

# 60 Decibels Report for GEEP: Round Thirteen

*GEEP Reporting Project - Updated 21.02.25*

March 8, 2021 12:39 PM WAT

60 Decibels Insights for GEEP: Round 13

**GEEP**  
**COVID-19 Study:**  
**Round 13 Report**

2<sup>nd</sup> March 2021

60 \_ decibels



# Top Insights

## Round 13, March 2021

Here are our findings from 8,044 interviews collected in six Nigerian geo-political zones from August 2020 to February 2021.

This report is live, so keep yourself logged in!

- **Business footfall declining, supply of goods still an issue despite border opening.** Nearly 2 in 3 businesses reported fewer patrons in February, compared 1 in 2 in early January. This is likely driven by the runoff effect of the festive season's end discussed in round 11. The recovery in the supply of goods has been marginal, despite the border opening to imports in January – 29% of respondents still report difficulties with low/no supply of goods.
- **Loan burden creeping up.** Loan burden has been increasing in recent rounds: nearly half say their loan is a heavy burden, compared to a low of 31% in early December. Similarly, confidence in repayment ability has worsened - 'very unconfident' responses hit a high of 37% from its starting point of 24%.
- **Employers don't appear to be borrowing to pay salaries.** This was a question from the team in Round 12. Employers who paid salaries were less likely to report borrowing than employers who did not pay salaries. On a positive note, last round we saw the highest proportion of employers paying their employees – 78% said they were able to do so in the last month.
- **Financial situation impact by region.** Another question from Round 12 was a deeper understanding of regional disparities, especially the impact in Abuja. Respondents in North Central experience a less severe decline in their financial situation than those in the South West. While we saw respondents in Abuja experiencing a less severe financial impact than their more rural neighbors, this was not enough to lift the overall results in North Central, as only 13% of respondents in the North Central region live in Abuja.

## Deep Dive: Impact on Business

Since the holiday rush, businesses report serving fewer customers in the most recent 30 days.

Given the opening of the borders to commodities and products, we've also been monitoring the impact on supply. Across rounds, we've seen an average of about 1 in 3 businesses struggling with supply, with the anomaly of December, where 40% struggled with the same.

If this decline in demand reaches the all-time high levels of round 1 (70%) and is coupled with a potential supply chain recovery, this could mean that some businesses may be left with excess inventory that they cannot sell or have to resort to selling at lower prices.

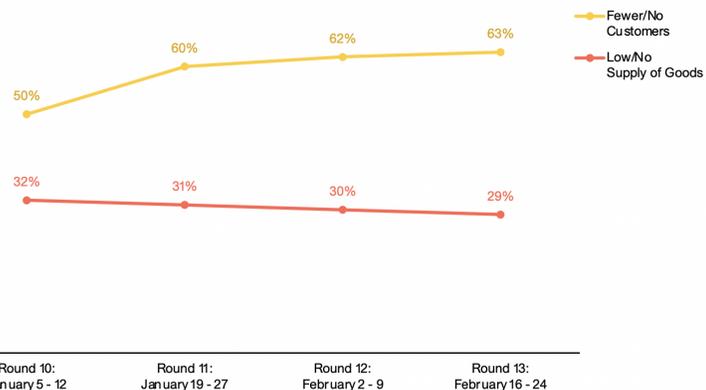
### Question for Discussion

When could we see an impact on the supply chain given the border openings?

Nearly 2 in 3 businesses report being negatively impacted by fewer patrons, and one in three by poor supply.

### Impact on Business

Proportion of respondents reporting "fewer / no customers" and "low / no supply of goods" from round 10 to round 13 (n = 2,487)



## Deep Dive: Loan Repayments

The repayment burden has deteriorated, with "heavy burden" responses increasing by almost 15% in six weeks. This could indicate that respondents may start to rely on other more severe coping mechanisms, such as over-borrowing, or selling assets, to pay their loan.

The repayment confidence also deteriorated, with almost two in five respondents saying they feel "very unconfident" in their ability to repay their loans, almost double as in early January.

The 47% "heavy burden" figure is the third highest since round 1, while the 37% "very unconfident" is the highest since round 7 and ranks fourth since the start of data collection.

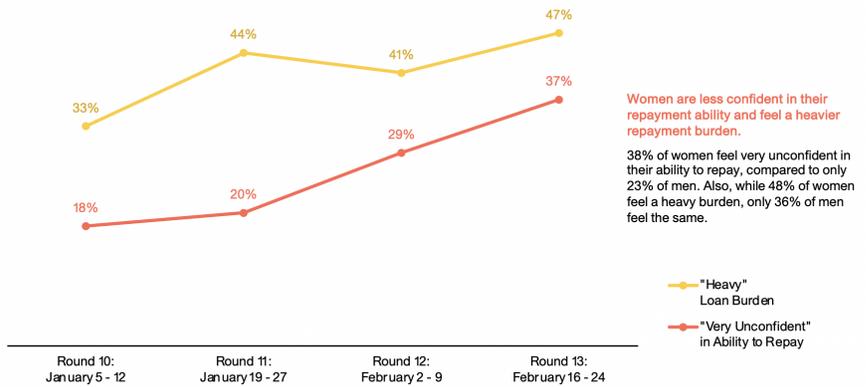
### Question for Discussion

Why do you think women are feeling a heavier repayment burden and are less confident in their ability to repay than men? Is this something you have seen before?

Nearly half of clients say their loan is a heavy burden, and confidence in repayment ability has worsened.

### Loan Burden and Repayment Confidence

Proportion of respondents reporting feeling a heavy loan burden and being very unconfident in their ability to repay from round 10 to round 13 (n = 2,487)



## Deep Dive: Borrowing and Salary Payments

We wanted to better understand if the employers able to process salaries were doing so by borrowing money.

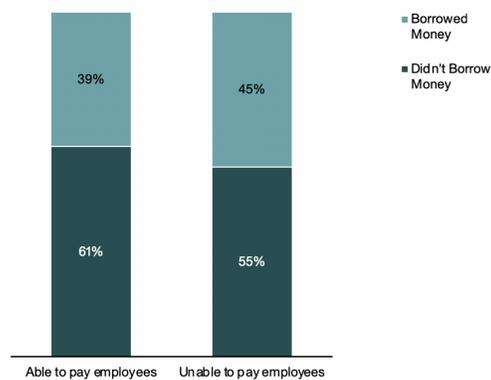
We compared borrowing rates by employers who could pay and those who couldn't and found little difference. 38% of employers who paid their employees borrowed money as a coping mechanism. In contrast, 45% of employers who could not pay employees borrowed money.

On a positive note, we continue to see the rate of salary payments increase. Round 13 saw the highest rate since the start of data collection, with 78%. This is likely driven by the ongoing recovery and government schemes' continued success, as discussed in the past two rounds.

Those who were able to pay employees were less likely to borrow money than those who were unable to pay salaries.

### Borrowed Money by Ability to Pay Employees

Clients that chose borrowing money as a coping mechanism by ability to pay employees (n = 2,063)



## Deep Dive: Financial Impact by Region

In our last report, we noted that those in North Central experienced a less severe financial situation than those in the South West, both holding Nigeria's largest cities, Abuja and Lagos, respectively.

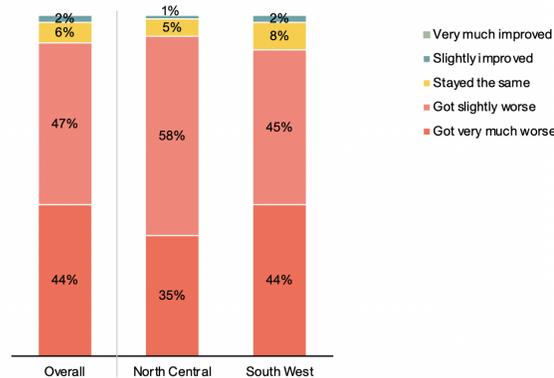
It was hypothesized that relative prosperity in Abuja may be impacting the results, but only 13% of the North Central region's respondents live in Abuja. However, these respondents do appear better off than their neighbours.

In contrast, the South West region is predominantly from Lagos (30%), where respondents report greater or at par decline than others in the region.

Of the two regions with major urban centres, those in the North Central region are faring better than those in the South West.

### Overall Financial Situation Change in Regions with Major Urban Centres

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it: (n = 6,791)



## GEEP & The Economic Sustainability Plan

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

### Protect Jobs

### Keep Businesses Open

### Enable Transport

### Improve Access to Cash

### Improve Access to Credit

#### Changes in the Last 30 Days

In Round 13, we noted the highest percentage of employers paying their employees – 78% said they were able to do so in the last month.

Restrictions have been less prevalent since the beginning of data collection (67% in R1, 19% in R11), and closures declined by 11% in the past two rounds.

In August, 16% indicated that inability to move had impacted their business – now, 1% are saying the same.

We are continuing to see a rise in ease over time among clients who try to access cash. In R1, 29% of all clients said it was 'very easy' to access cash. Now, 51% say the same.

While 64% of respondents currently borrow from friends and family, we're seeing an increase in those borrowing from MFIs and banks - 23% in round 13, up from 9% in round 1.

#### Insight / Discussion point

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

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

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

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

The proportion of customers borrowing from MFIs or banks has increased by 14% from R1 to R13, and loans from friends and family have decreased by that same proportion.

