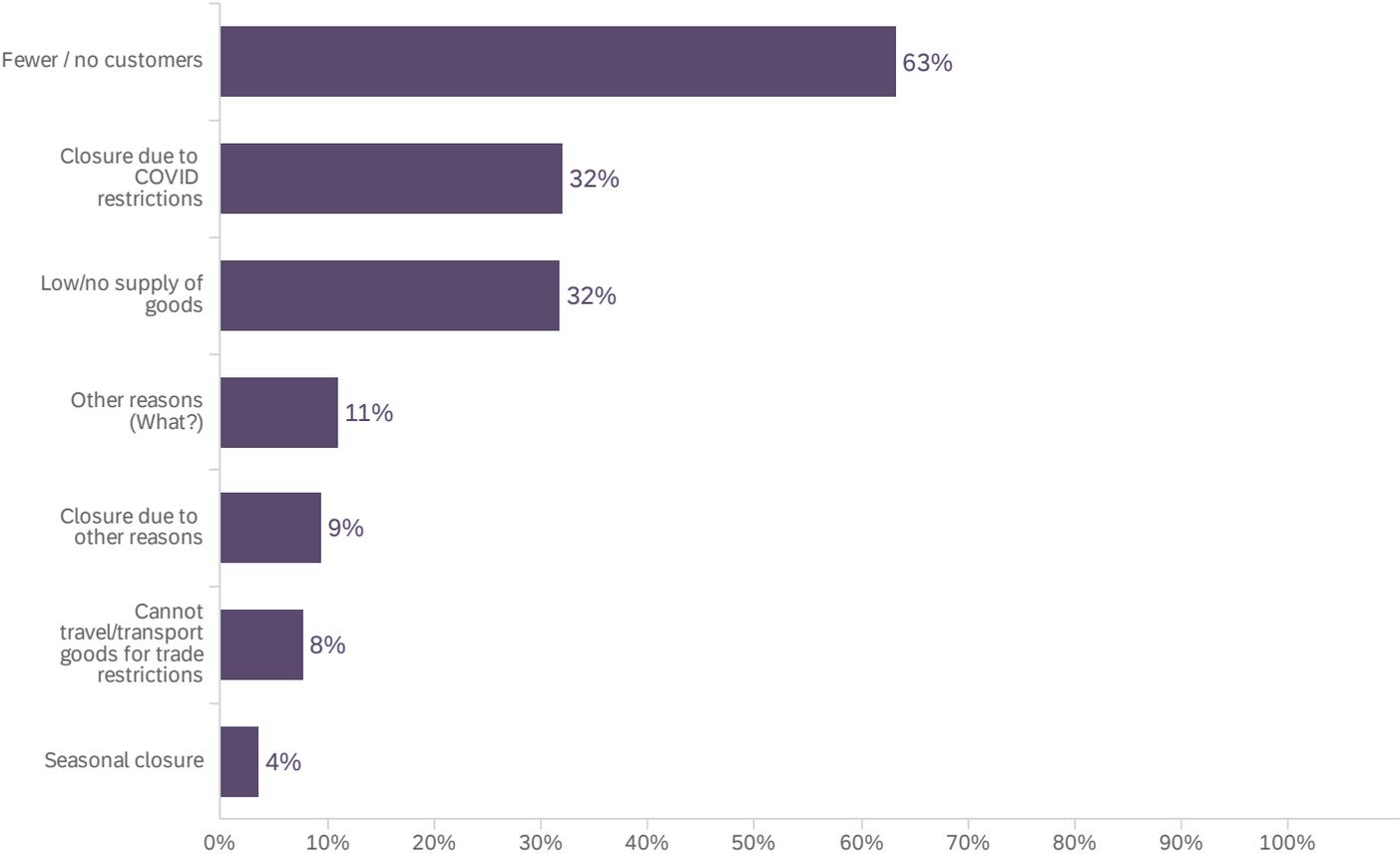


# Impact on Business

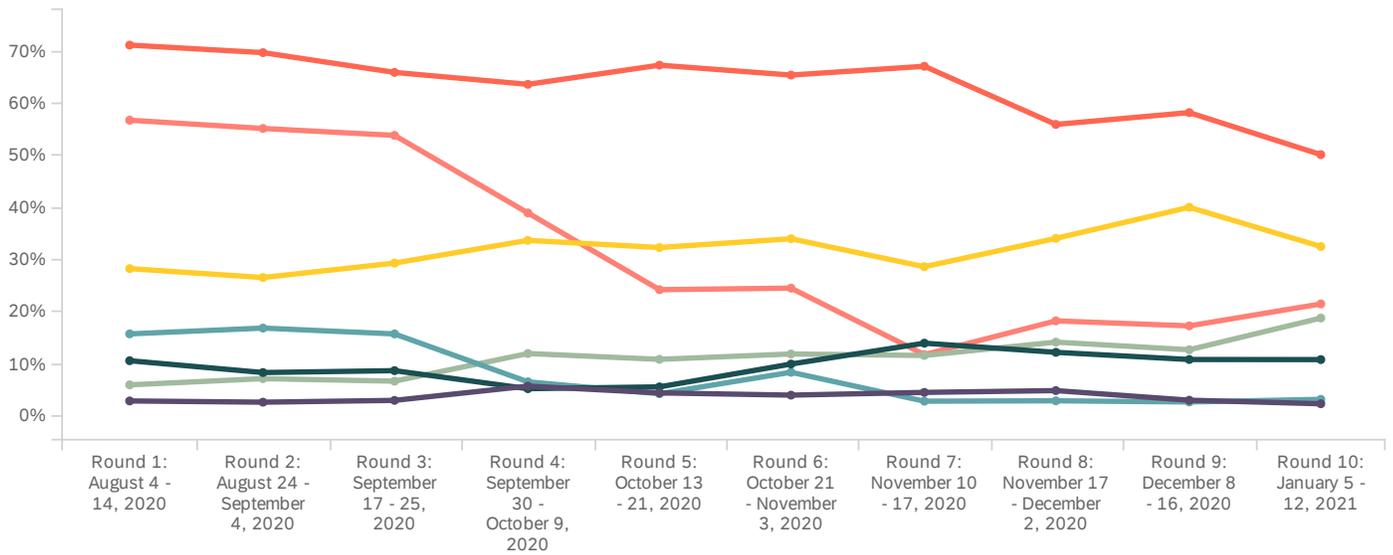
Q: Has your income from your business this month been impacted by any of the following?

(n = 5,946)

**Insight:** The effect on businesses has been substantial; **2 in 3** businesses said they have fewer customers and **32%** have had to close entirely due to COVID restrictions.



## 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

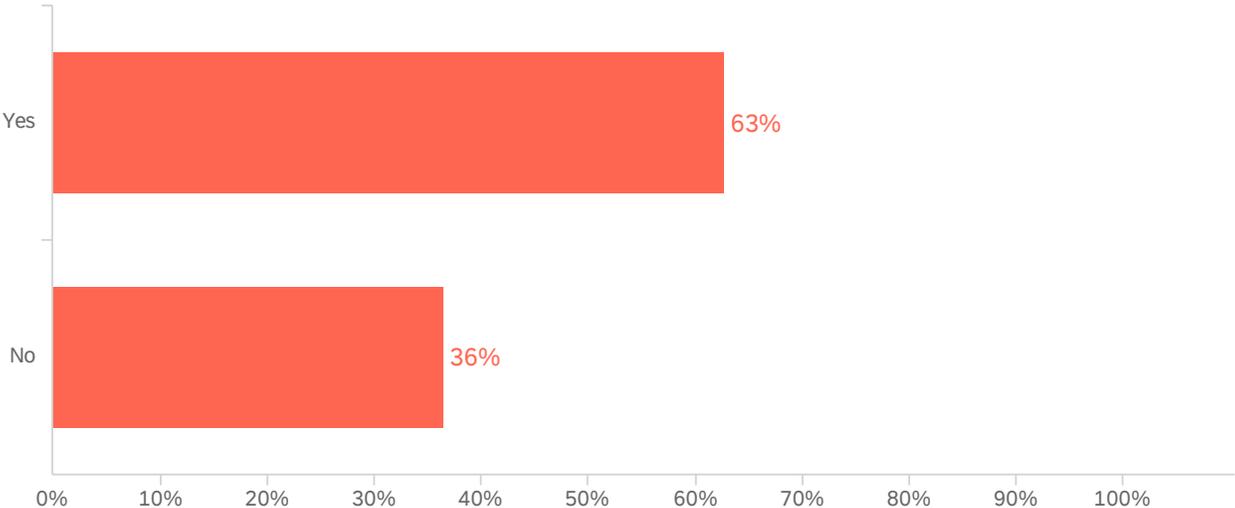
**Insight:** Restrictions due to lack of customers continued to decrease, from 71% to 50% between rounds 1 and 10. Trade restrictions similarly decreased from 16% to 3% between the ten rounds.

# Percentage of Respondents Able to Pay Employees Since Lockdown

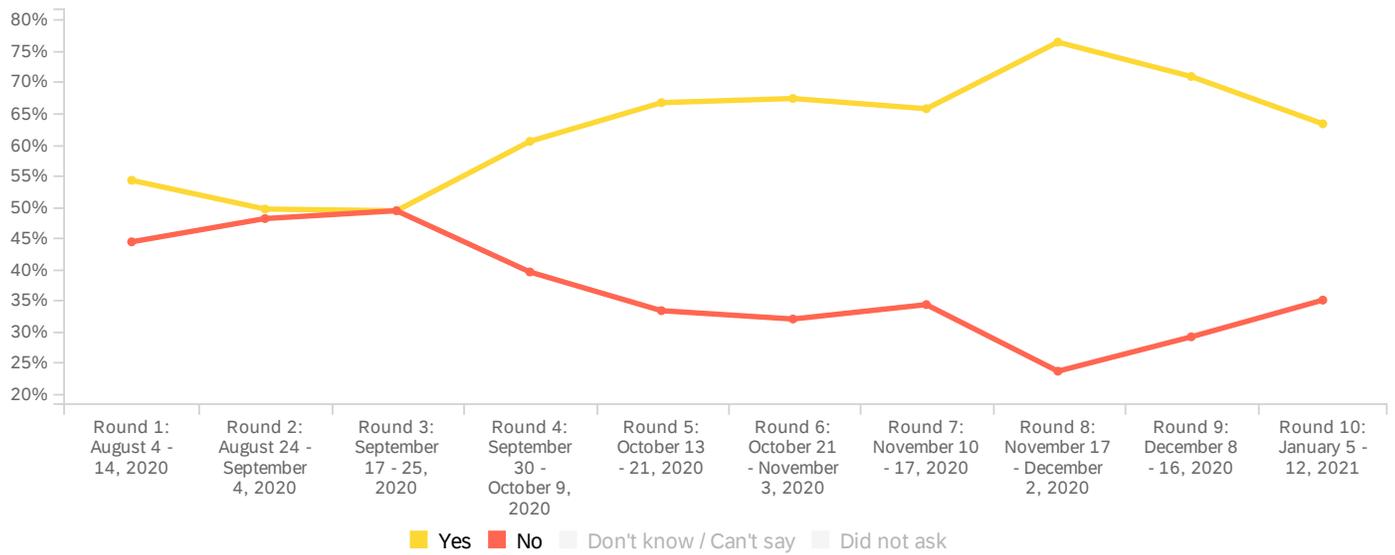
**Q:** Have you been able to pay the salaries of your employees since March 2020? \*  
(n = 1,474)

**Insight:** In round 10, **63%** of respondents were able to pay employees, decreasing from a high of 76% in round 8. Service appeared to be most able to pay salaries, with **69%** of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (**63%** of respondents in this sector unable to pay).

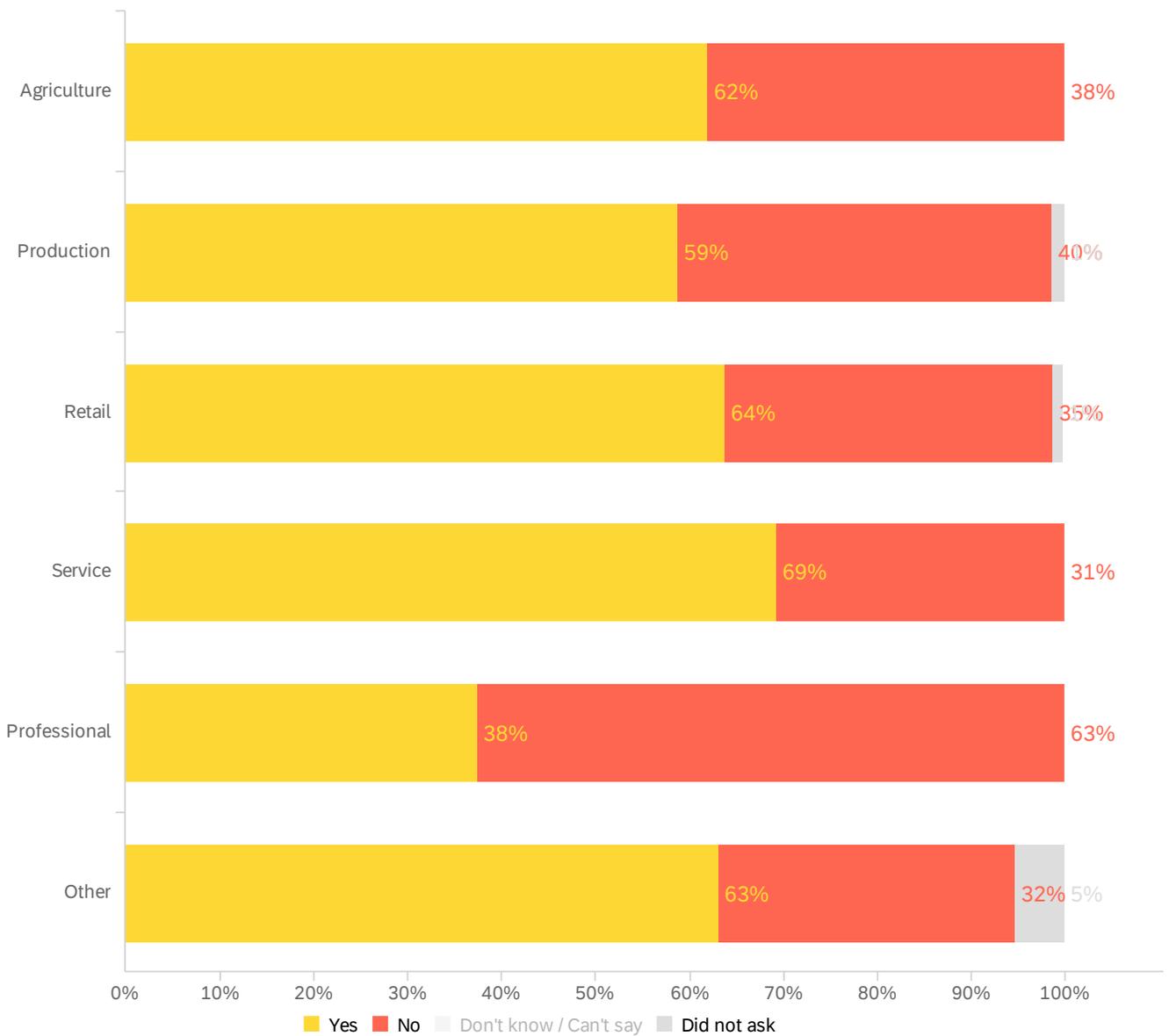
\*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