## SECTION 1: CHANGES OVER TIME

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

### The Good

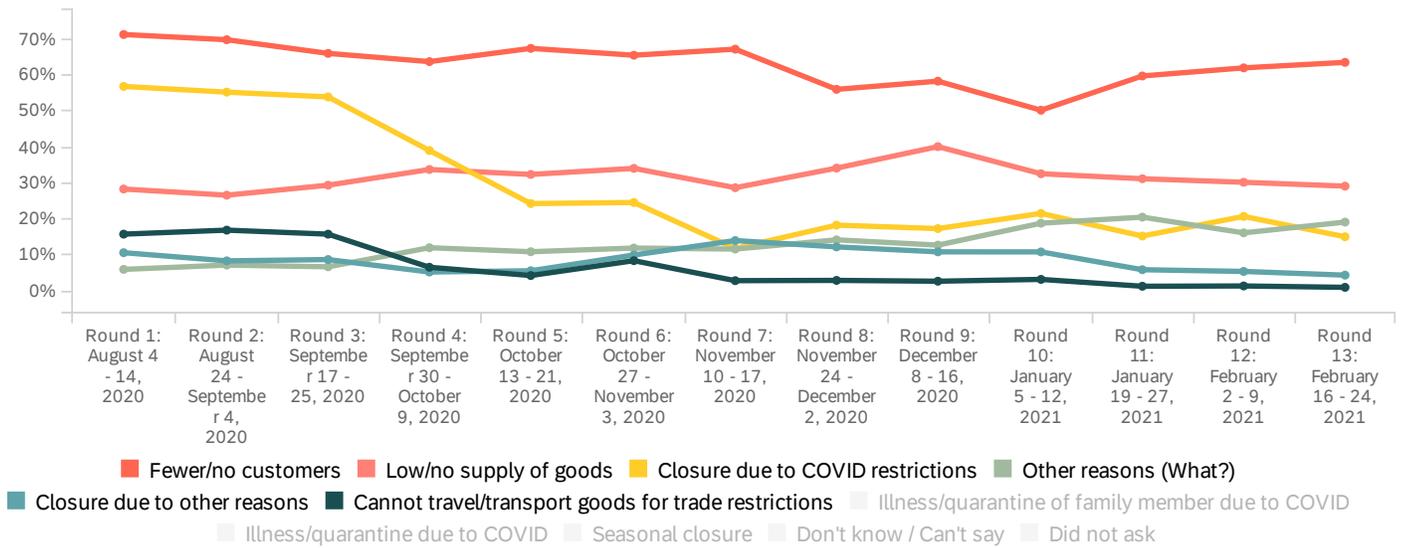
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in February 2021, this was reduced to 15%. However, fewer customers have been reported by nearly two in three GEEP clients in February,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

### The Bad

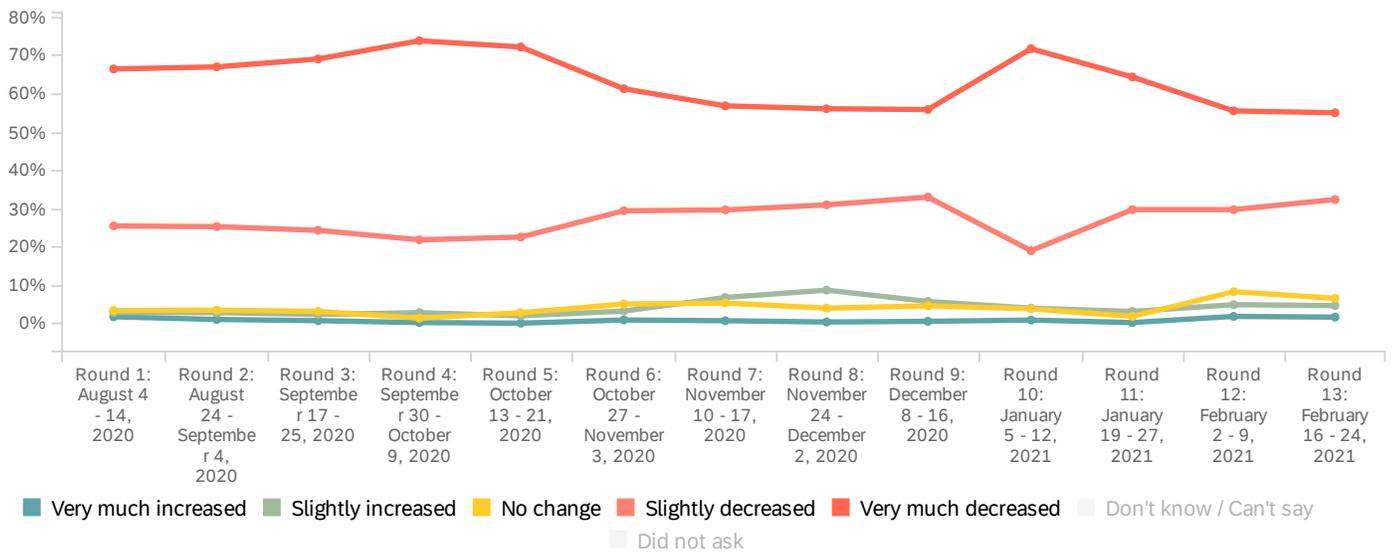
- **Overall Financial Situation:** Households' overall financial situation has not significantly improved since the beginning of data collection. Almost all (89%) customers in round 13 report a worsened financial situation since the start of COVID-19. The severity of the impact on customers' finances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

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

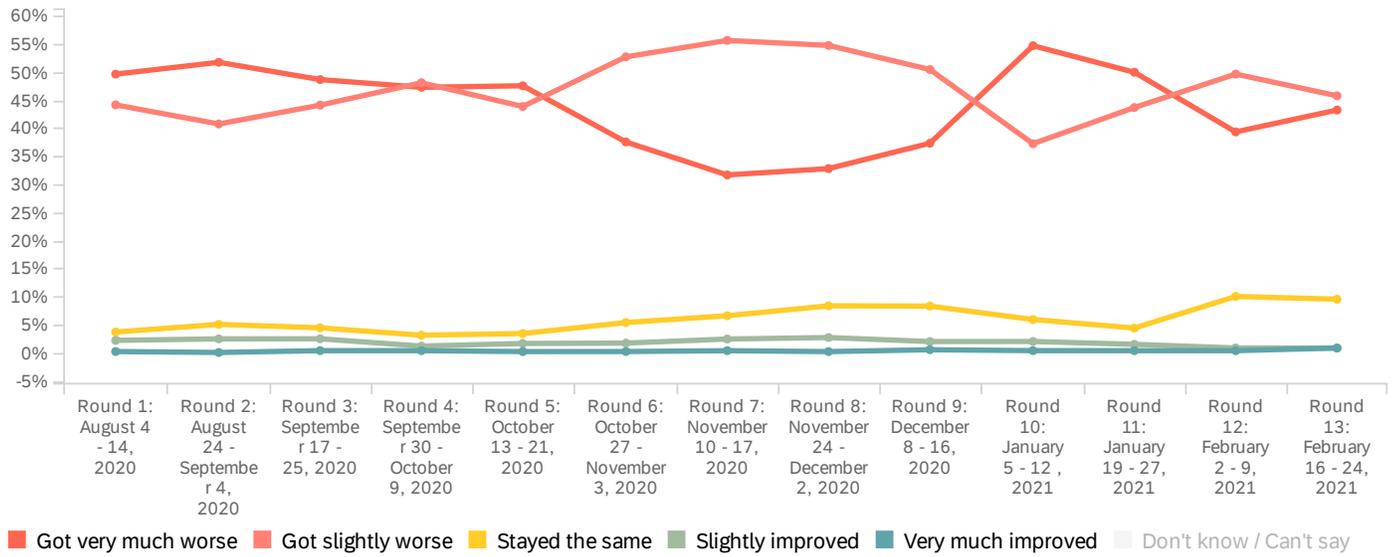
### Impact on Business



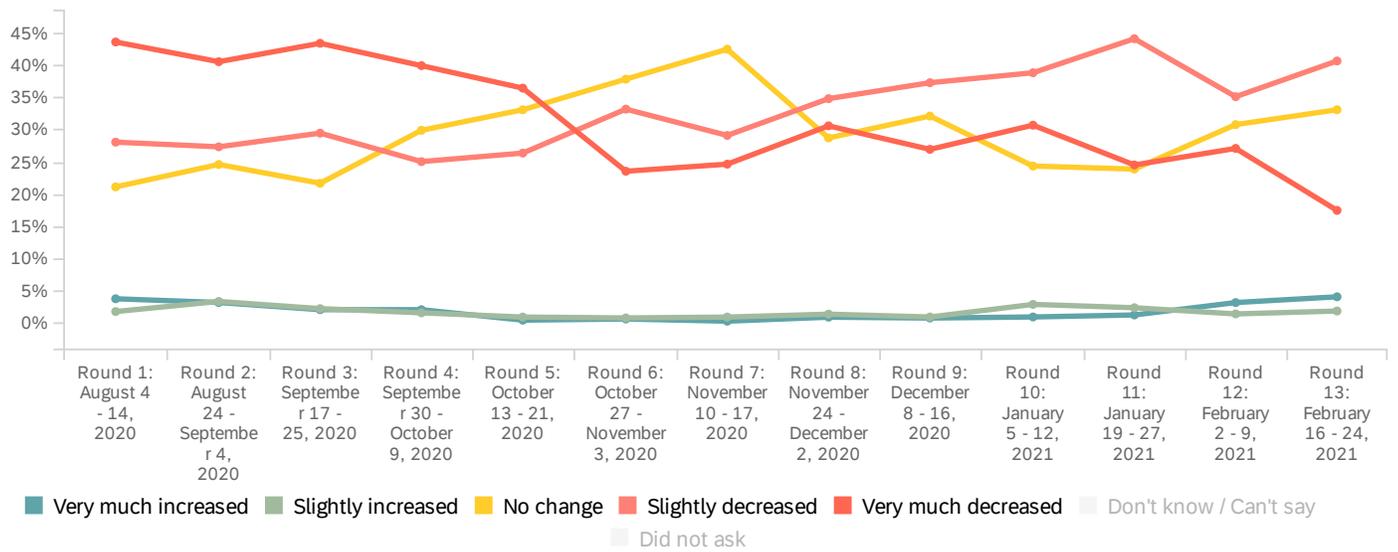
### Change in Income



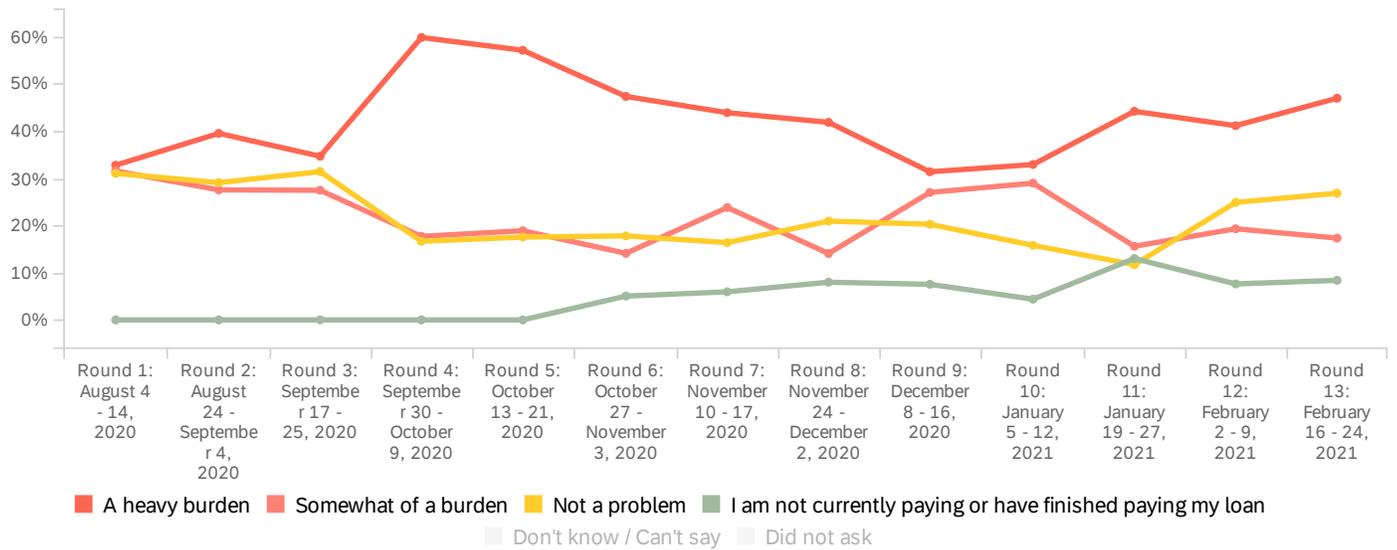
### Impact on Overall Household Financial Situation



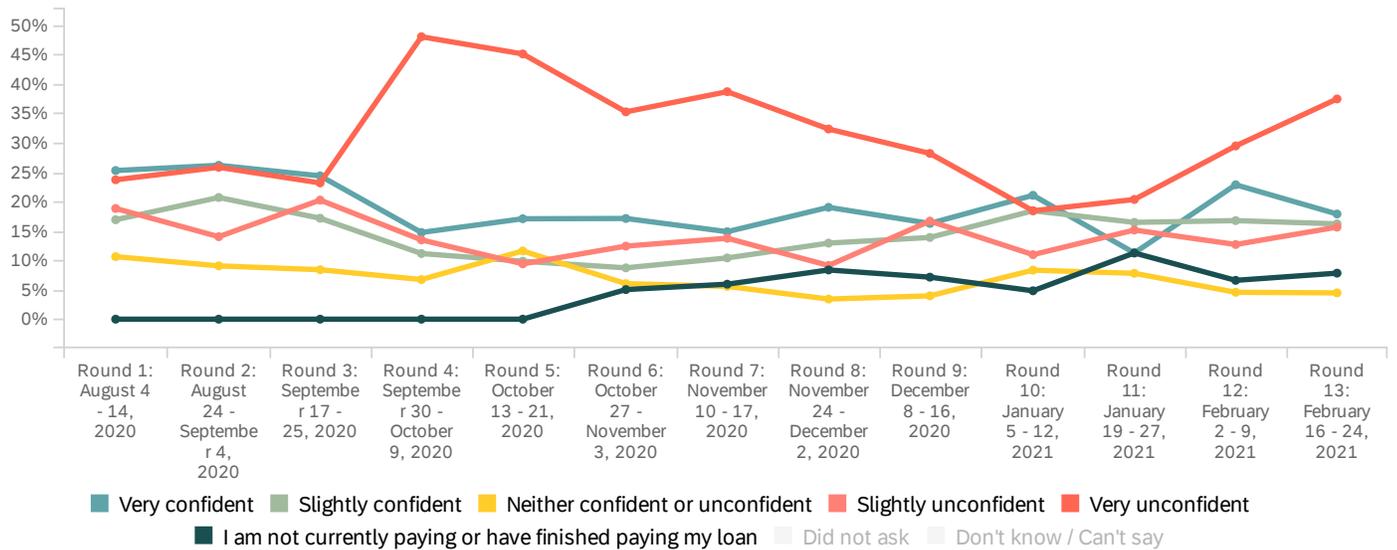
### Change in Food Consumption



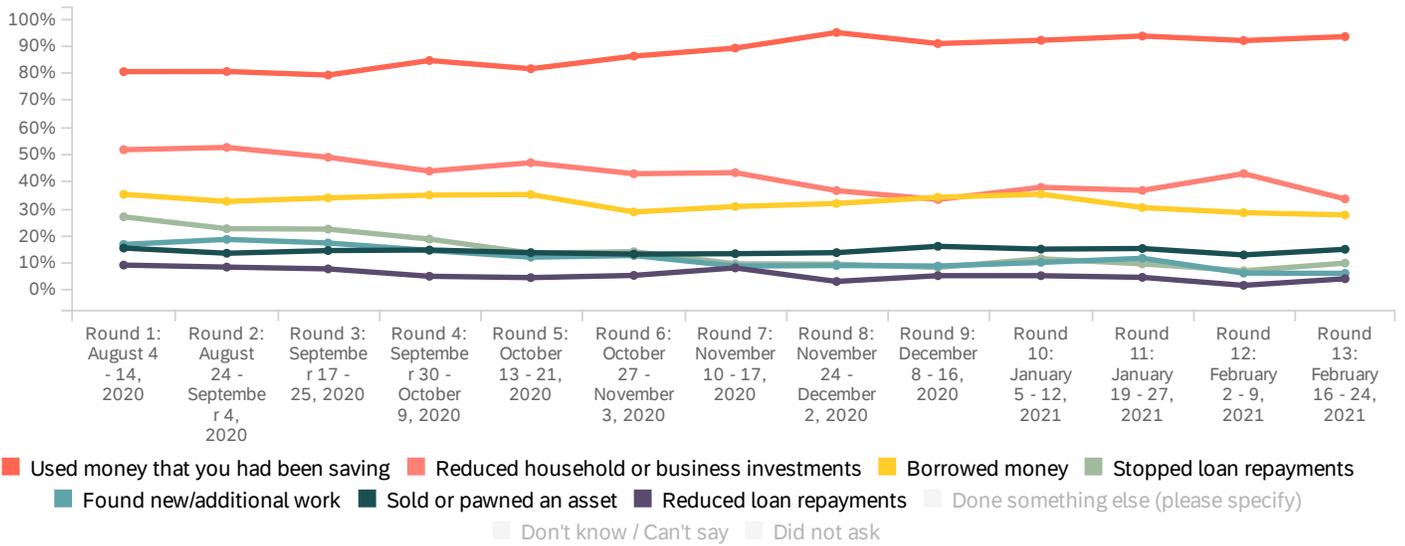
### Loan Repayment Burden



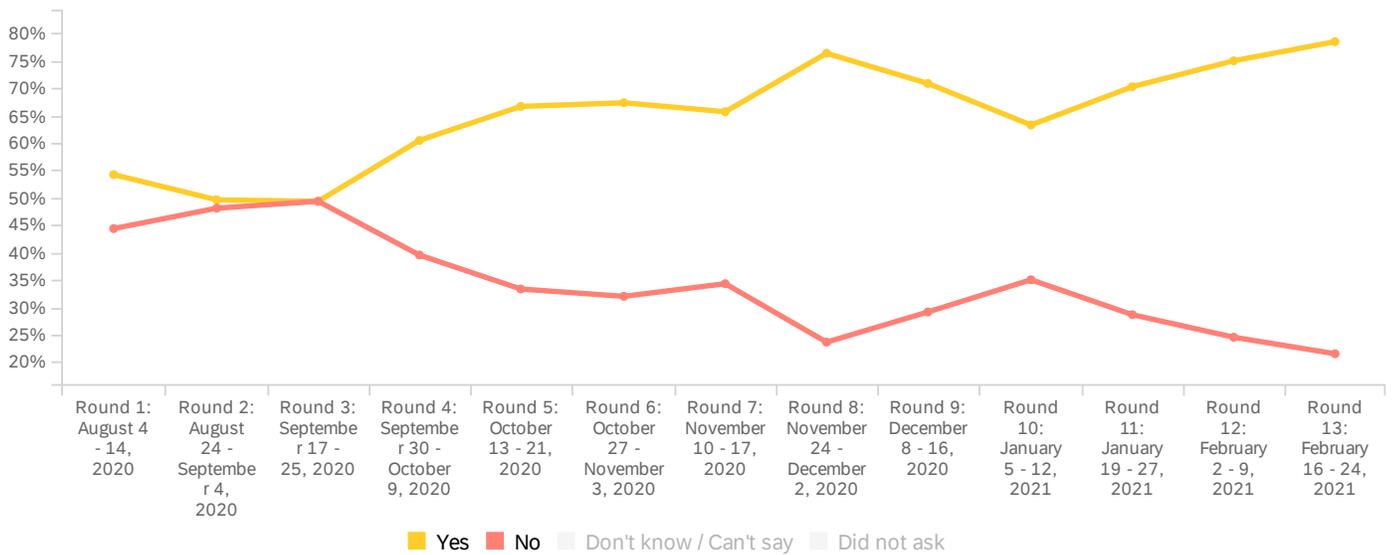
### Confidence in Loan Repayment



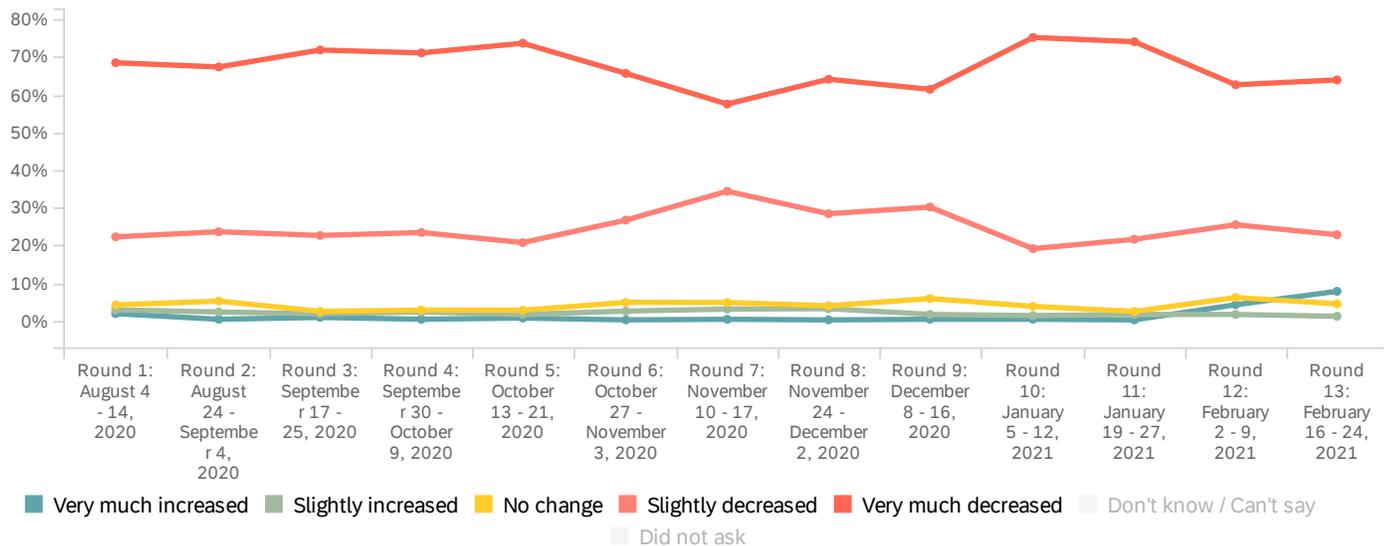
### Coping Mechanisms



### Ability to Pay Employee Salaries



### Impact on Saving



## SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 2,156 MarketMoni clients (44%), 2,215 TraderMoni clients (45%), 5 FarmerMoni clients, 523 clients with no Moni loans (11%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers. This may be due to the higher requirements to obtain a MarketMoni loan, which means businesses that qualify may be larger and more established. However, respondents who reported not having taken a GEEP loan also reported the best financial picture.