## Ability to Pay Employees by Round



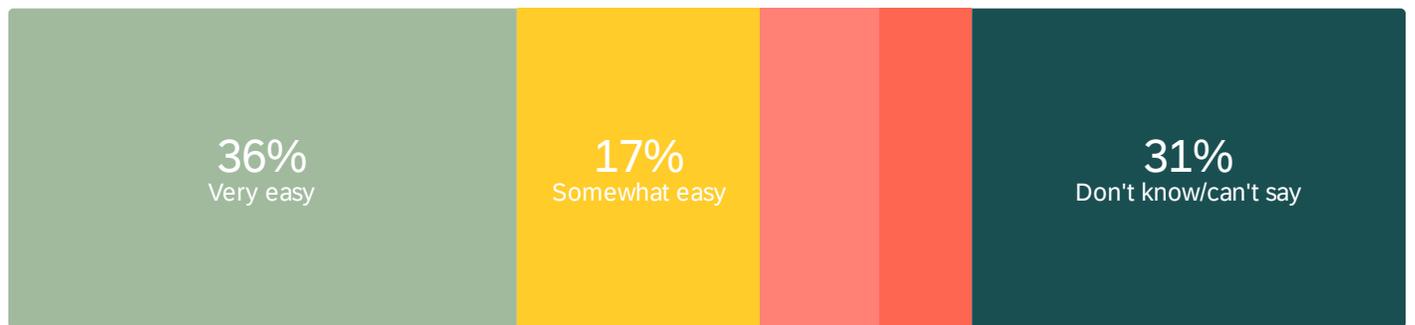
### Ability to Pay by Sector



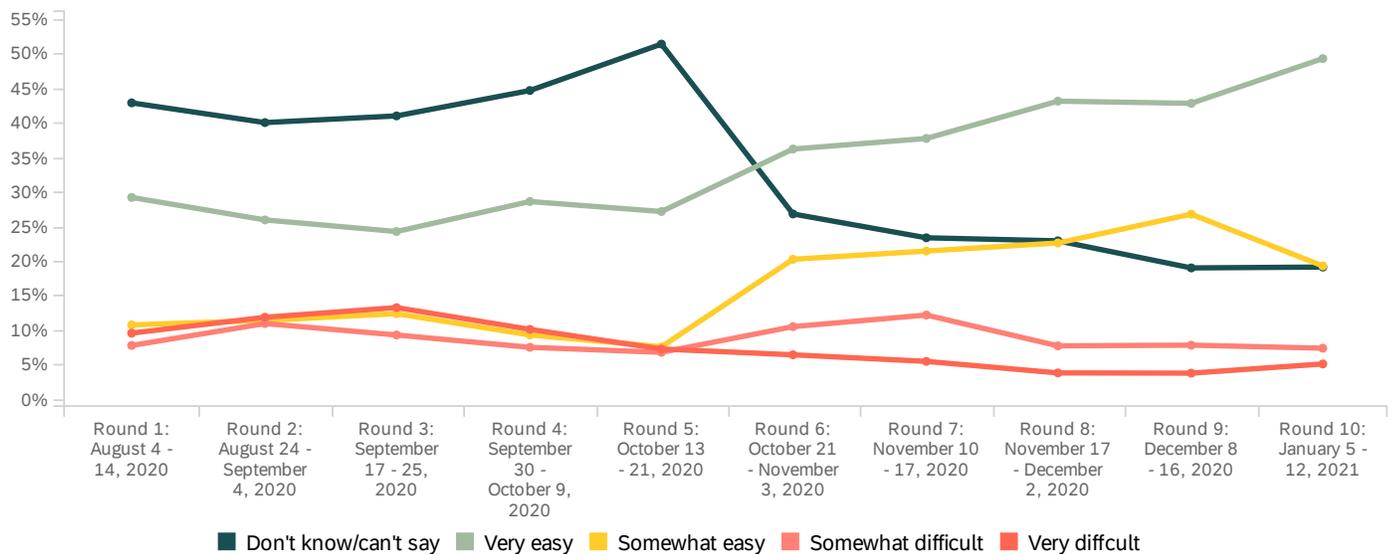
## Impact on Cash Accessibility

**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 = 4,912)

**Insight:** While 31% of respondents don't know, **36%** say it is "very easy", and only **26%** say it is "somewhat" or "very difficult" to access cash. Access has consistently improved round over round: **49%** of round 10 respondents find it "very easy" to access cash.



■ Very easy  
 ■ Somewhat easy  
 ■ Somewhat difficult  
 ■ Very difficult  
 ■ Don't know/can't say



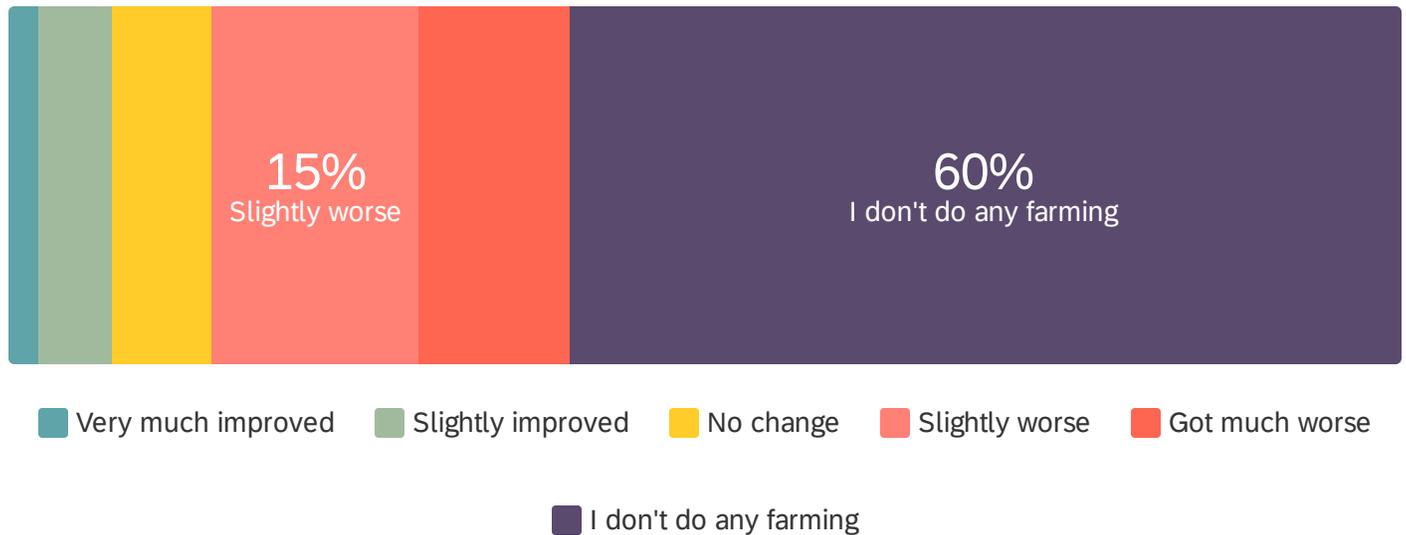
■ Don't know/can't say  
 ■ Very easy  
 ■ Somewhat easy  
 ■ Somewhat difficult  
 ■ Very difficult

## Impact on Farming

**Q:** Has your farming practice changed since March 2020?

(n = 4,948)

**Insight:** The majority of respondents do not farm: only **40% are involved in farming**. Since March 2020, nearly **two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".

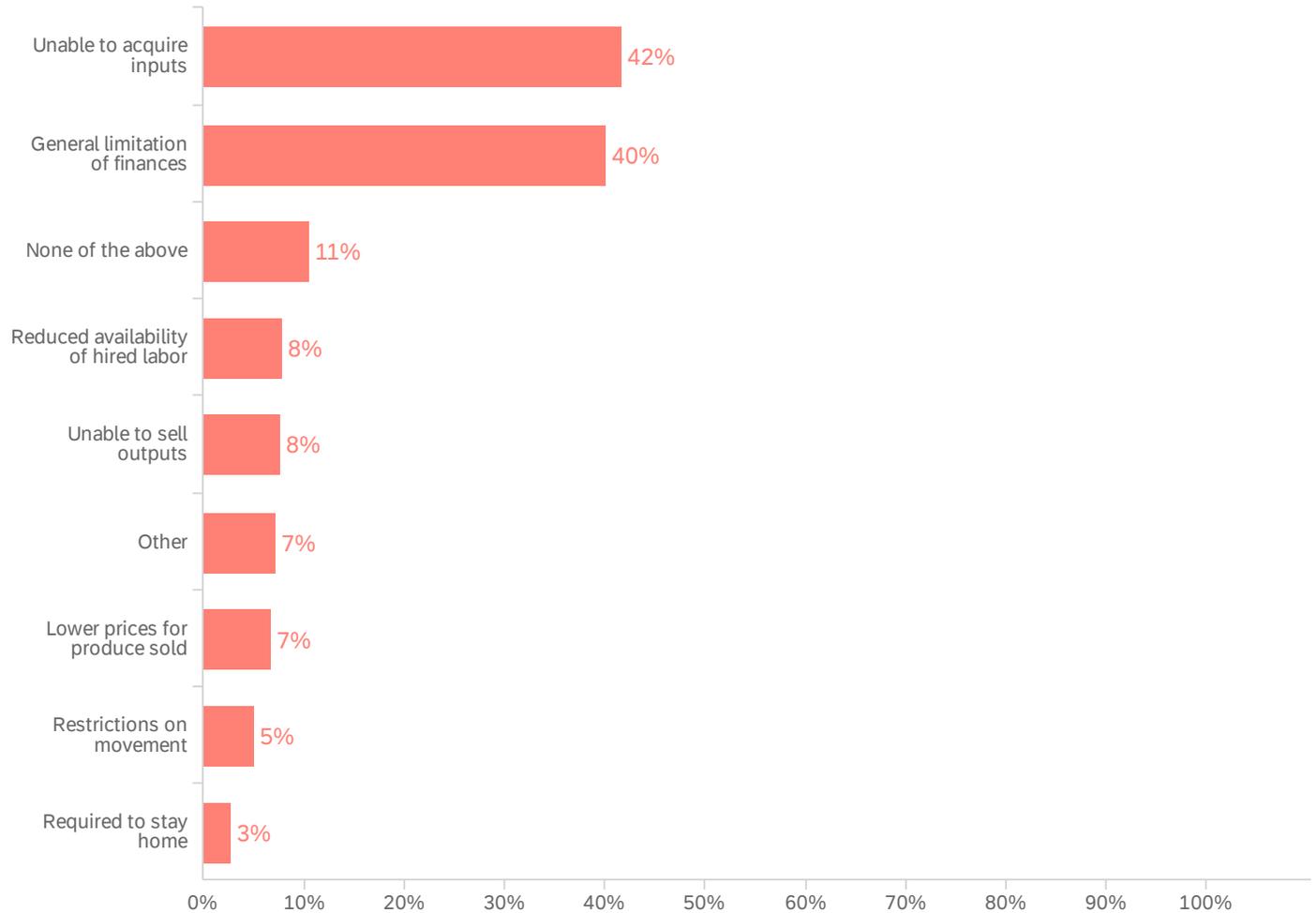


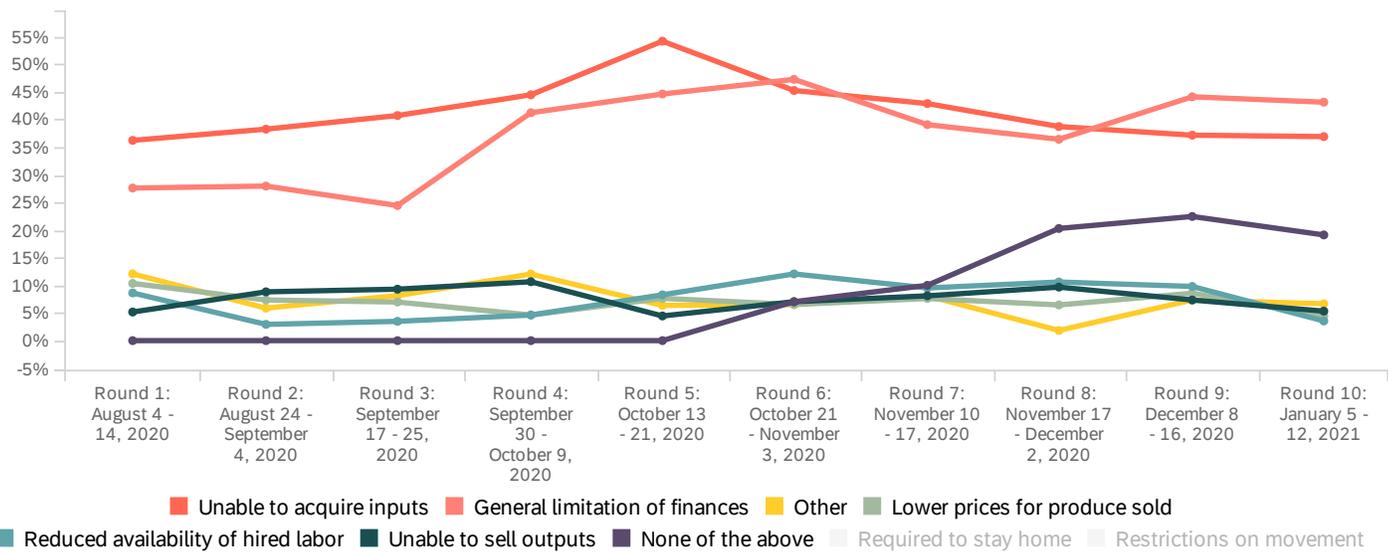
## Impact on Farming in the Last Month

**Q:** Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 40% of respondents with farming practices)

(n = 1,681)

**Insight:** 42% were unable to acquire inputs, and 40% were limited by their general financial situation. Between rounds 5 and 10, the percentage of respondents unable to acquire inputs decreased from 54% to 37%. However, those restricted by their general financial situation increased from 36% in round 8 to 43% in round 10.