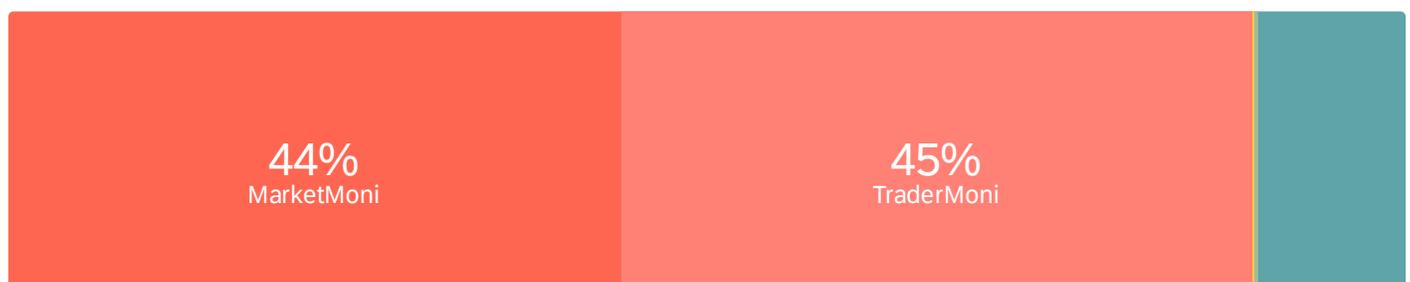
We've highlighted the areas where there were differences between the products:

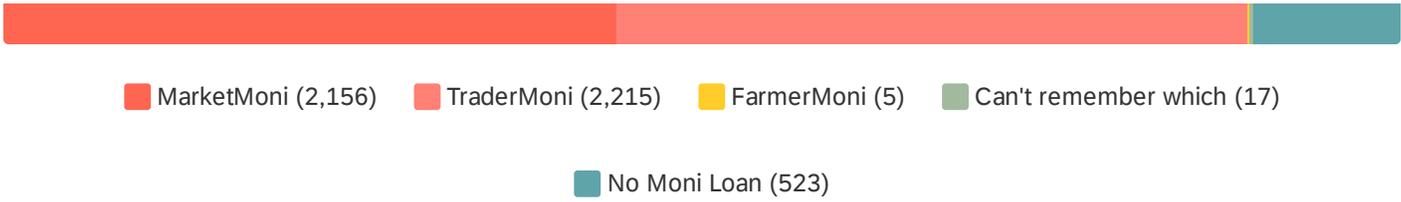
- **Impact on Income:** 59% of MarketMoni customers vs. 61% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 46% of MarketMoni customers vs. 32% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** Both 70% of MarketMoni and TraderMoni customers were able to pay employees.
- **Impact on Savings:** 65% of MarketMoni customers vs. 67% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 41% of MarketMoni customers vs. 42% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 32% of MarketMoni customers vs. 45% of TraderMoni customers considered the loan repayment 'a heavy burden'. MarketMoni customers were also more confident in repayment: 24% of MarketMoni customers were confident, compared to 33% of TraderMoni customers.\*

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

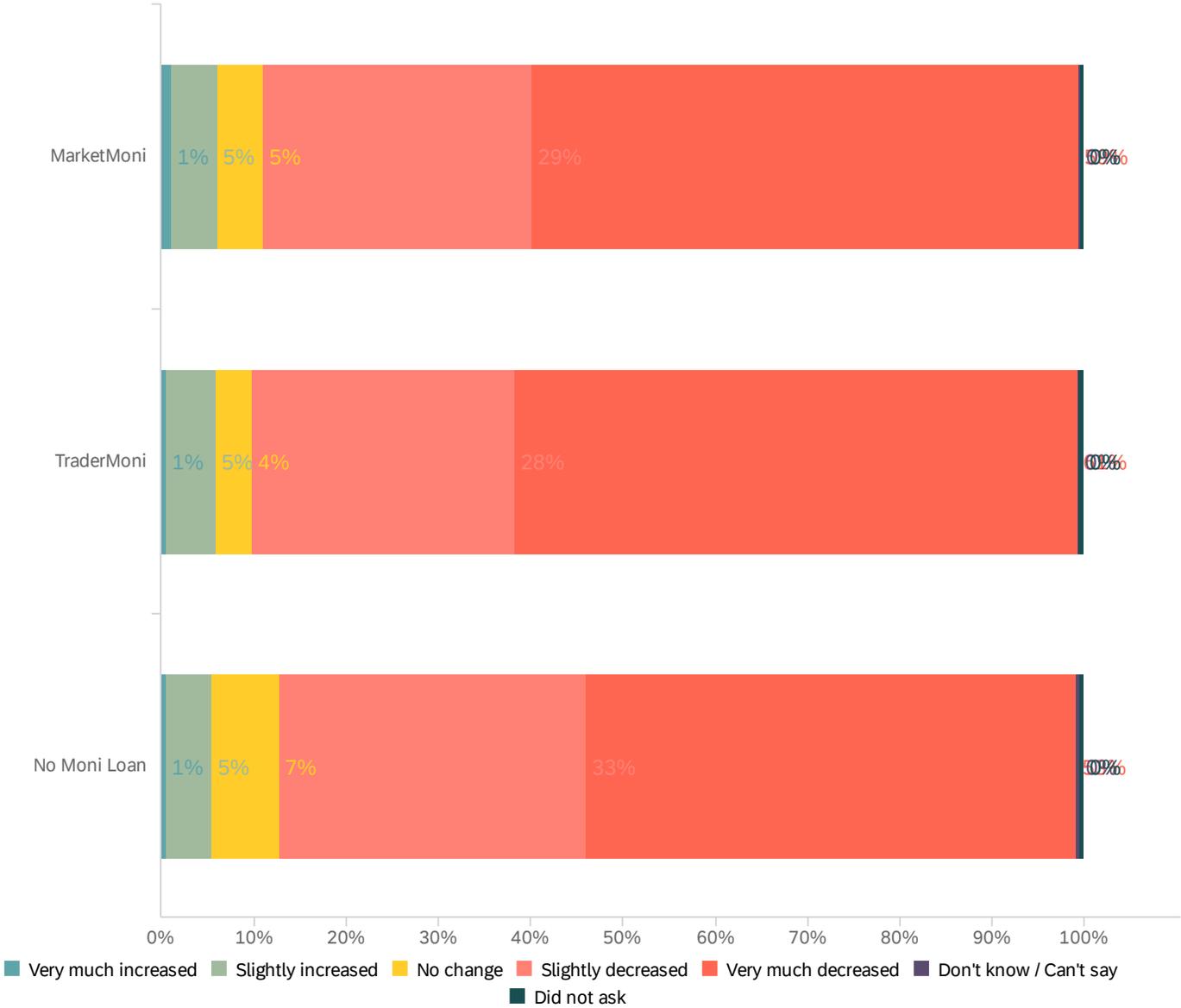
\* **Note:** While the analysis here is based on the product type according to GEEP's database, we also asked customers which product they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 17% of respondents who appeared in GEEP's database as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