## Impact on Food Consumption

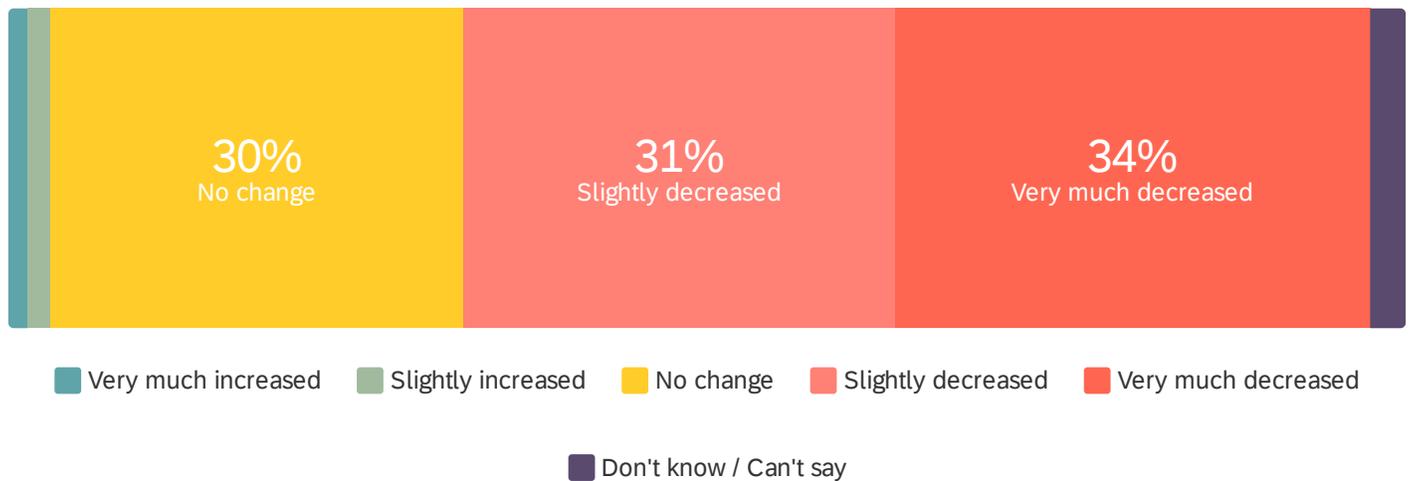
**Q:** As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)

**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 = 5,170)

**Insight:** 65% of respondents decreased their food consumption. Consumption does not vary greatly between the genders. However, consumption seems to have recovered slightly compared to the beginning of data collection: in round 10, 24% reported no change to their food consumption, and 31% "very much decreased consumption" in this round compared to the high of 44% in round 1. However, since round 6 in October, the proportion of respondents for which food consumption has decreased rose from 57% to 65%, signaling a worsening of the living conditions in the past two months.

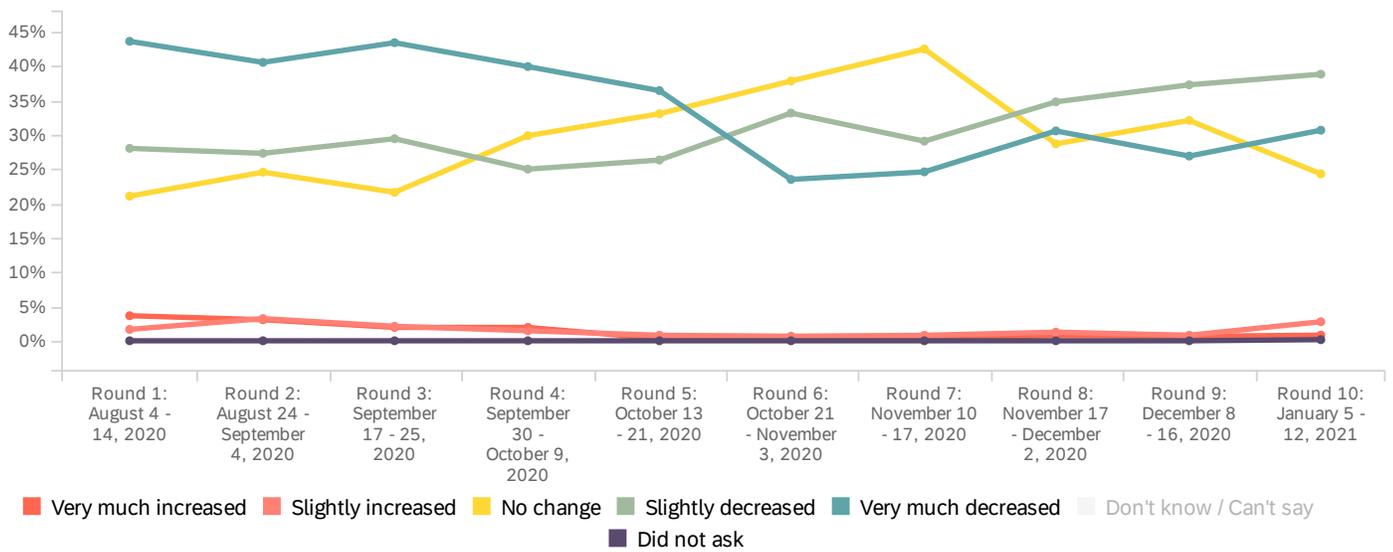
\* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



## Food Consumption by Gender



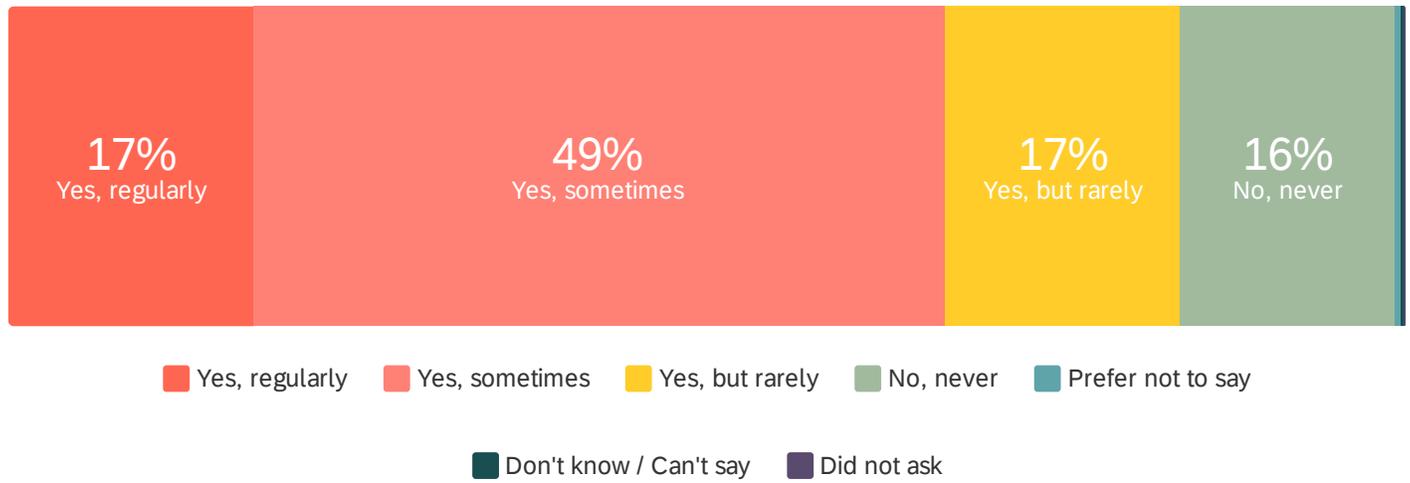
### Consumption Changes by Round



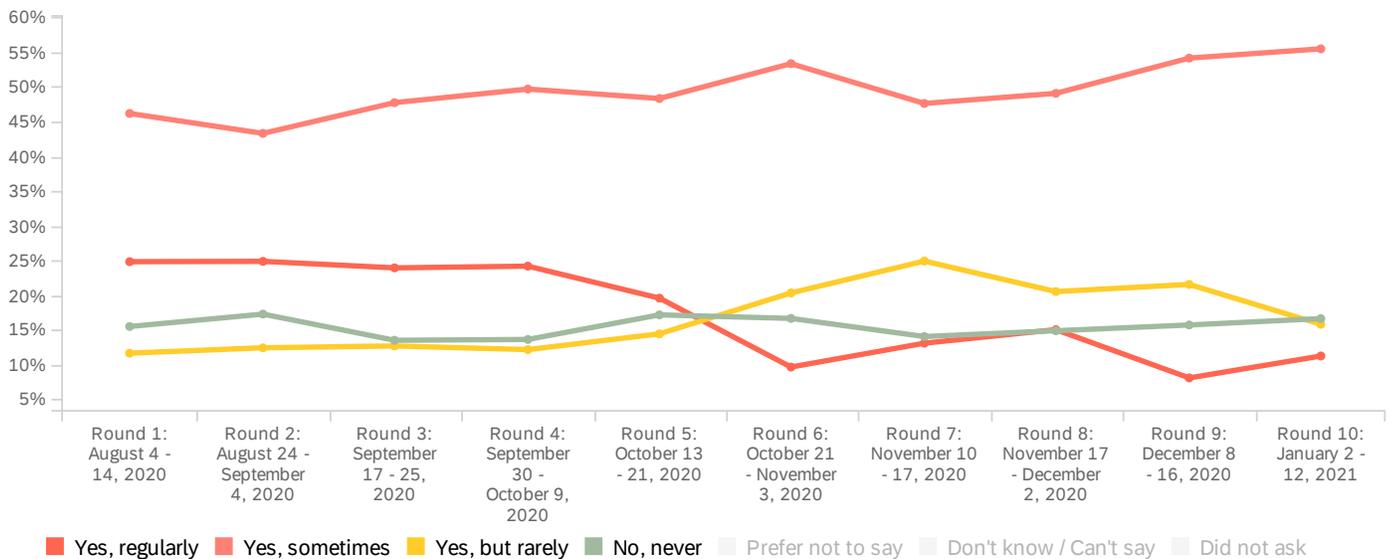
# Hunger Frequency

**Q:** Do you often go hungry when you wouldn't normally?  
(n = 6,166)

**Insight:** 66% of customers regularly or sometimes went hungry. Those who went hungry regularly decreased from 25% in round 1 to 11% in round 10. We did not observe significant differences by gender.