### Product Type

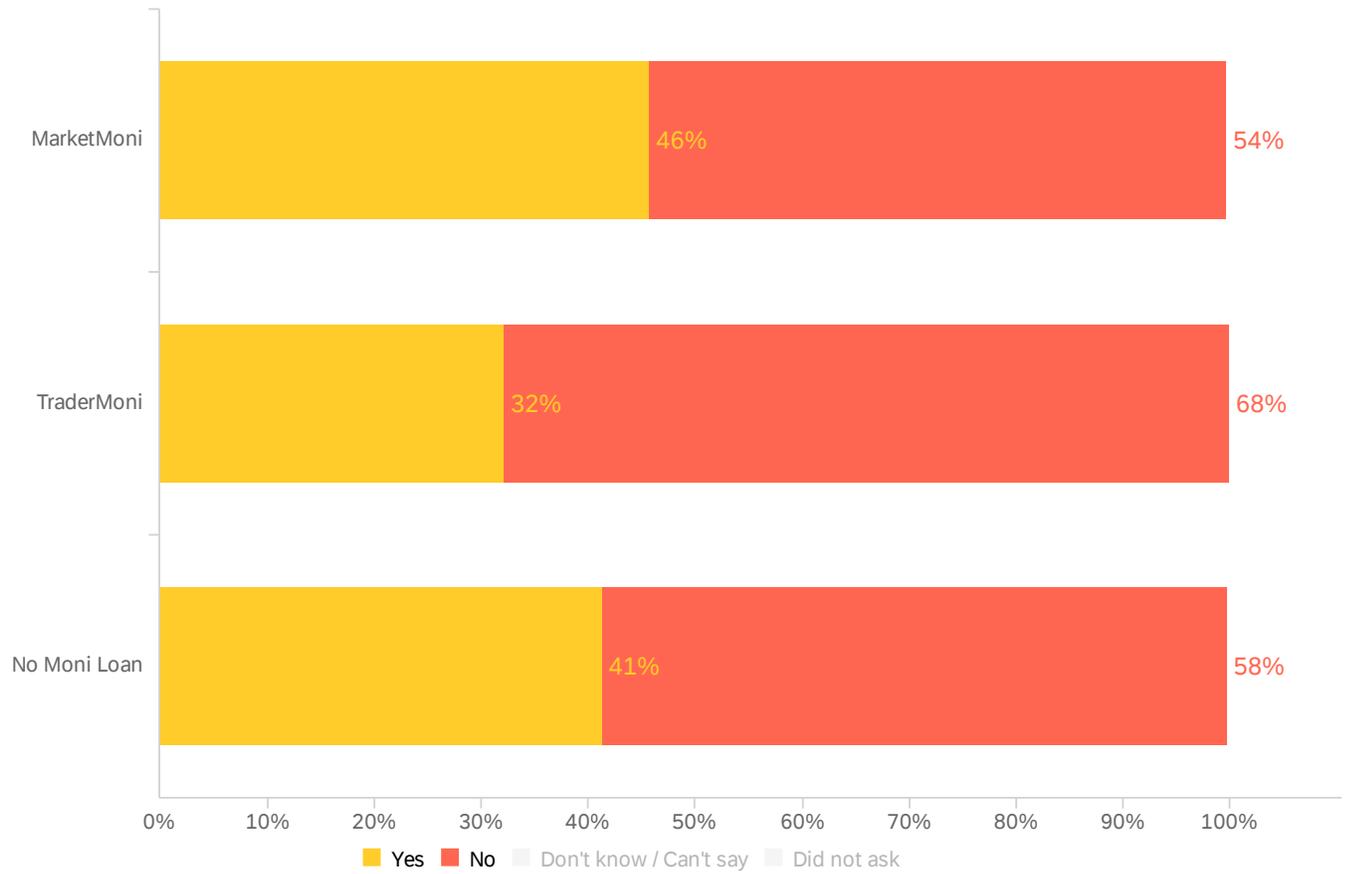




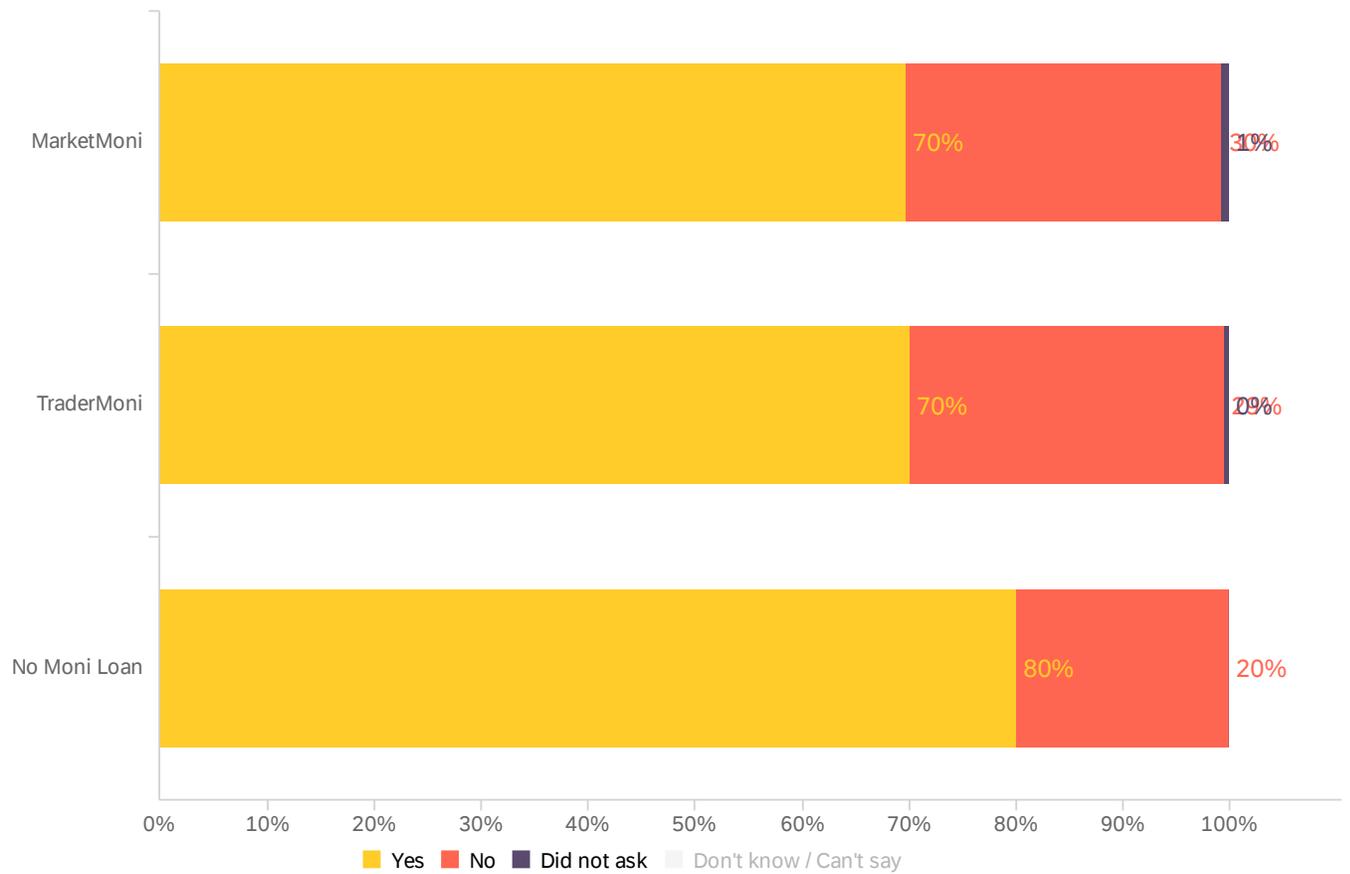
**Impact on Income by Product Type**



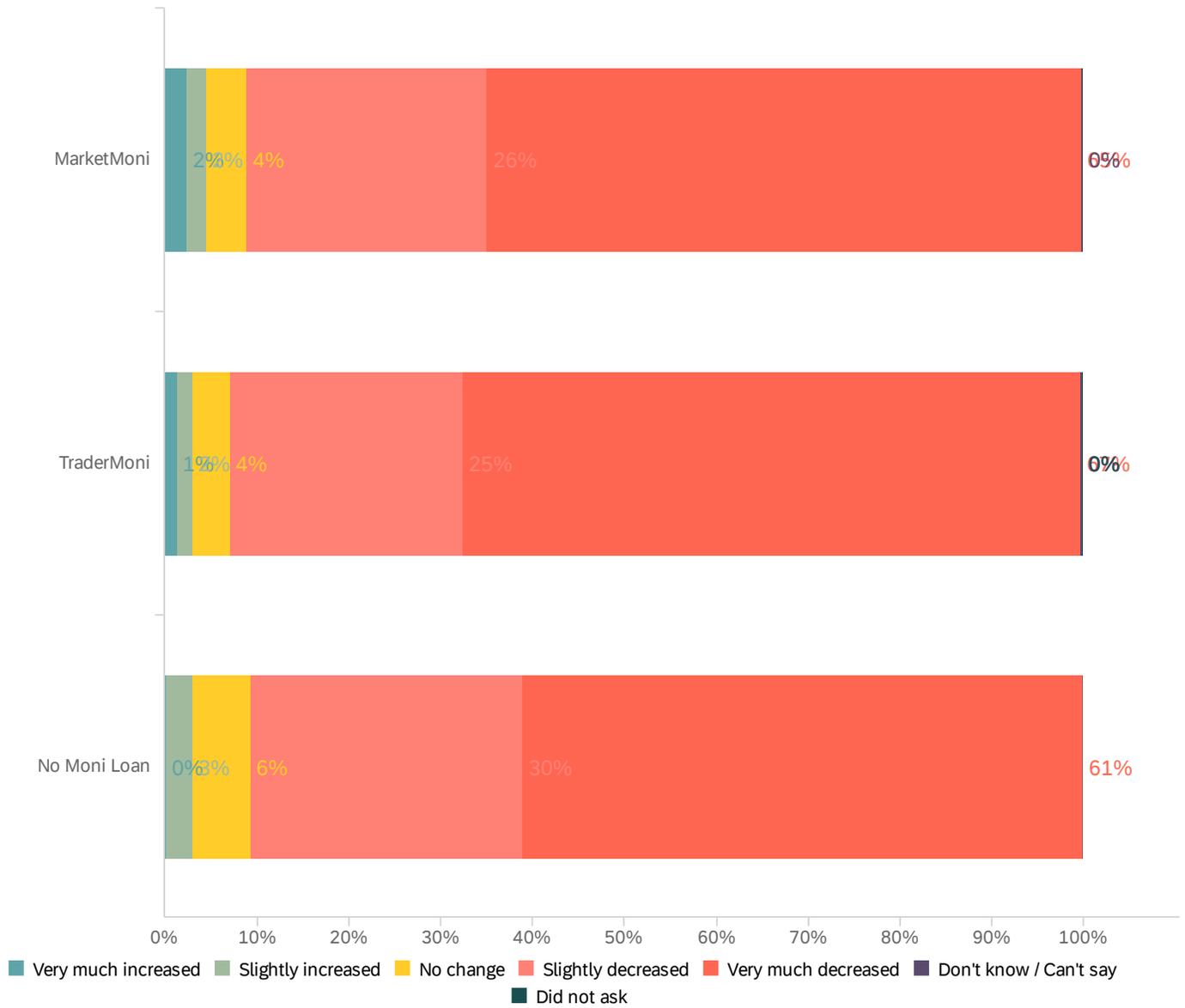
**Existence of Employees by Product**



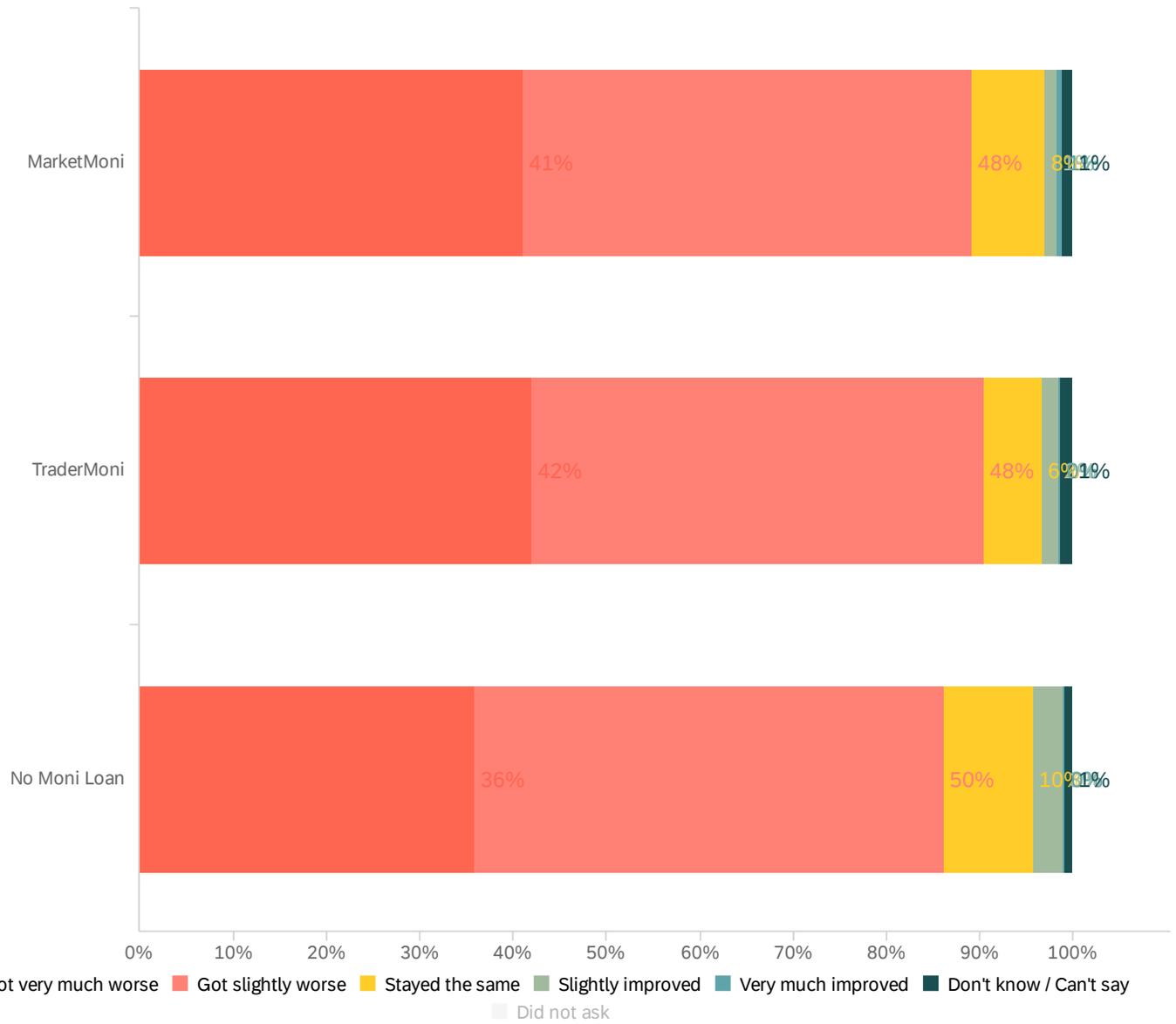
### Ability to Pay Employees by Product Type



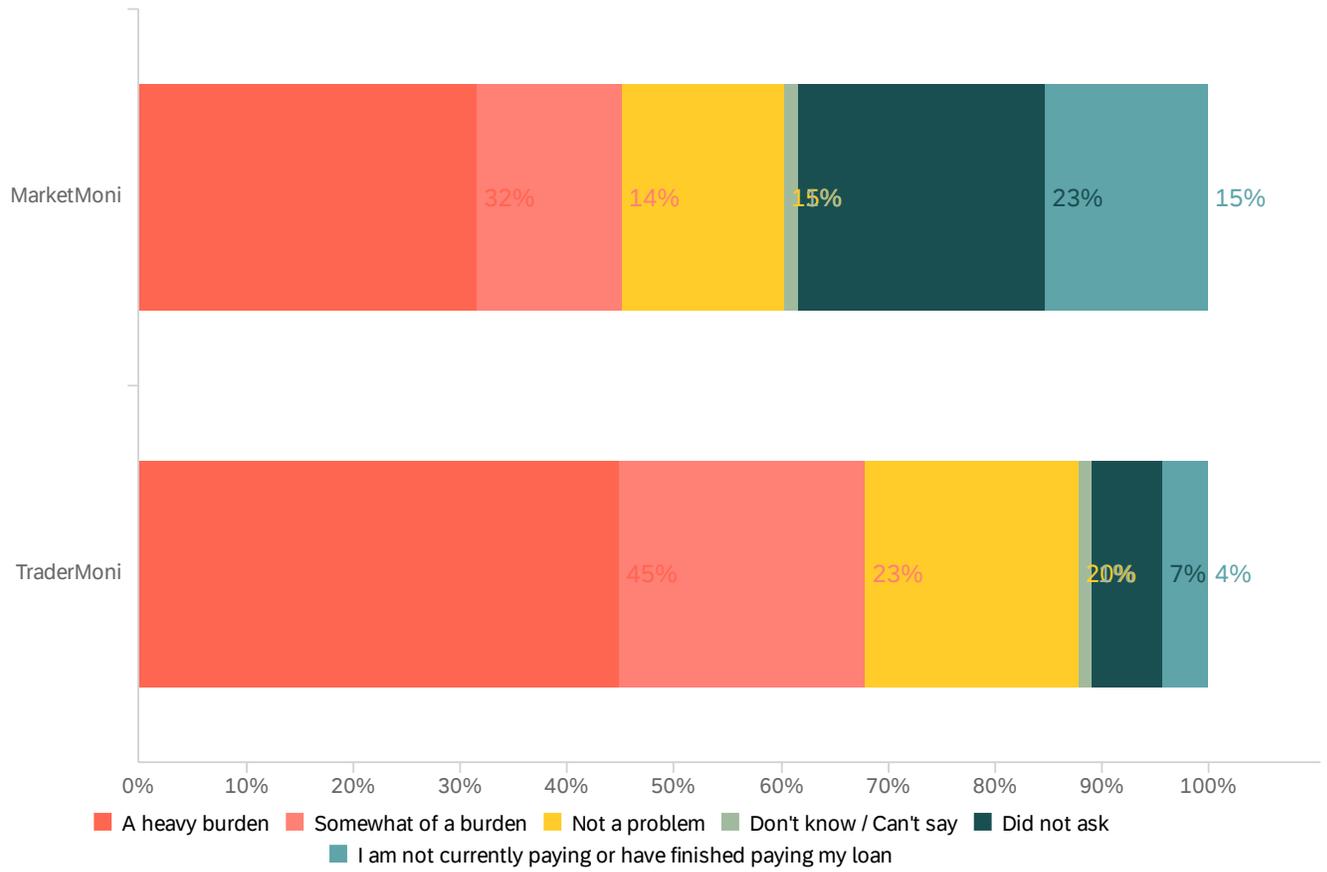
## Impact on Savings by Product Type



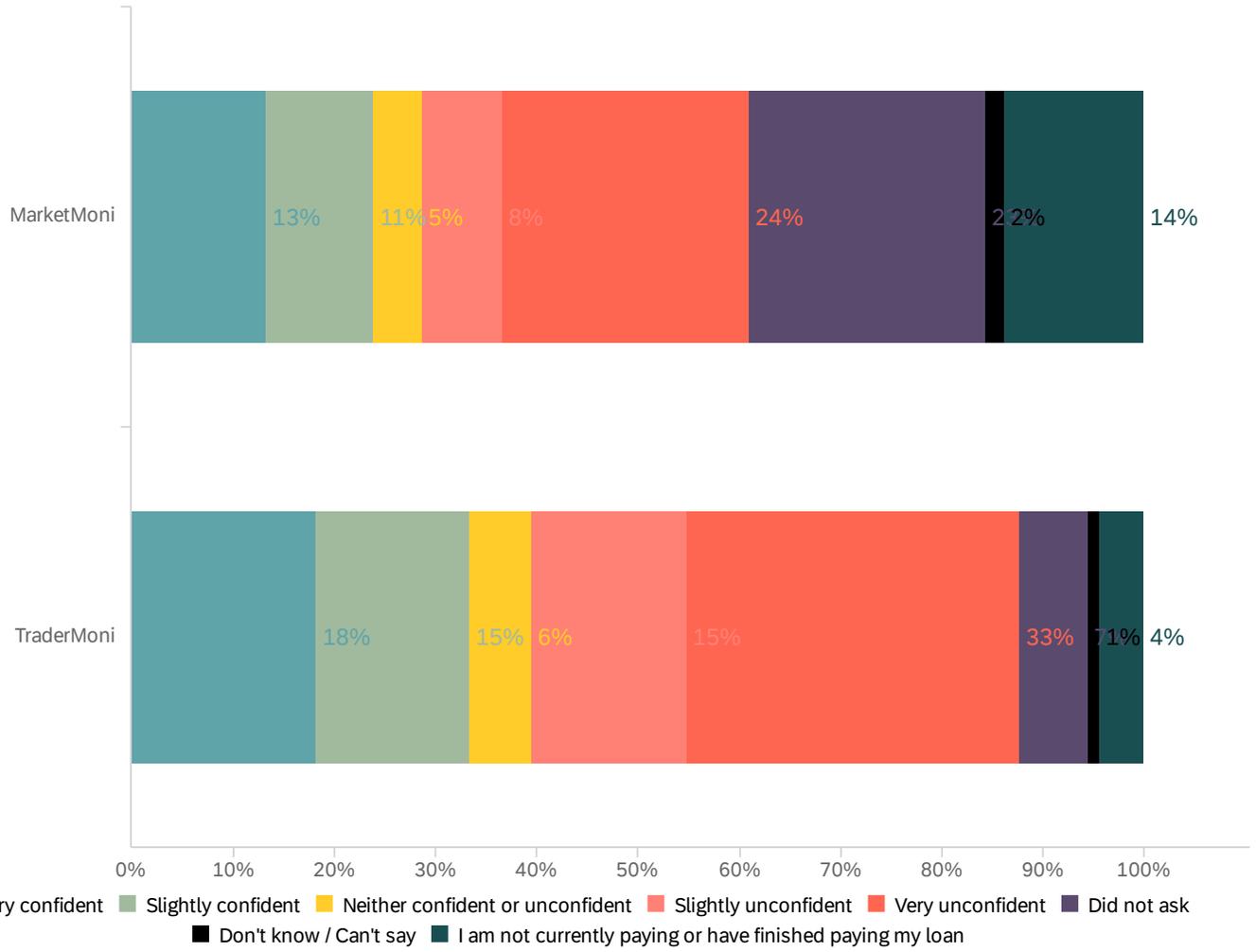
## Impact on Financial Situation by Product Type