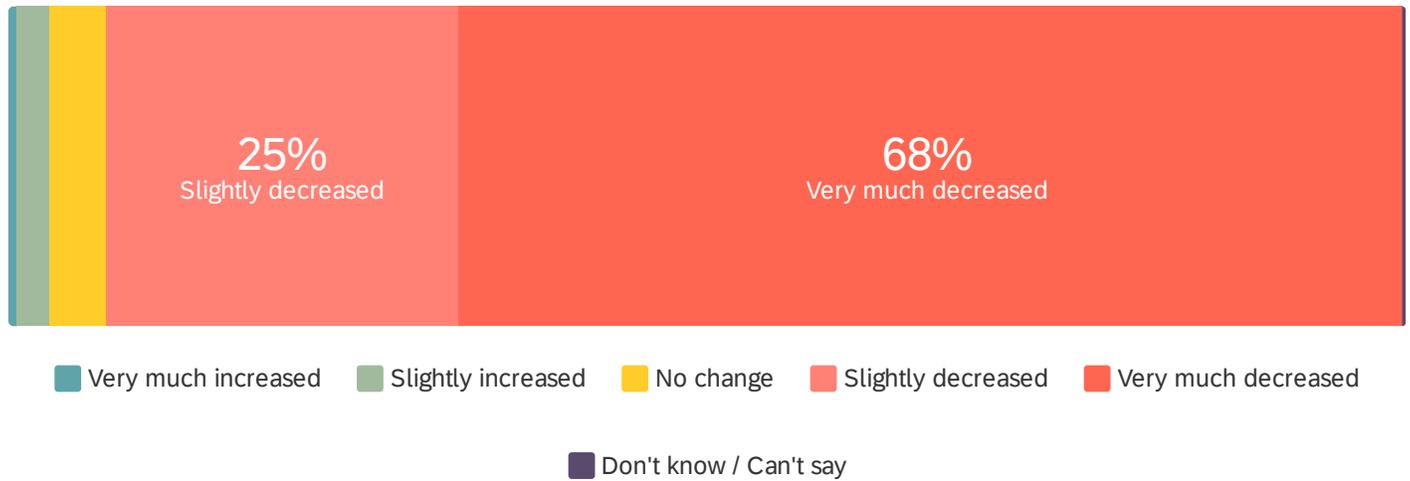
## Hunger Frequency by Round



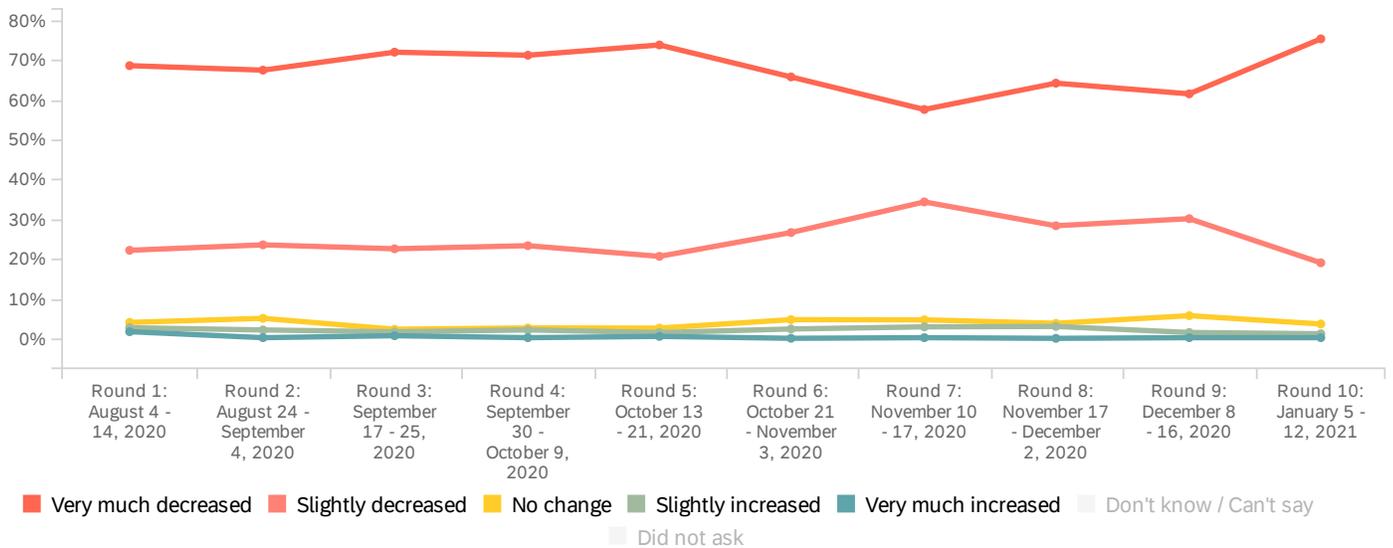
## Impact on Savings

**Q:** Compared to before the start of COVID-19 in March 2020, has your savings level changed?  
(n = 6,170)

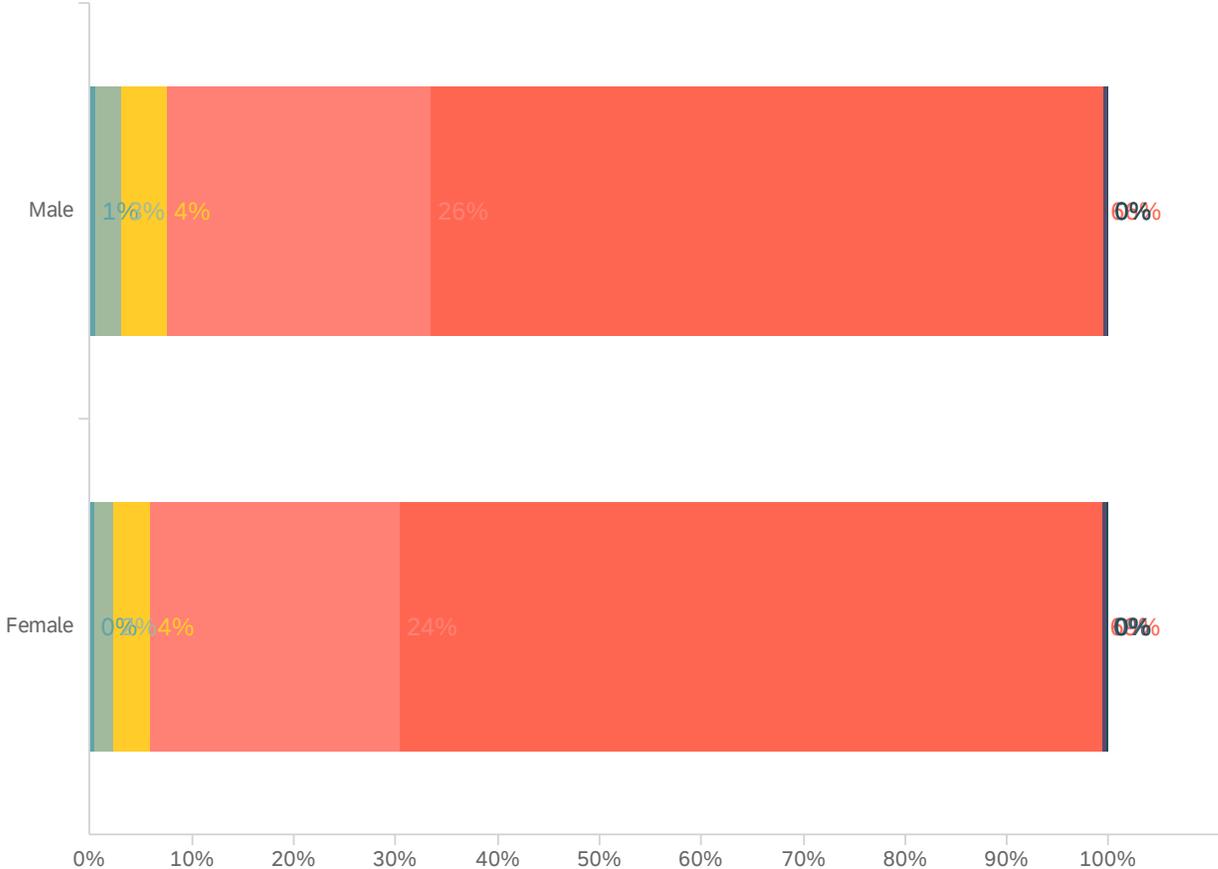
**Insights:** Savings decreased significantly for customers: **93%** reported a decrease to some degree. Those who "very much decreased" savings increased to **75%** in round 10, the highest result since the start of the project.



### Savings Impact by Round



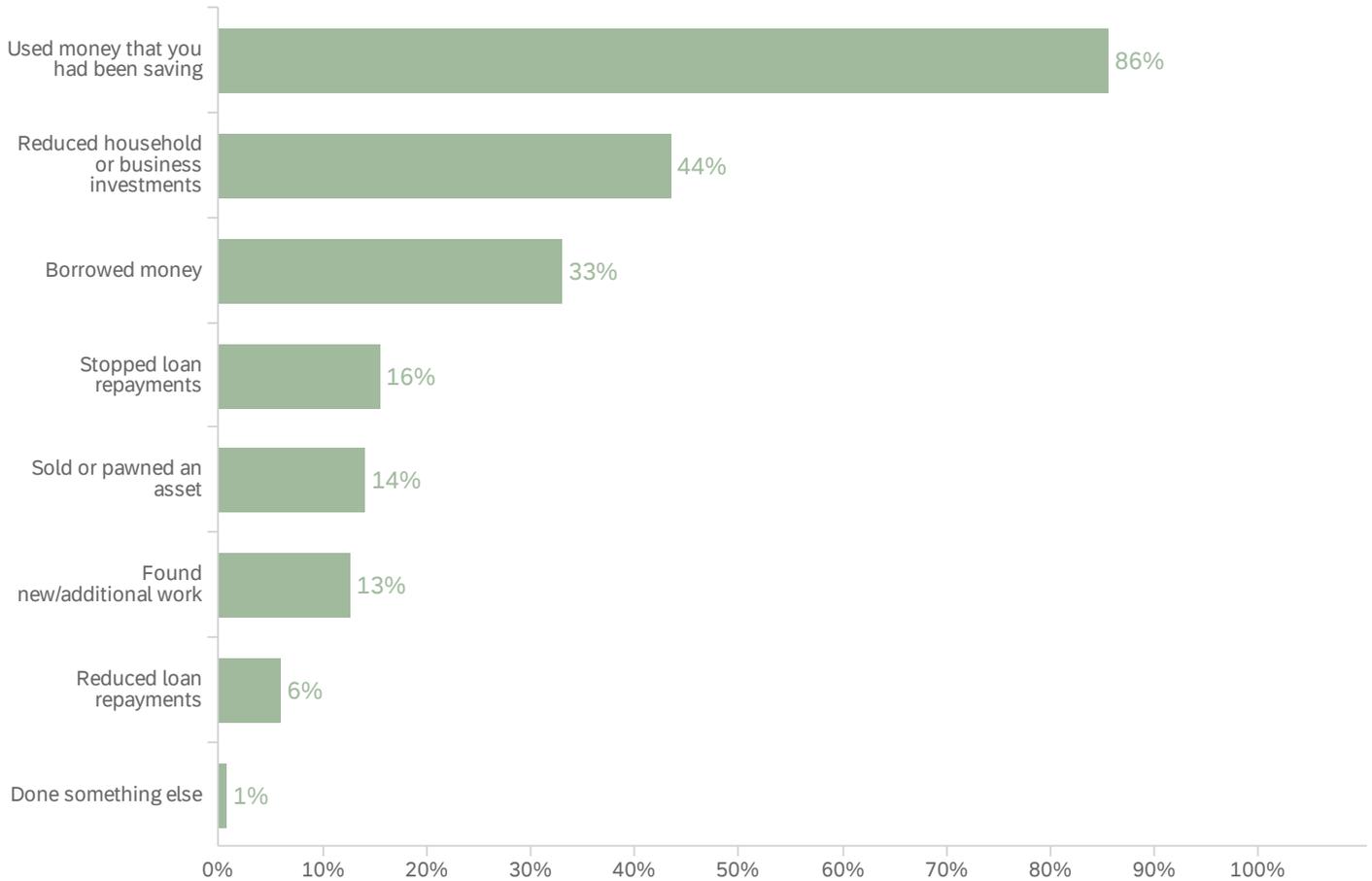
# Savings by Gender



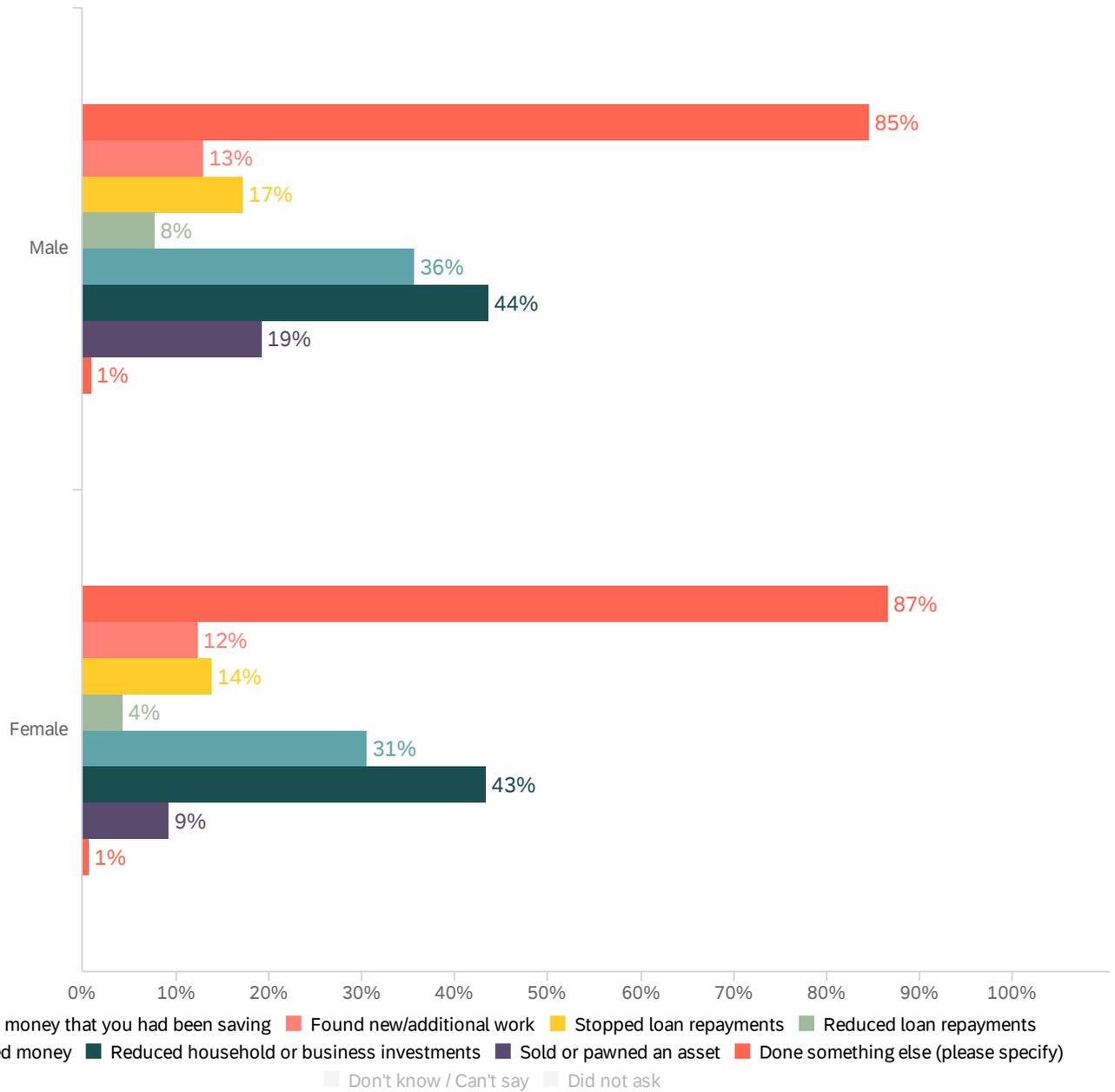
## Coping Mechanisms

**Q:** As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:  
(n = 5,956)

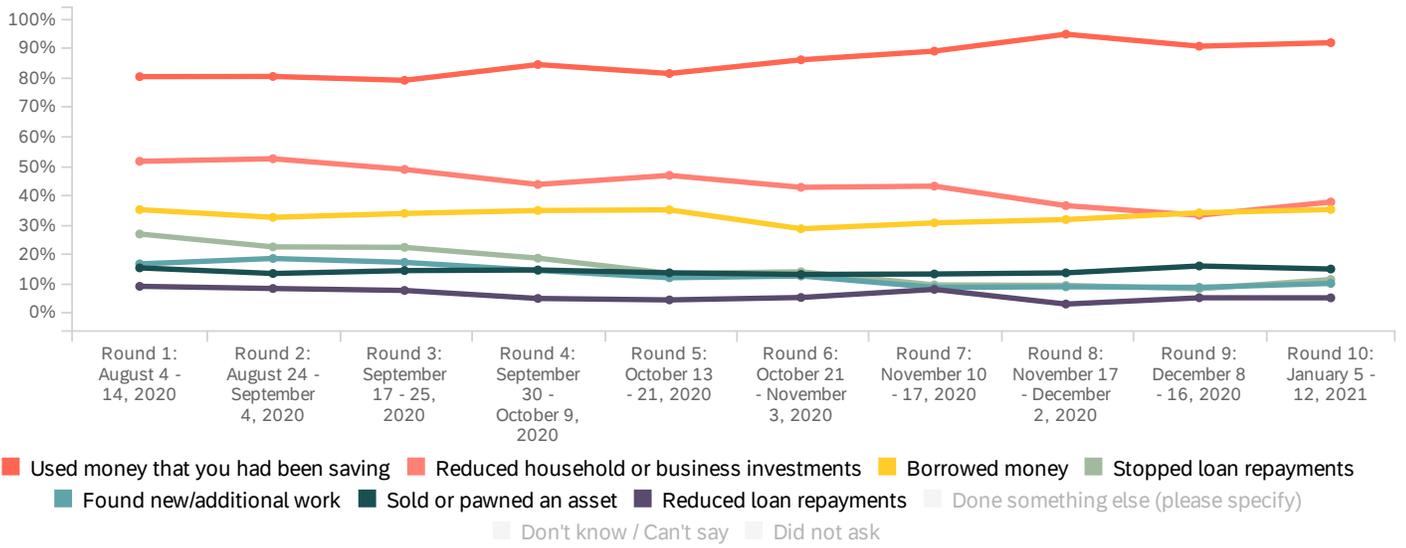
**Insight:** COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be more likely to use savings, but less likely to reduce or stop loan repayments than men, to borrow money, or to sell a household or business asset.



### Coping Mechanisms by Gender



**Coping Mechanisms by Round**





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 hostipal 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

Jewellery

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

Jewelry 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

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

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utencils

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

Animals

livestock

land

Phone

Animals

Machines for my carpenter work

Farmland

Phone

Jewelries

Car

Phone

Tv and speakers

Electronic devices

Phone

Phone

Phone

Livestock

Luggage box

My house

Gold earrings

Laptop

Phones

Phone

Earring and phone

Machine , phone and food stuff

Land

Livestock

Car

Furnitures

Animals

Television

Plot of land

Livestock

Farming equipment

Livestock

Livestock

Sewing machine and fridge

Animals

Truck

Machine

Ram

Farmland

Phone

Machine and phone

Television

Phone

phone

Phone

earring

animal

Fan, Television

Plot of land and livestock

I sell chicken

A plot of land and a motorcycle

Tricycle

Electronics

Car

Machine

Fan, DSTV decoder

Bike

My bike

phone

Power Generator

Fridge

Car

Phone and Television

My Machine

My gold chain

Mobile phone

Electronic amplifier and speakers

Television, deep freezer, generator

Phone

machine

land

Laptop and Bicycle

An animal

Sold a machine and household items.

Television set and a home theatre radio

Motorcycle

Mattress

My clothes

Clothes, food flasks

Phone

Mattress

Phone

Land

Land

TV

Phone

Rooftop

Clothes

Phone

Tv and fan

A sewing machine

Goats

Phone

Farmland

Chickens

Cow

Car

Animals

Livestock

Phone

fridge and motorcycle

Drawer and bed

Machine

Phone

Goat

Phone

Cow

Land

Animals

Land

Furnitures

Animals

House

Animals

Deep freezer

Farm produce

Livestock

Livestock

Lands and livestock

Plot of land

phone

Earring

machine and phone

Sold my land

Land

Animals

Land

Livestock and sawing machine

land

Photocopy machine

Phone

Livestock

Phone

land

animal - chickens

Generator

Sold my animals

Bike

TV and Fan

I can't disclose

Television and Fan

Phone

An earring.

Television and Home Theater set

Freezer and Sewing machine

Mattress

Phone

Phone

One new cooking pot I have

Motorcycle

I sold my Generator and Okada motorcycle

My shoes

Television, radio and fan

Home Theater

bed

Phone

Plasma TV

Phone

Car

Phone

Machine

Carpet and TV

Television

Herd of sheep

Maize

livestock

Farming tools

Land

Land

Land

Goat

Phone

Fridge

Household material like TV and belongings like phone

Television

Phone

land

Bicycle

Animals

Clothes

Livestock

Household items

Cows

Motorcycle/tricycle

livestock

Animals

Land

Animals

Deep freezer and tv

Phone

Phone

machine

Sewing machine and Generator

Hand set (phone)

Generator, laptop and television

Freezer

Chicken

Tent in the market

Gas cooker

Car

Land

Land

Refrigerator

Television

Farmland

Bike

Animals

Refrigerator and stabilizer

Animals

Plot of land and a house

Chicken

Phone

Birds

Machine

Television and generator

Clothes

Sawing machine

Generator

fabrics

phone

phone

land

machine

Land

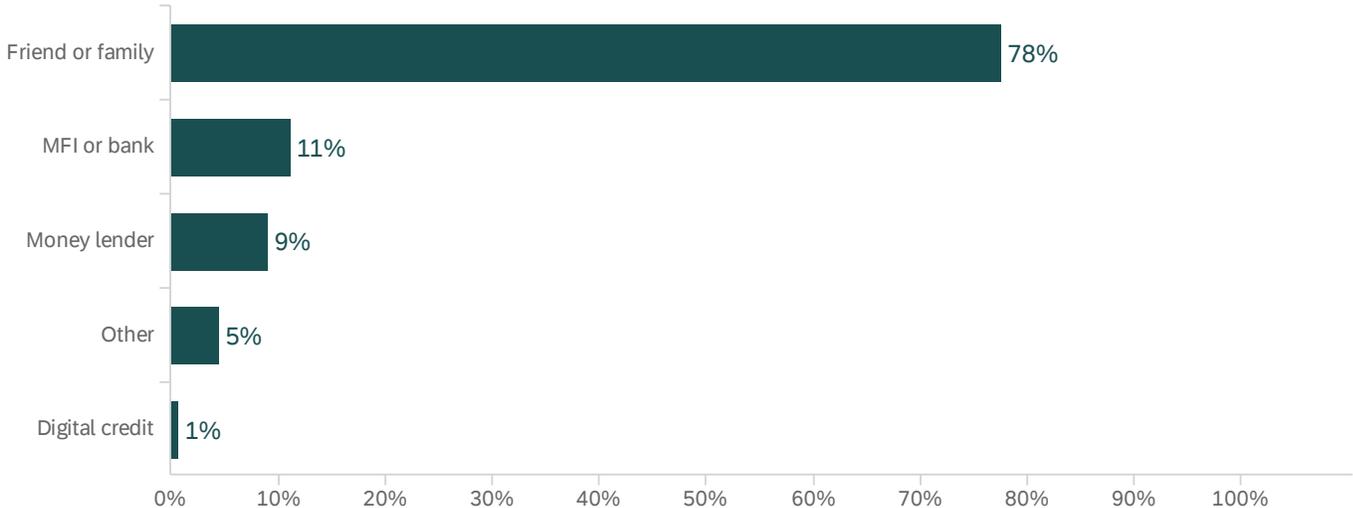
Deep freezer and furniture

bike

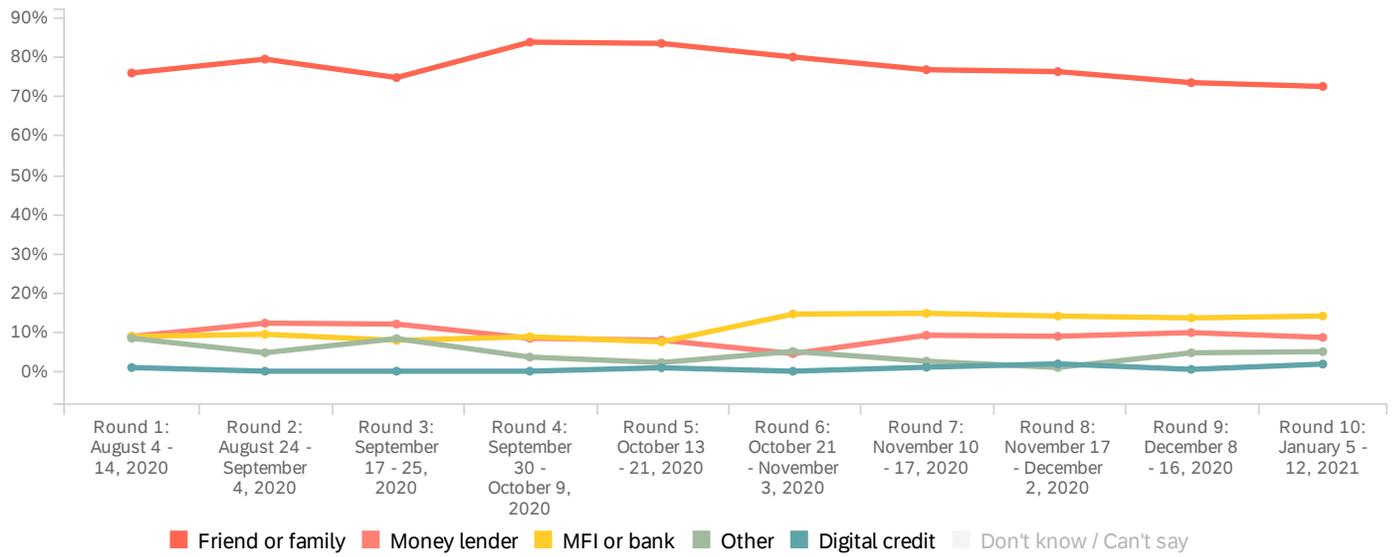
# Source of Borrowing

**Q:** Where did you borrow money from? (for the 33% of respondents who borrowed money)  
(n = 2,149)

**Insight:** GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks.



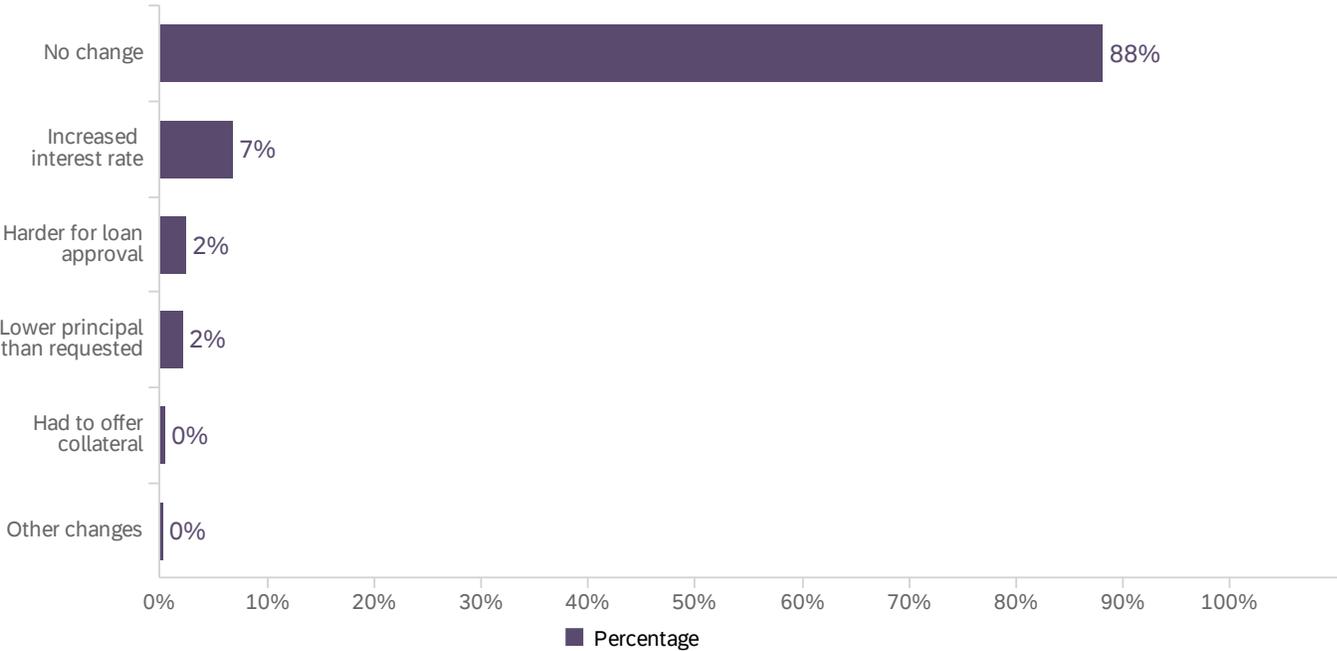
## Borrowing Sources by Round



# 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 33% of respondents who borrowed money)  
(n = 1,024)

**Insight:** 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. Most did not see any changes, but the most common change was an increased interest rate, which was reported by 7% of customers.



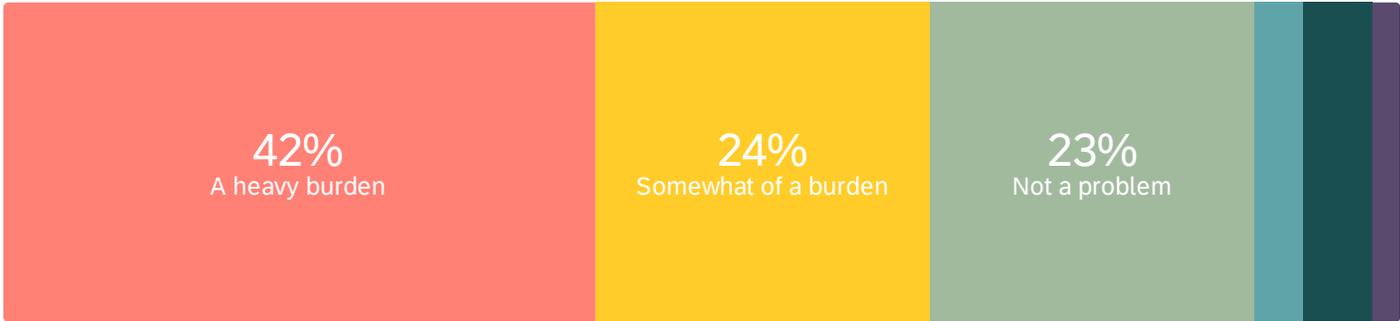
## SECTION 6: INSIGHTS FOR GEEP

- **Burden of Repayment:** 42% report that GEEP repayments are a "heavy burden" at the moment, with 24% saying they're "somewhat of a burden." We see a *strong correlation between burden and vulnerability index*. Also, 33% of customers citing their repayment as a "heavy burden" in round 10, compared to a high of 60% in round 4
- **Confidence in Repayment:** Overall, 36% say they're confident in making next month's payment, while 47% report low levels of trust. *Men appear more confident than women*. Those reporting *no-confidence remained high at 29%*, and those reporting the highest confidence increased slightly from 15% in round 7 to 21% in round 10
- **External Support Received:** 85% have *not received any external support*. 12% 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 45% in round 10 (despite decreasing slightly to 49% 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* -- 48% of respondents requested this, while 26% requested a *business loan*