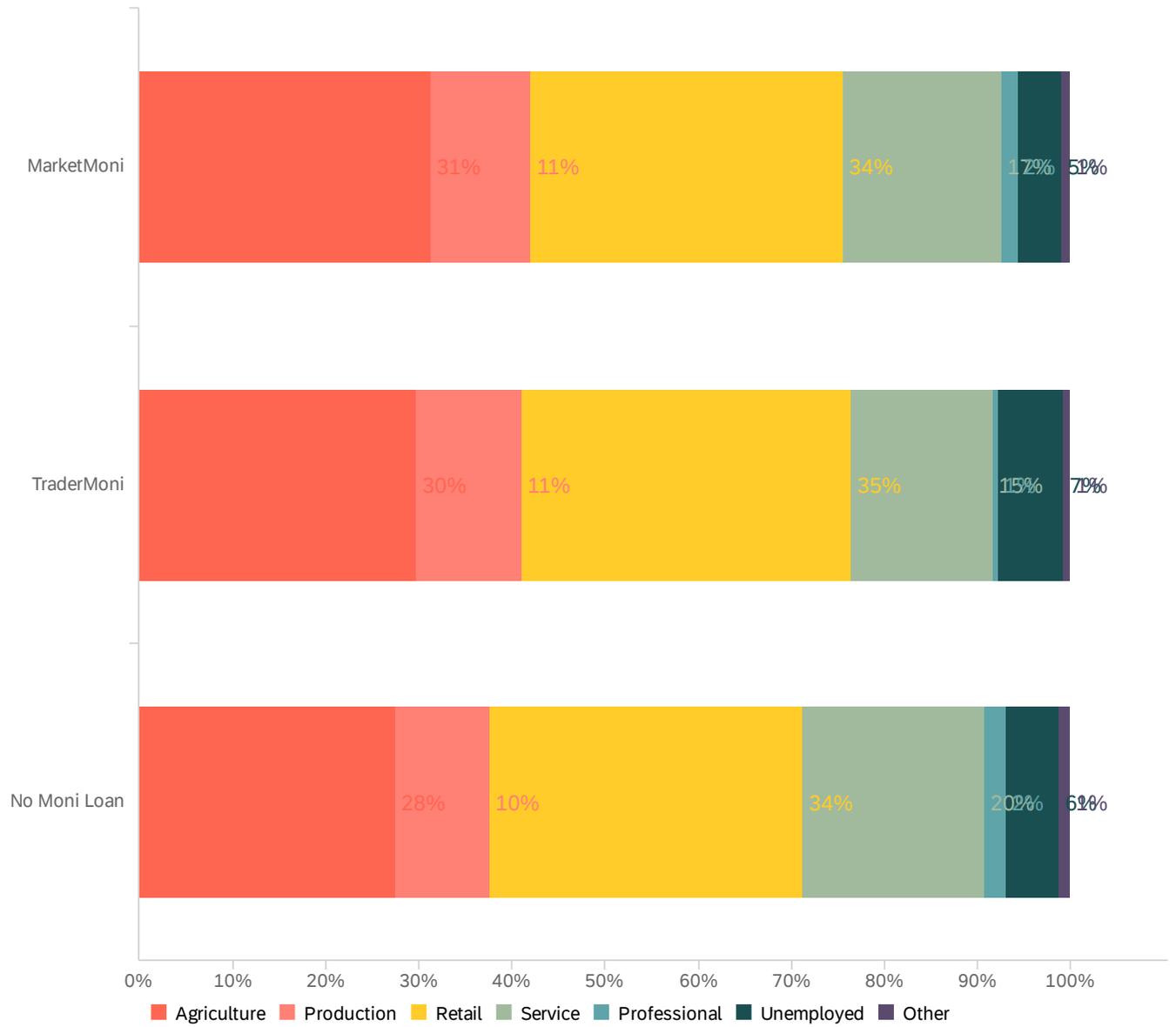
### Repayment Burden by Product Type



### Repayment Confidence by Product Type

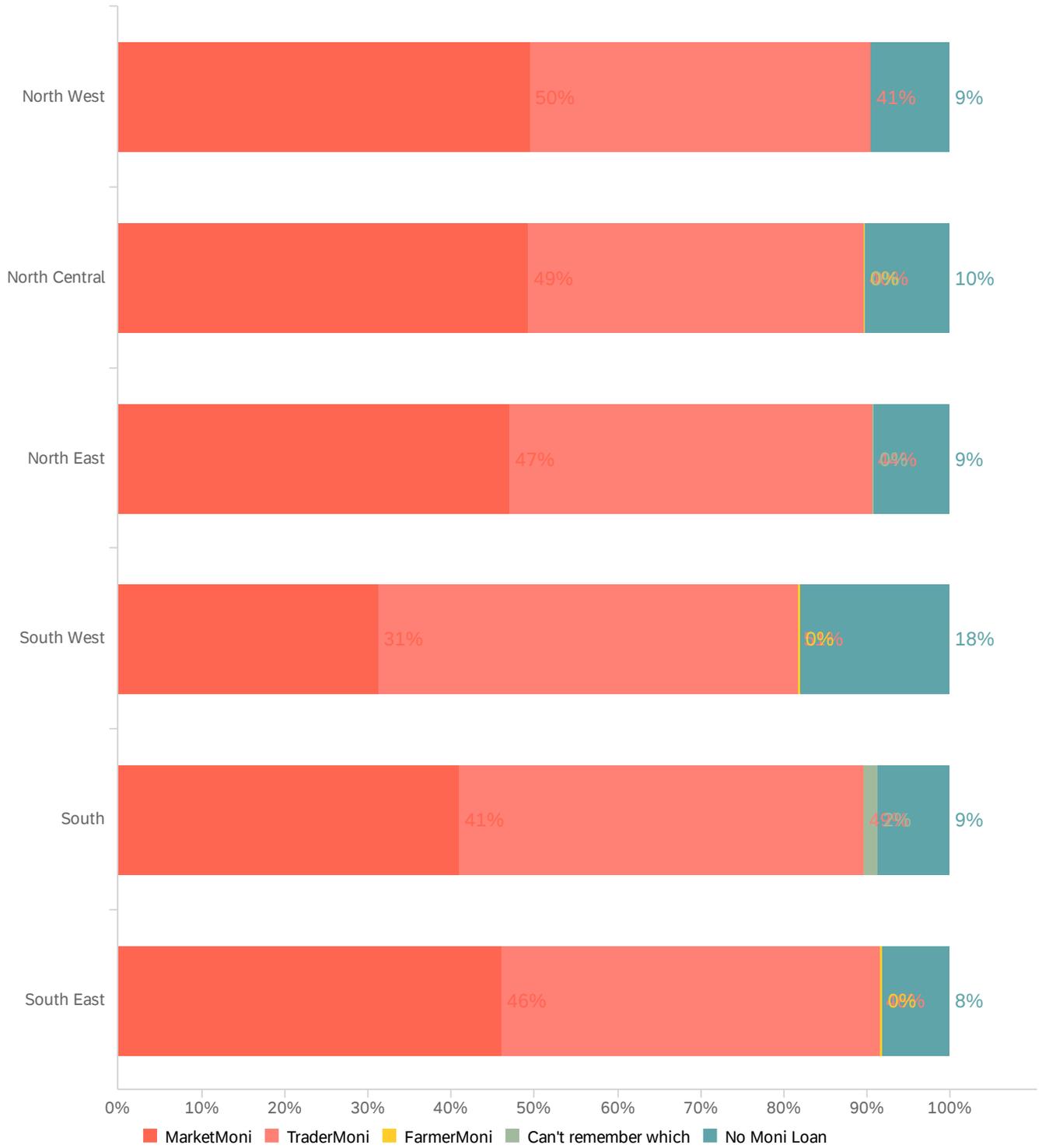


**Employment Sector by Product Type**



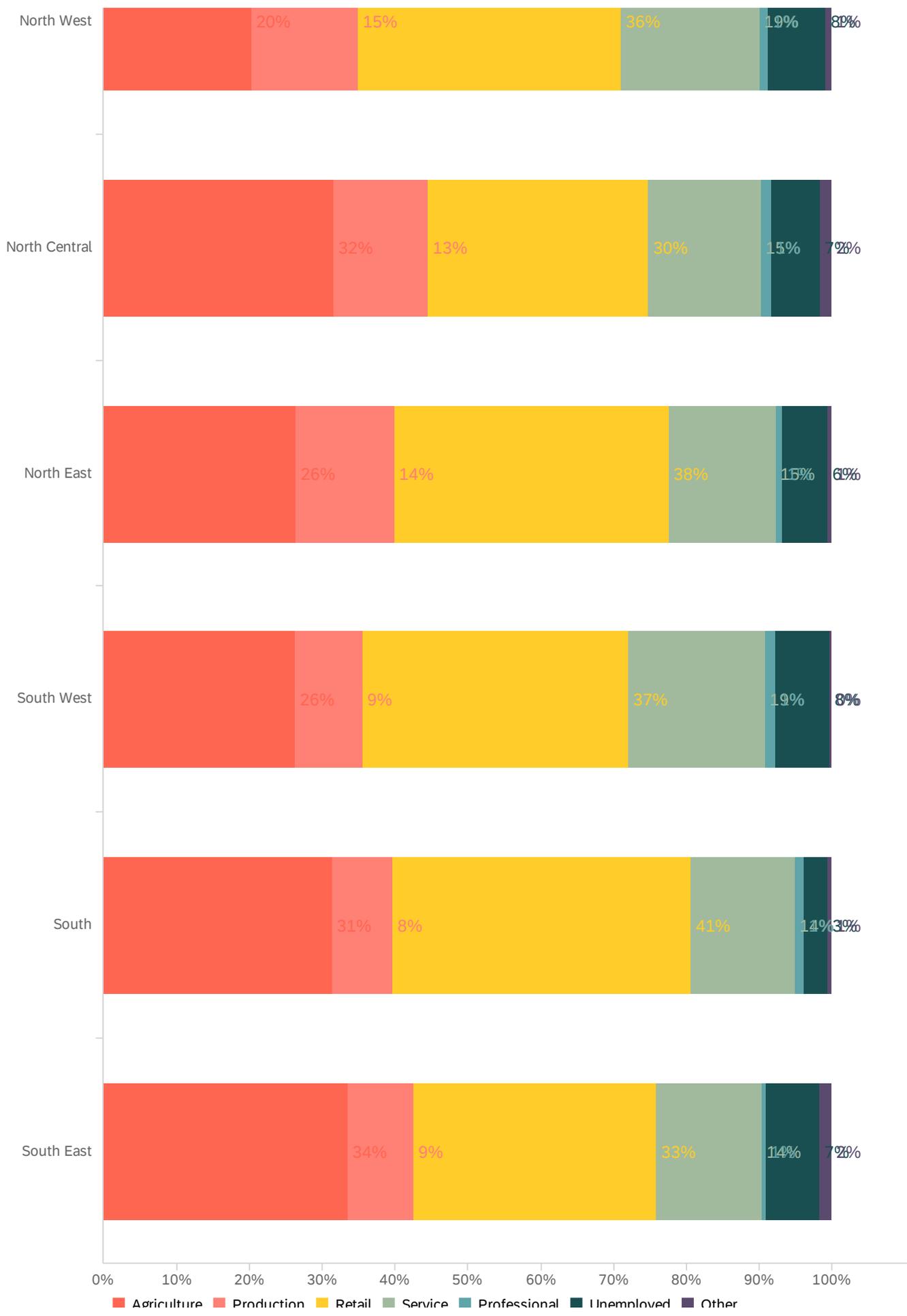