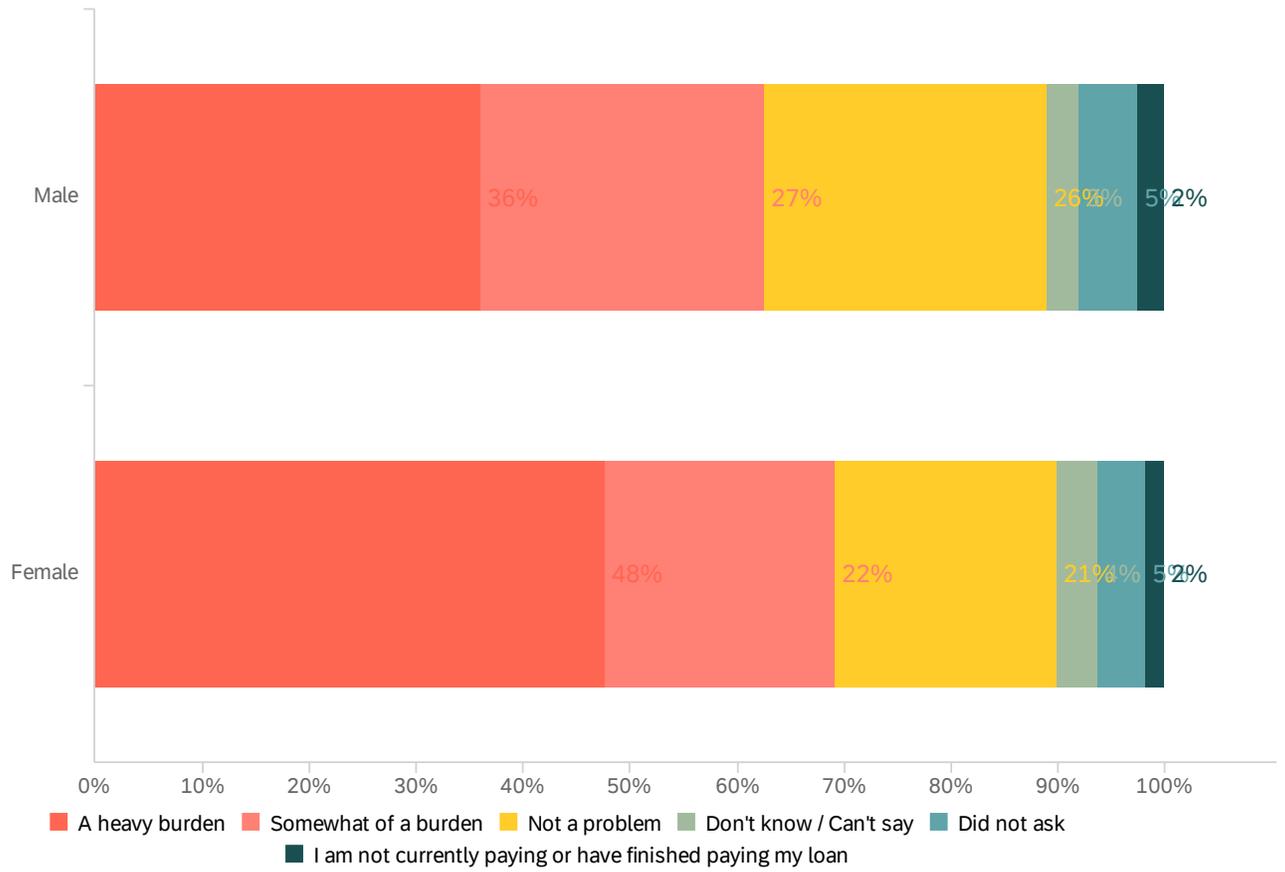
# Burden of GEEP Repayments

**Q:** How burdensome are the GEEP repayments at the moment?  
(n = 3,972)

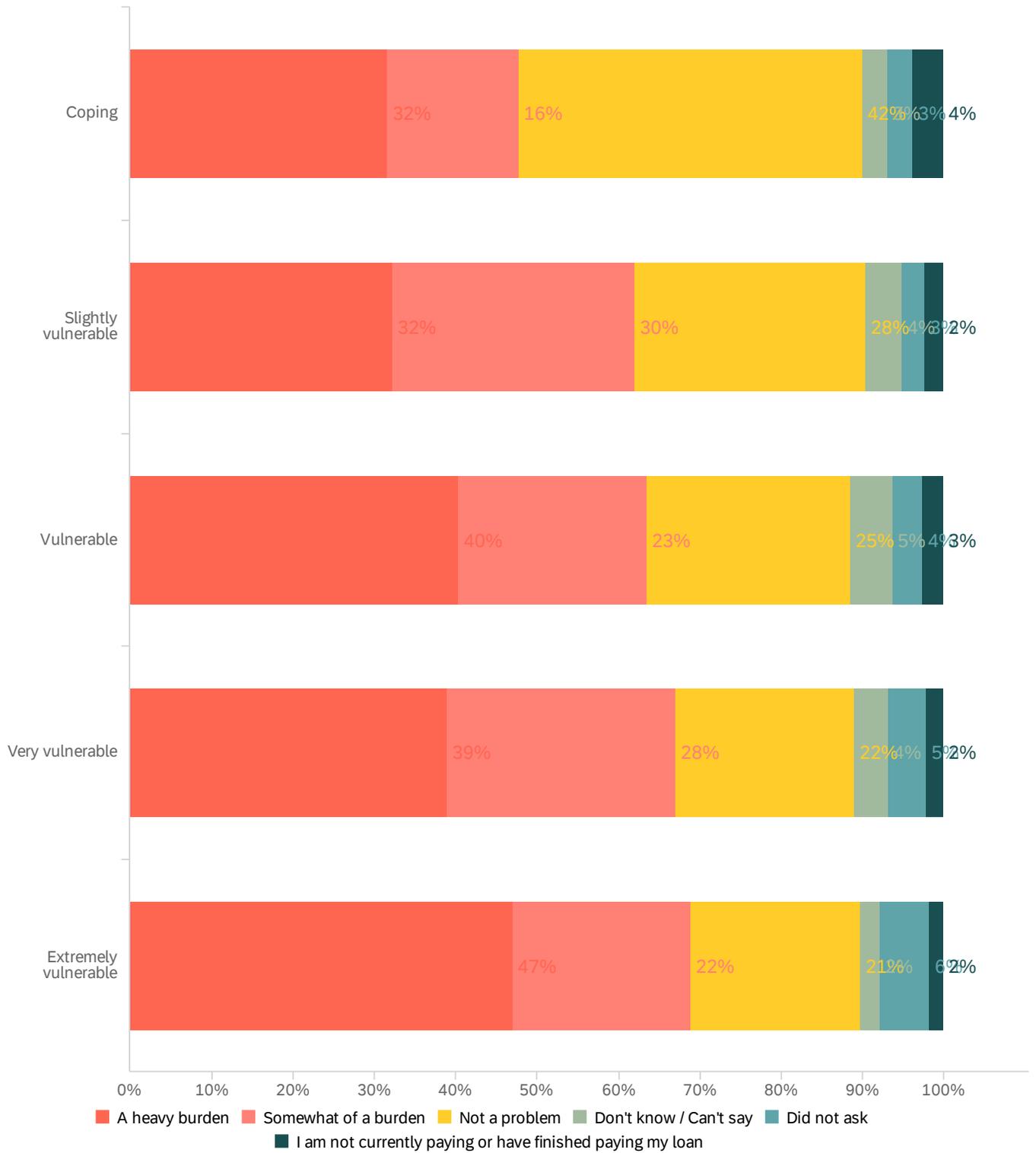
**Insight:** The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index. 42% of customers cite their repayment as a "heavy burden" in round 10, compared to a high of 60% in round 4.



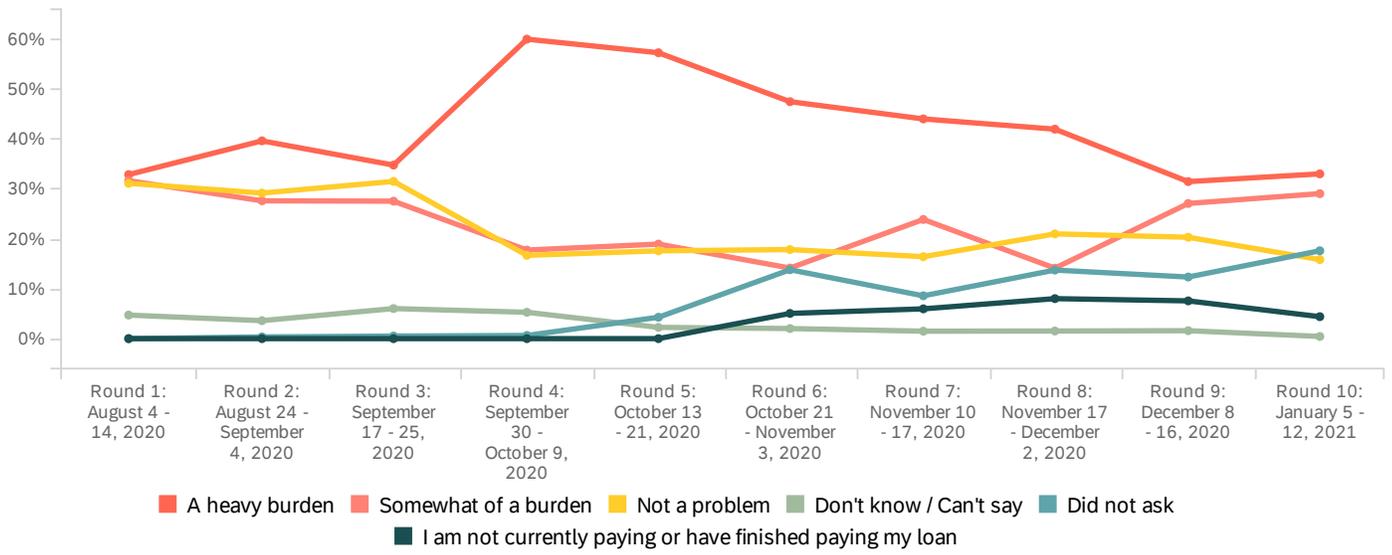
## Loan Burden by Gender



**Loan Burden by Vulnerability Index**



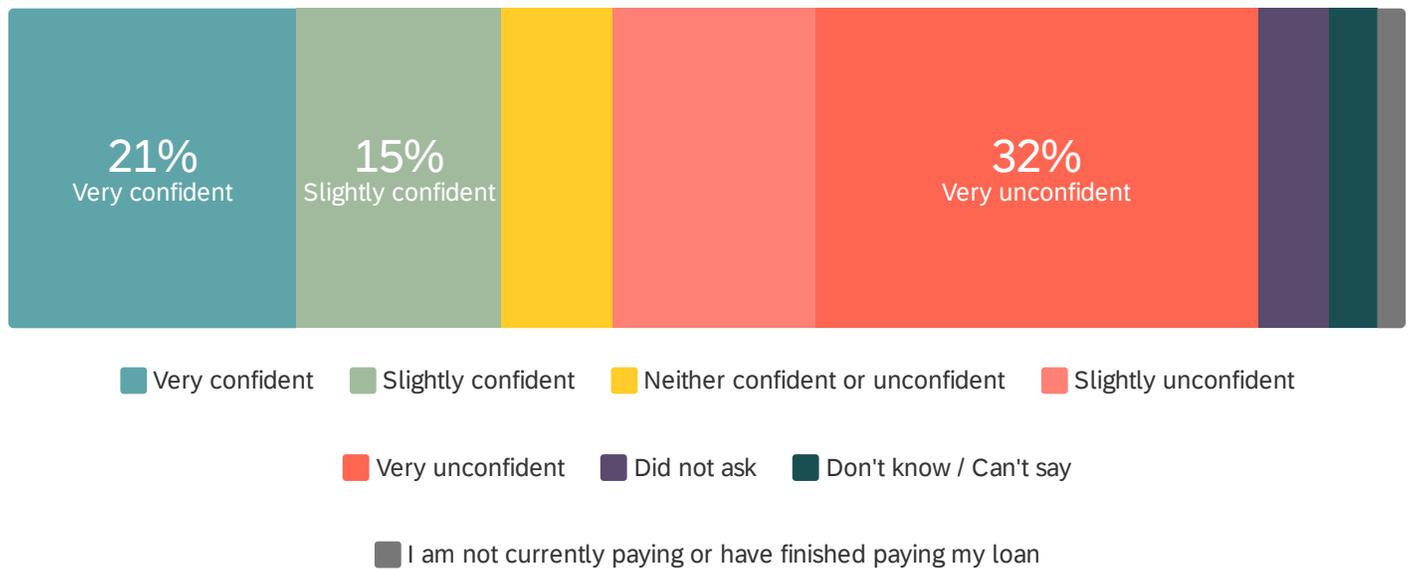
**Loan Burden by Round**



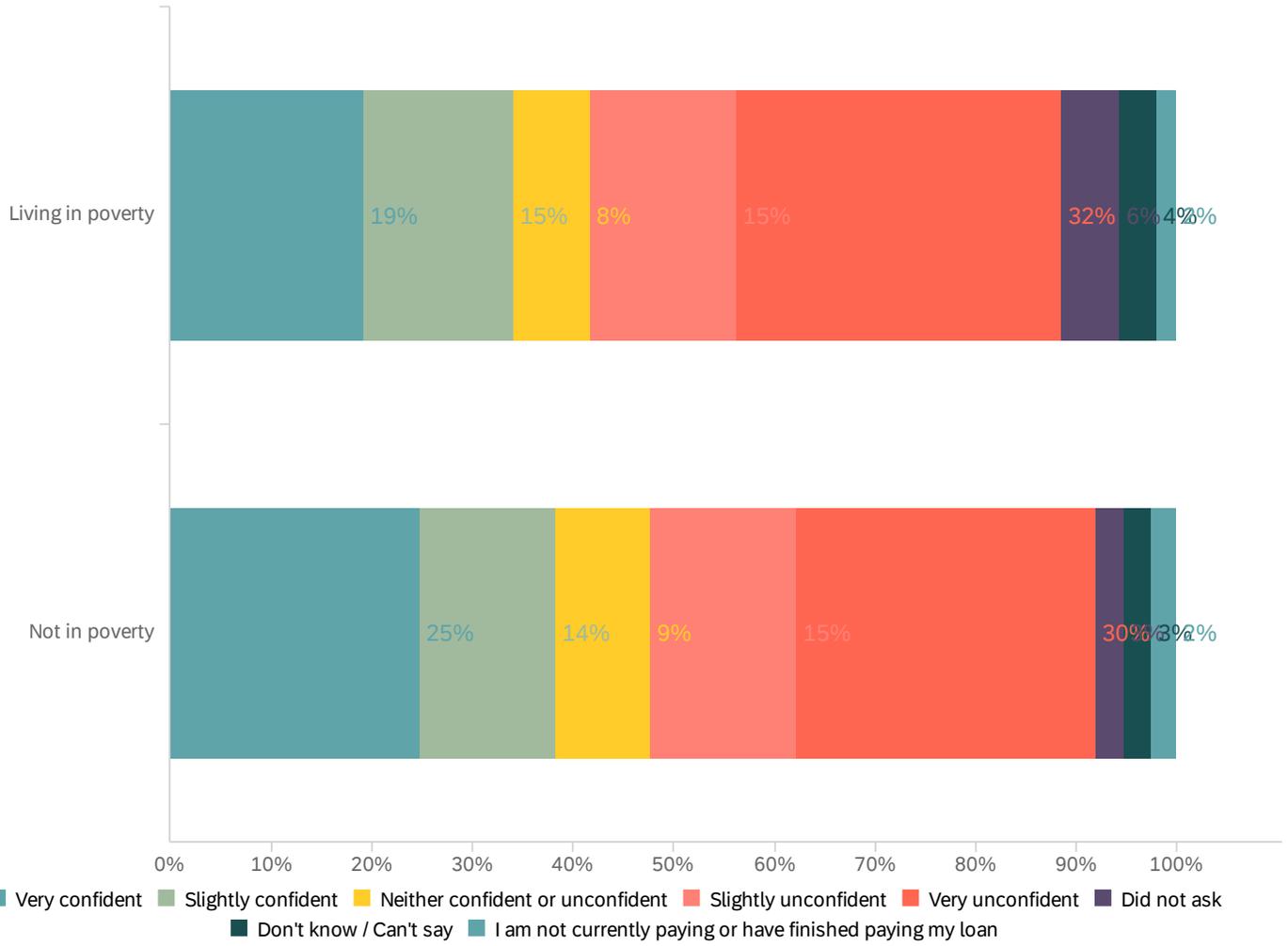
## Confidence in Repayment Ability

**Q:** How confident would you say you are in your ability to make repayments as you normally would for the next month?  
(n = 3,984)

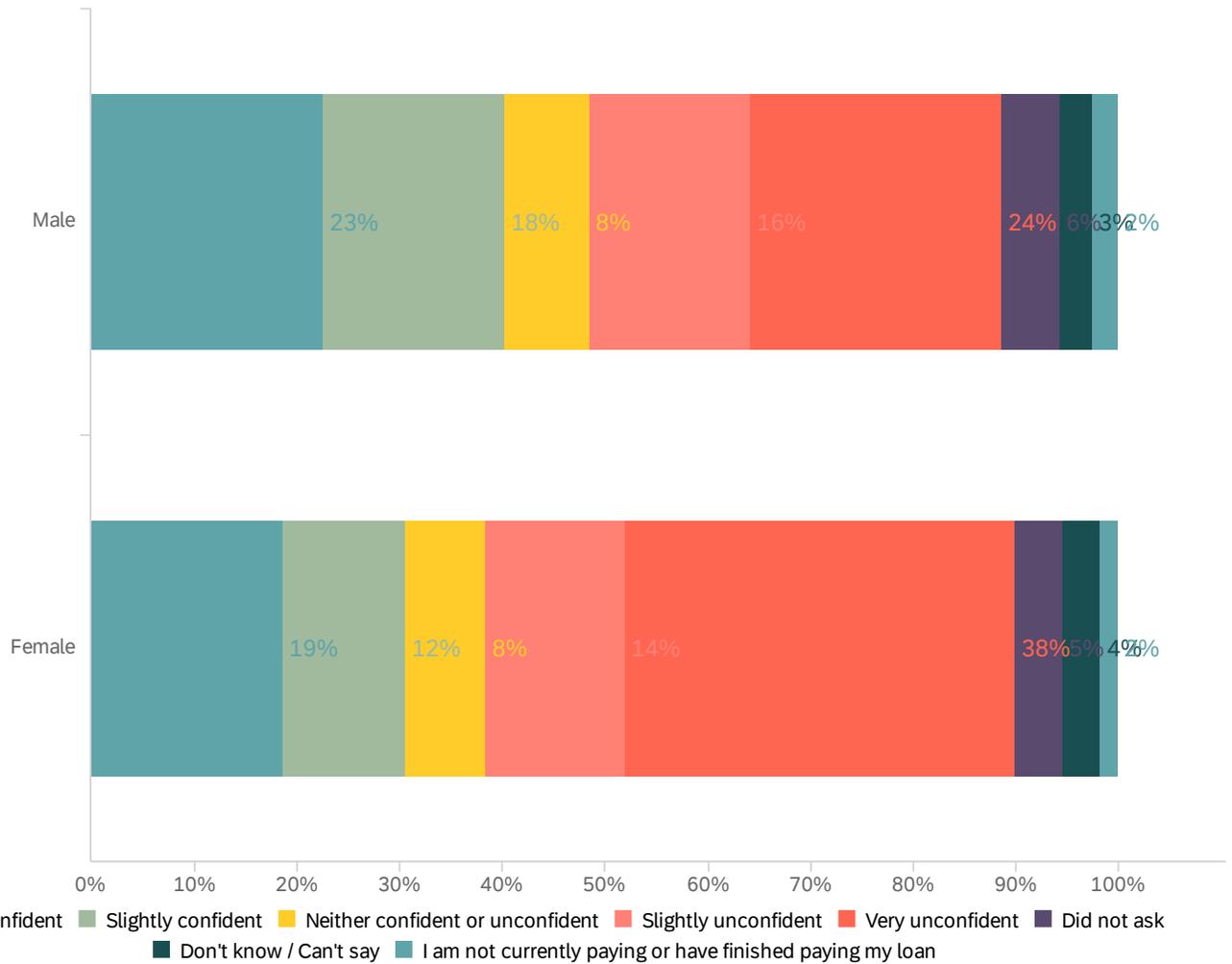
**Insight:** **36%** say they're confident in making next month's repayment, while **47%** report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident.



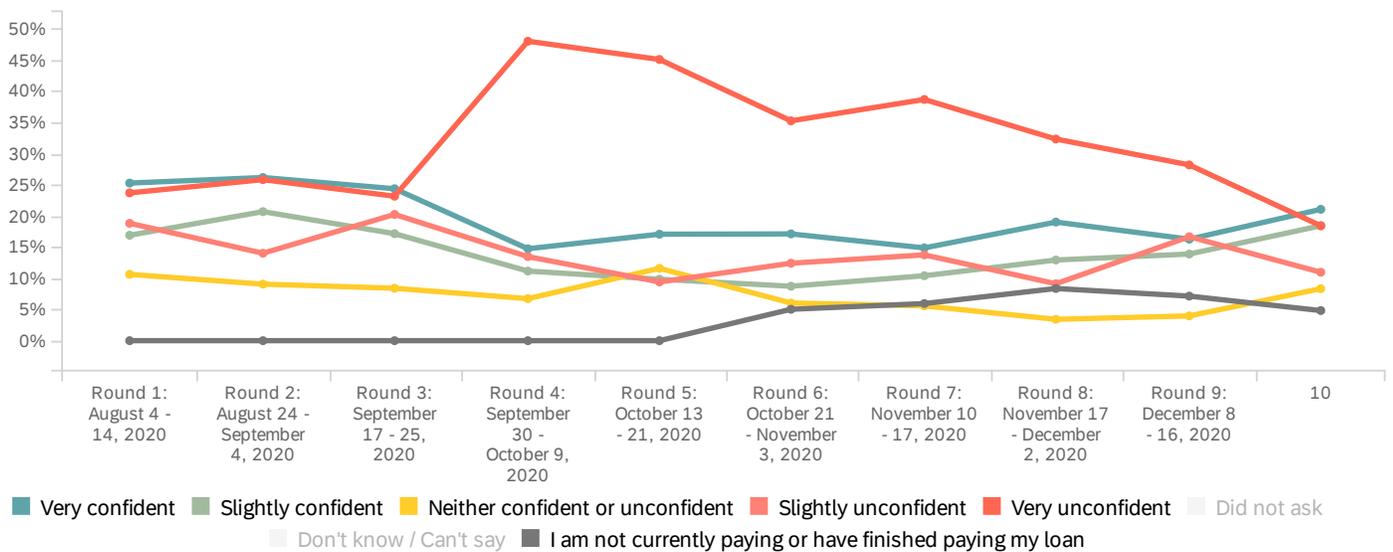
## Confidence in Repayment by Poverty Level



**Confidence in Repayment by Gender**



### Confidence in Repayment by Round



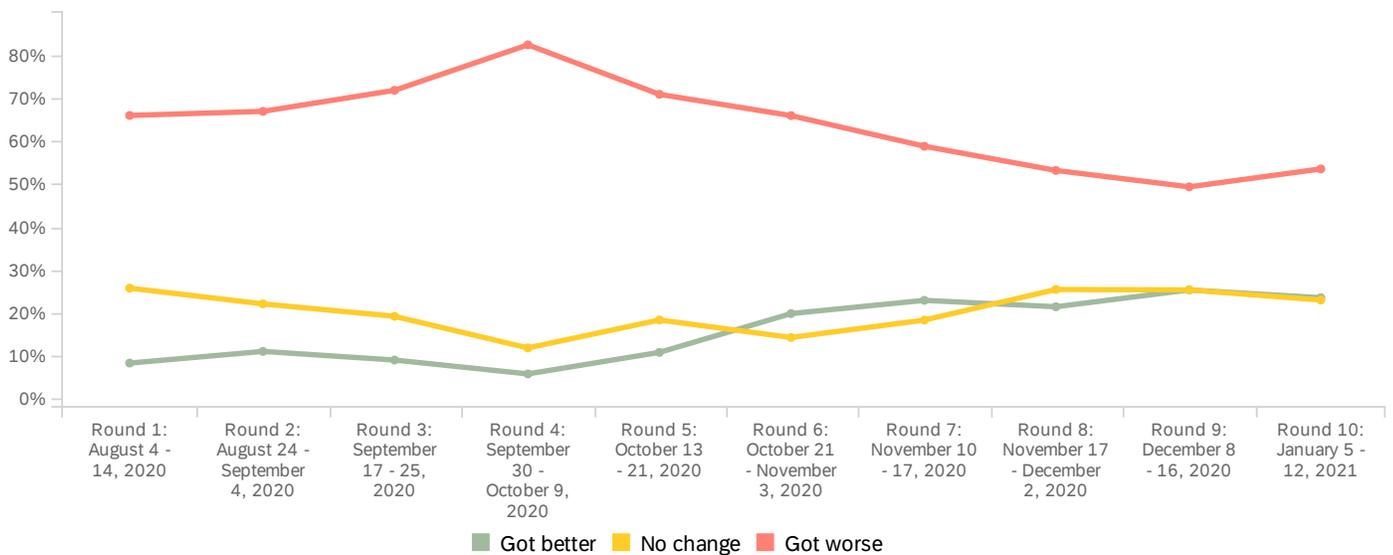
## Change in Repayment Confidence

**Q:** Is [your confidence in repayment] different since the start of COVID-19 in March 2020?  
(n = 2,286)

**Insight:** 67% of respondents said their repayment confidence got worse since the beginning of the pandemic.



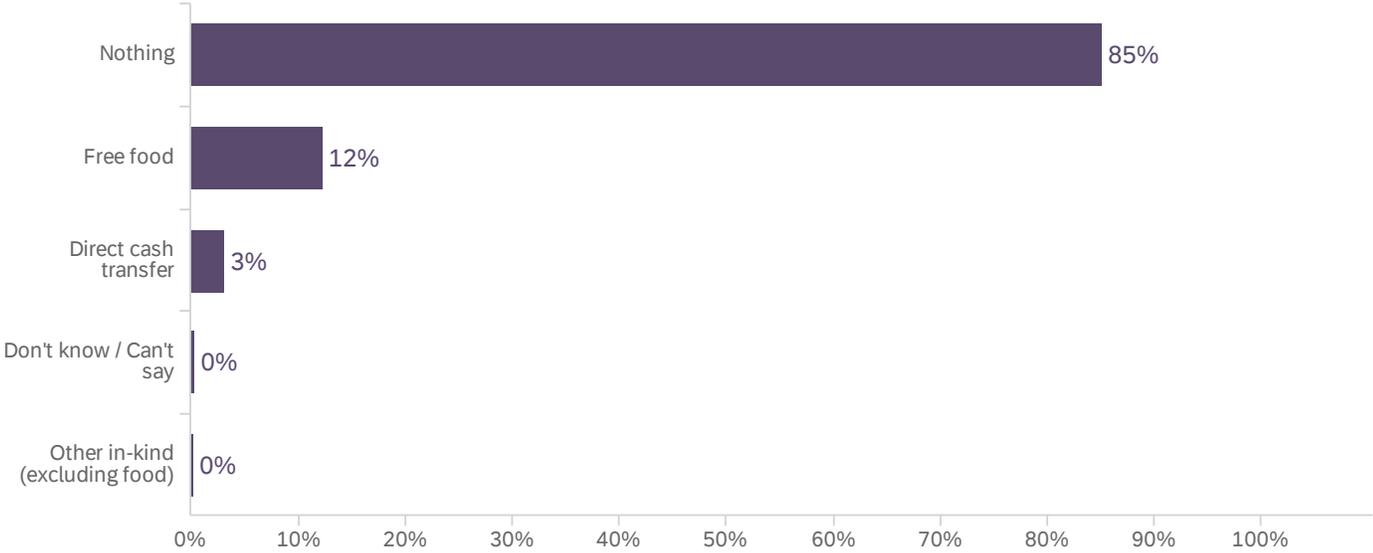
### Change in Repayment Confidence by Round



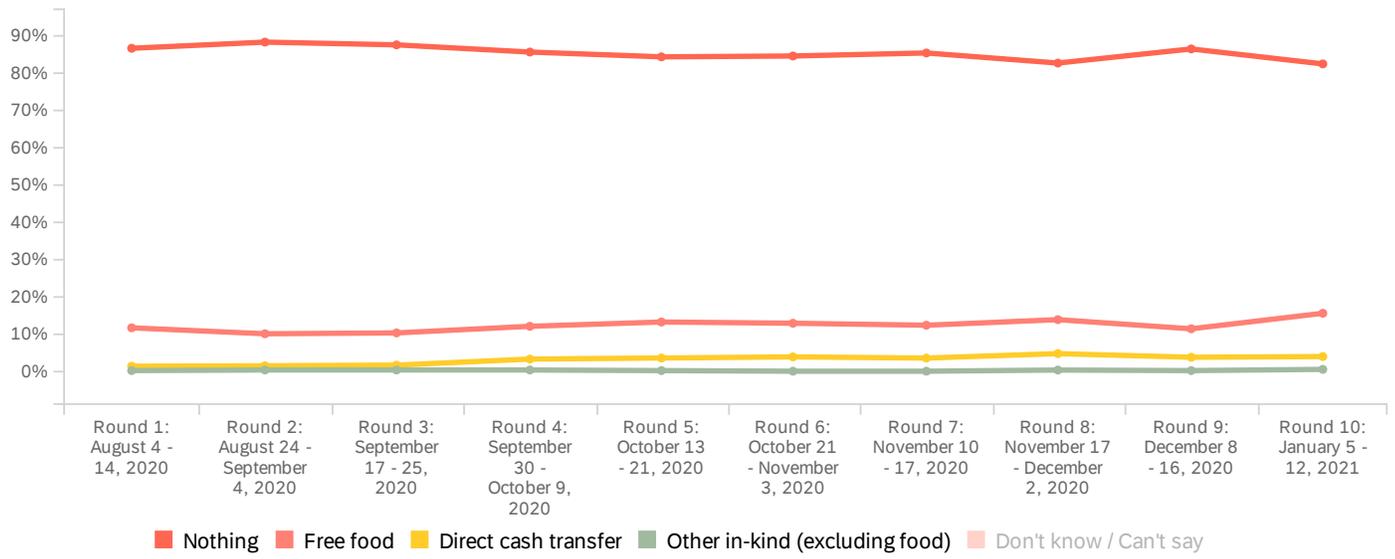
# Type of External Support Received

**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 = 6,170)

**Insight:** Most customers (85%) have not received any form of external support. This has not changed across the ten rounds.



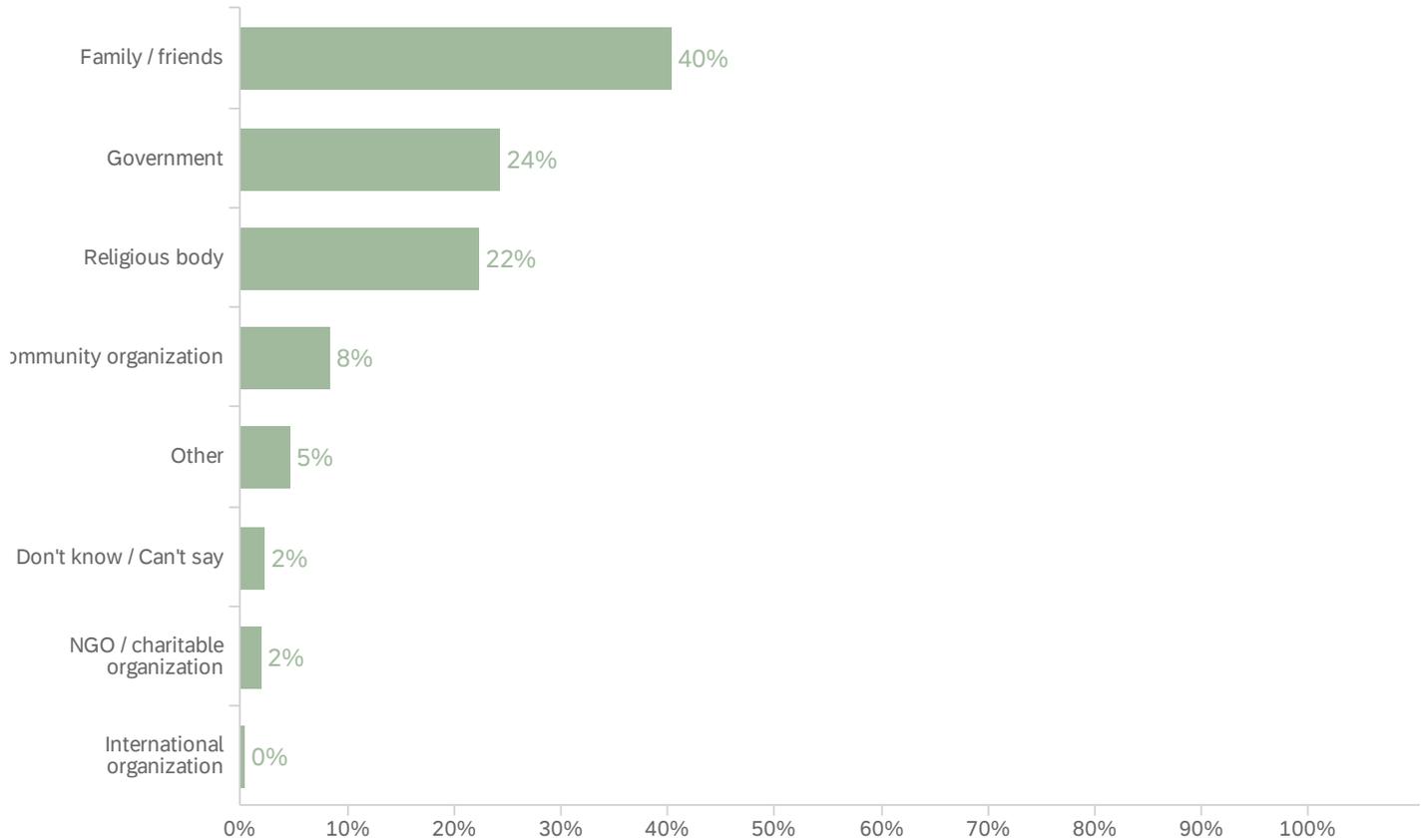
## Type of External Support by Round



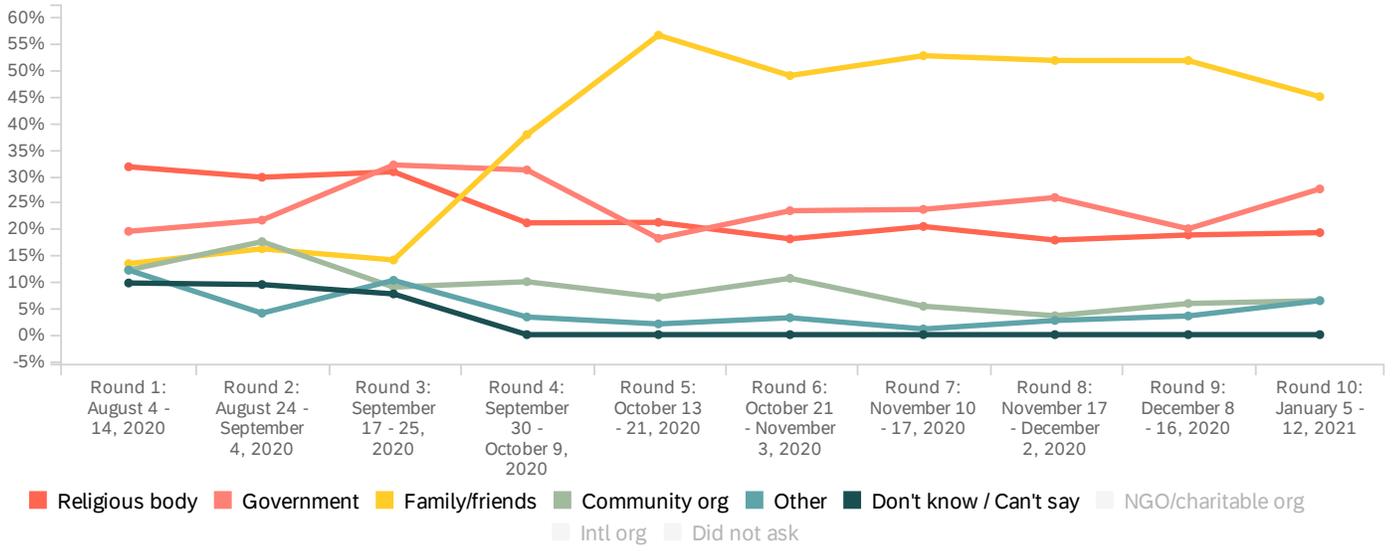
## Source of External Support

**Q:** What was the main source of each selected assistance? (for the 15% who received support)  
(n = 916)

**Insight:** Of those who did receive support, **40%** received it from friends and family, **24%** received it from the government, **22%** received it from a religious body. Support from religious organizations has decreased since round 1, while support from friends and family remained high at 45% in round 10.



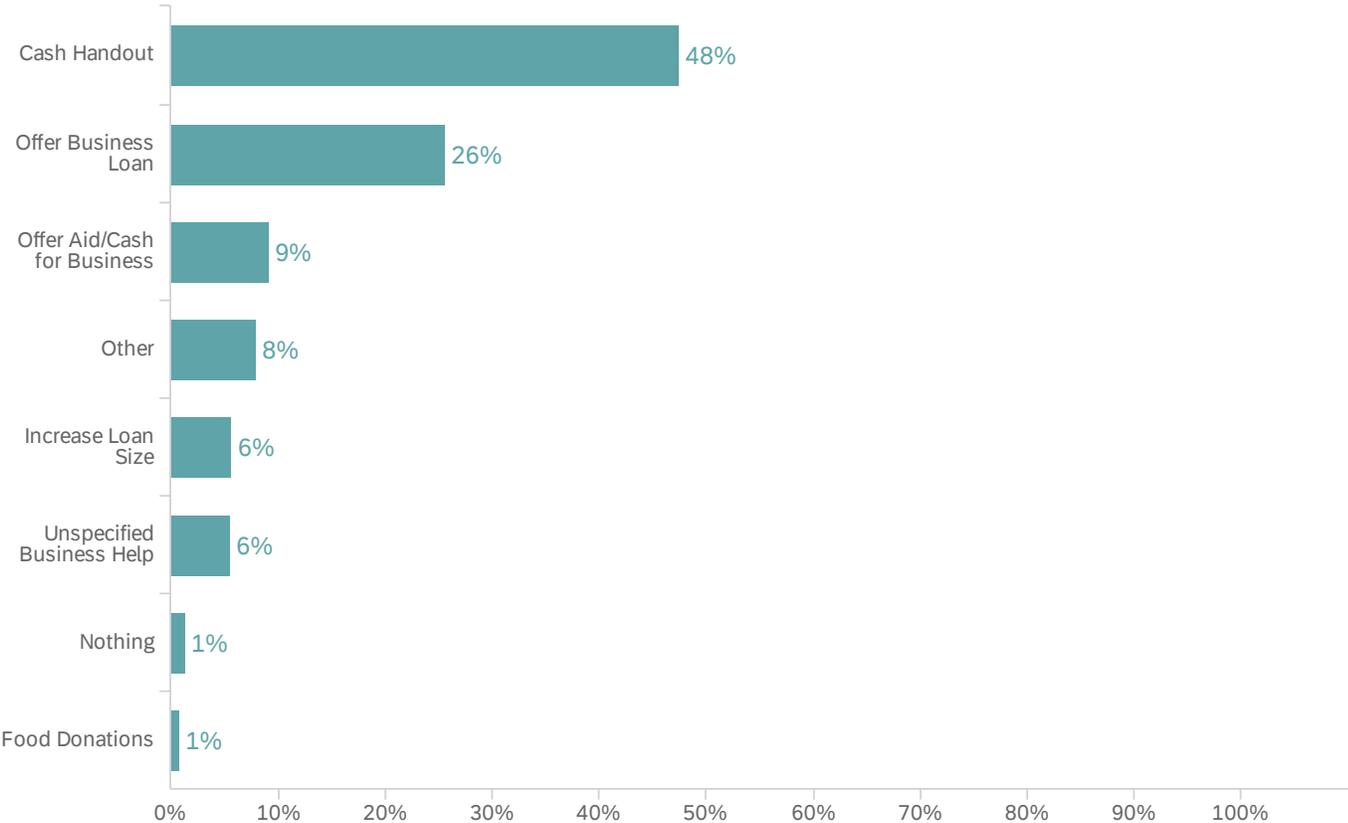
## Sources of Support by Round



# 60 Decibels Qualitative Codes: Requests for Support

**Q:** Is there anything else [-Moni] can do that would be particularly helpful for you?  
(n = 2,595)

**Insight:** 48% of respondents requested a cash handout for personal or business use, and 26% requested that a business loan be offered.



## 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 boost 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.

"If 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"

ᐃᓚ 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 ᐃᓚ ½

ᐃᓚ ½ 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 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 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 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 in of a substantial to invest in animal husbandry.

A loan is fine

A loan that can help me increase my capital 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 expand my business and also invest in another business

A loan to expand my business.

A loan to invest animal husbandry

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 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 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 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 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 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

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 must 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 money 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 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 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 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.

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 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 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 they want to give I need it

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 is fine

Anything is fine

Anything is fine

Anything is fine, grant is good but I don't want loan again.

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 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 help me with

Anything they decide to do or give me is fine by me.

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 think of doing to help me would be very much appreciated

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.

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me financially, either grant or loan, they are both fine.

Assist me in my business or could be a loan I will appreciate anyone

Assist me with a grant to buy more goods to sell.

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 their 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 establish my business. I want to be 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 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

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked with a company that I will be getting goods or materials from directly

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 given 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

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 some money to increase my farming business

Buy food stuff for us and add more loan

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 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, 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 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.

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. 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

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 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

Finance

Finances will be helpful

Financial support in my business

Financial Assistance

Financial aid for my farming business

Financial aid through loans

Financial assistance

Financial assistance of any manner to help me in my farming business.

Financial assistance for my business

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, I need some grants to help me.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

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 and training on poultry farming.

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 or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to fill up my shop.

Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

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 there is nothing that i am expecting but if anything happens fine

For my eggs business money will be helpful if government can give him either loan or grant

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 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 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 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 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 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 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 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 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 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 my farm.

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 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 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 start another business i will repay

Give me money to take start some 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 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 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 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

Grant

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 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 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

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.

Help increase the amount of the loan so that we can start a business afresh with it.

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 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 grants for my 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 new goods for my shop

Help me with money to put in my farming business.

Help me with money to start my cement business afresh

Help me with selling my poultry.

Help me with some loan to start my business again.

Help stand the business to what it was, help us with finance.

Help to improve and restart 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 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

Huge money will be better but not loan because government has the money to give but let it be gift not loan

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 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 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 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 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 can't say anything in particular now

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 of my 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 begiven 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 involve 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 if they will be able to but if they can they should give me material for building house

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 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-moni 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 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 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 don't 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 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 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 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 business ideas but lack capital to . So i need an increase in my loan.

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 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 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 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 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 need 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 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 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 support my business

I need a grant to support my business.

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 machanise 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 my farming business, also to start up a charging center for phone and gadgets..

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 or grant to start a business or even learn a trade or craft please.

I need a loan or grant to start up a new business

I need a loan so that I can get a permanent place for my piggery farming.

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business.

I need a loan to fund my business so i can pay my house rent and my children's school fees

I need a loan to fund my saloon and also to get more equipments

I need a loan to get more stock for my shop

I need a loan to help my business

I need a loan to improve on my business

I need a loan to improve on my business

I need a loan to invest in my business.

I need a loan to pay my children's school fees

I need a loan to pour in my business and make it boom

I need a loan to rent another shop as i need to start my business back

I need a loan to start my business again and also pay my rent

I need a loan to strengthen my business

I need a loan, money to fence the land I bought so that I can start farming there.

I need a loan, though the last one was little, I need money to upgrade my provision store and farming business.

I need a supply of equipments for my mechanic machine business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need any form of help.

I need assistance even if it is loan to support my business

I need assistance in my business. I need financial capital to buy goods.

I need assistance of loan that will be easy to return

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

I need capital for my business

I need capital for my business

I need capital for my business in form of grants.

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business

I need capital to boost my business and secure a shop

I need capital to buy more goods for my business

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to improve my business

I need capital to invest in my business

I need capital to pick up as i need to get materials to make bags and showcase them to people so they can buy

I need capital to start another business.

I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family

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I need capital to to support my business and family

**End of Report**