## SECTION 3: IMPACT BY REGION

### Product Type by Region



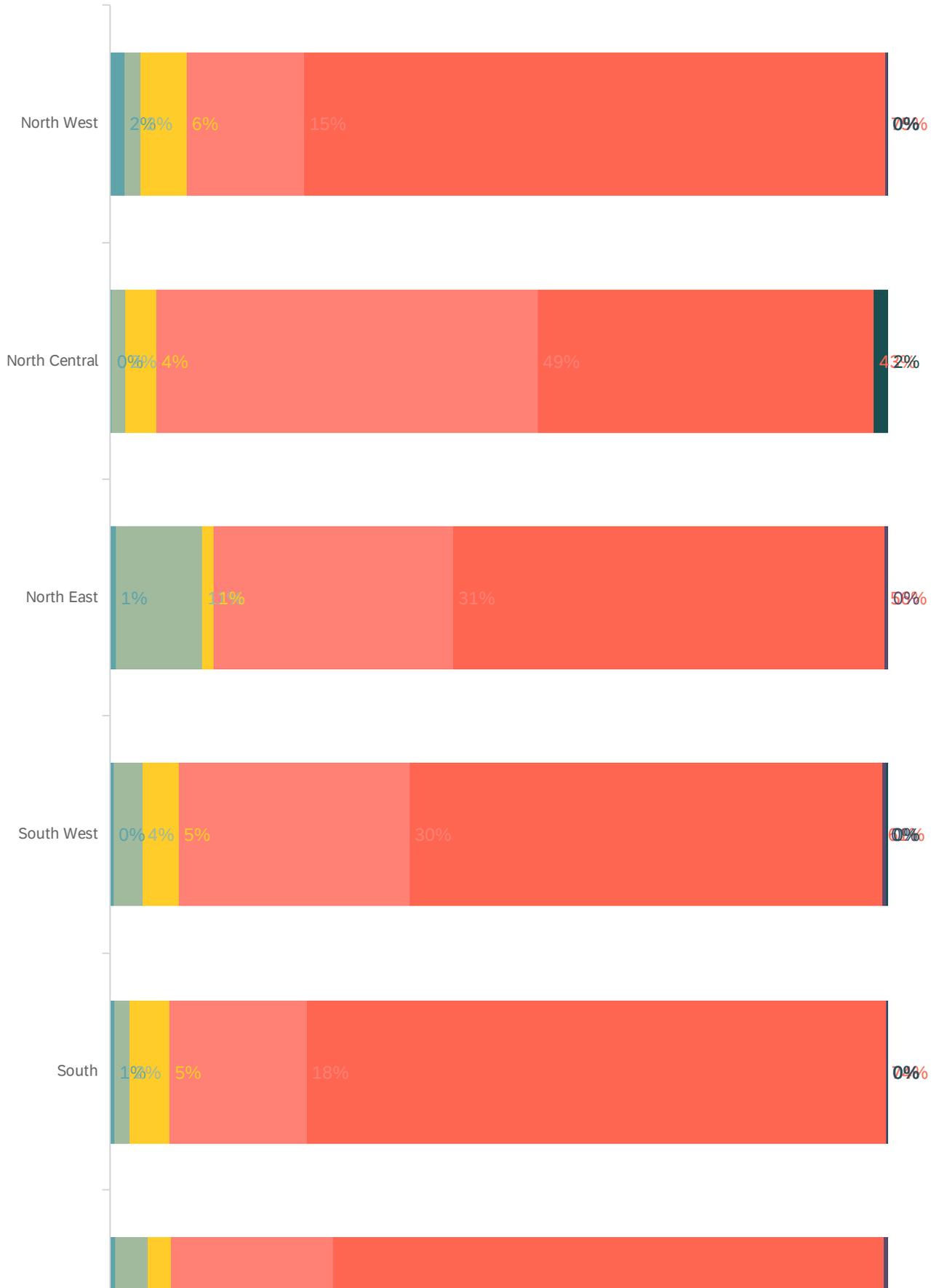
### Employment Sector by Region

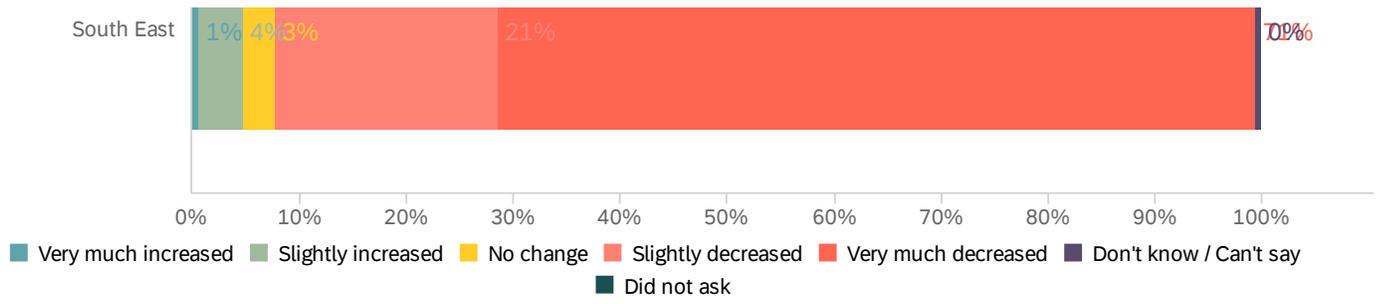




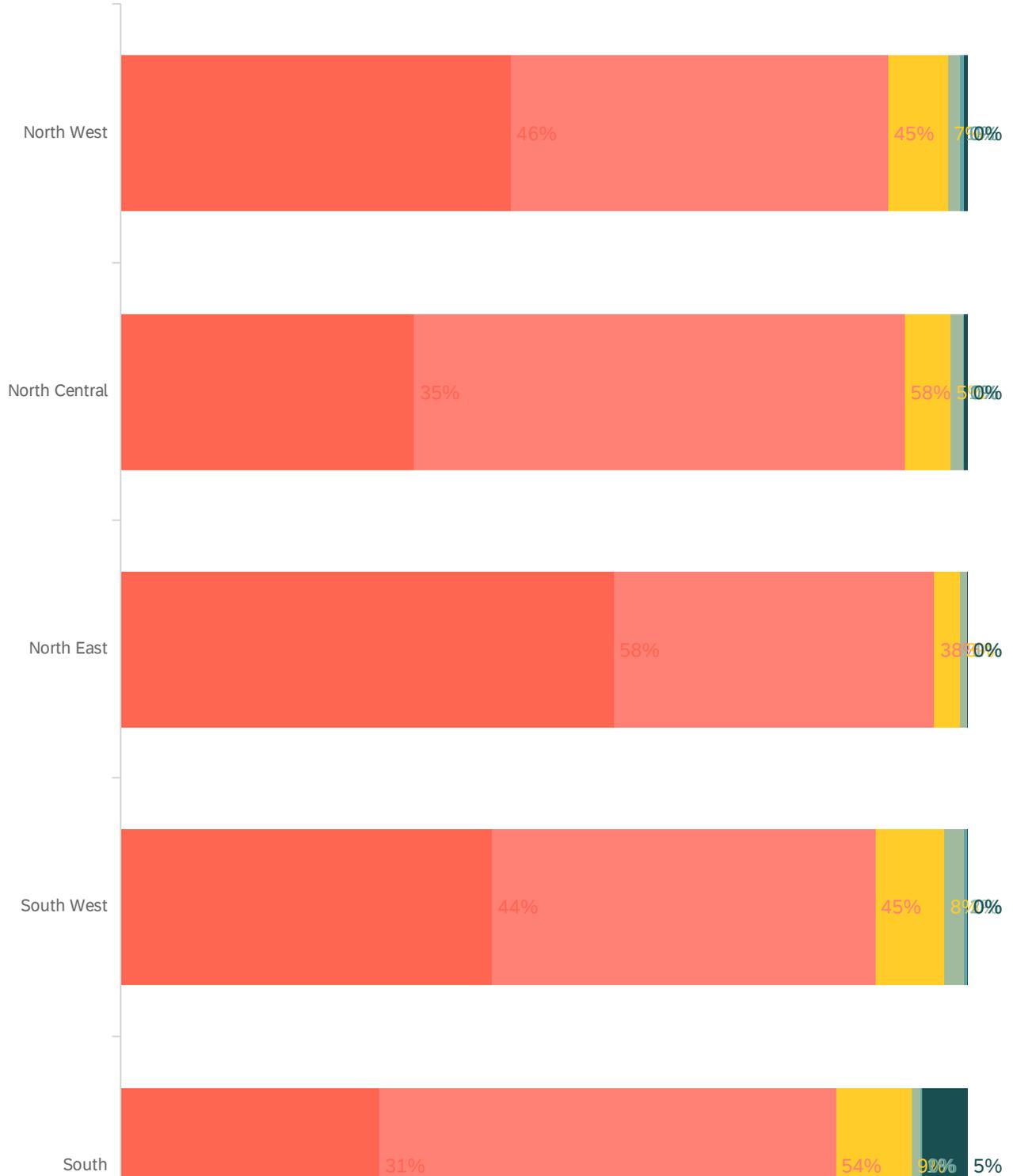
— Agriculture — Production — Retail — Service — Professional — Unemployed — Other

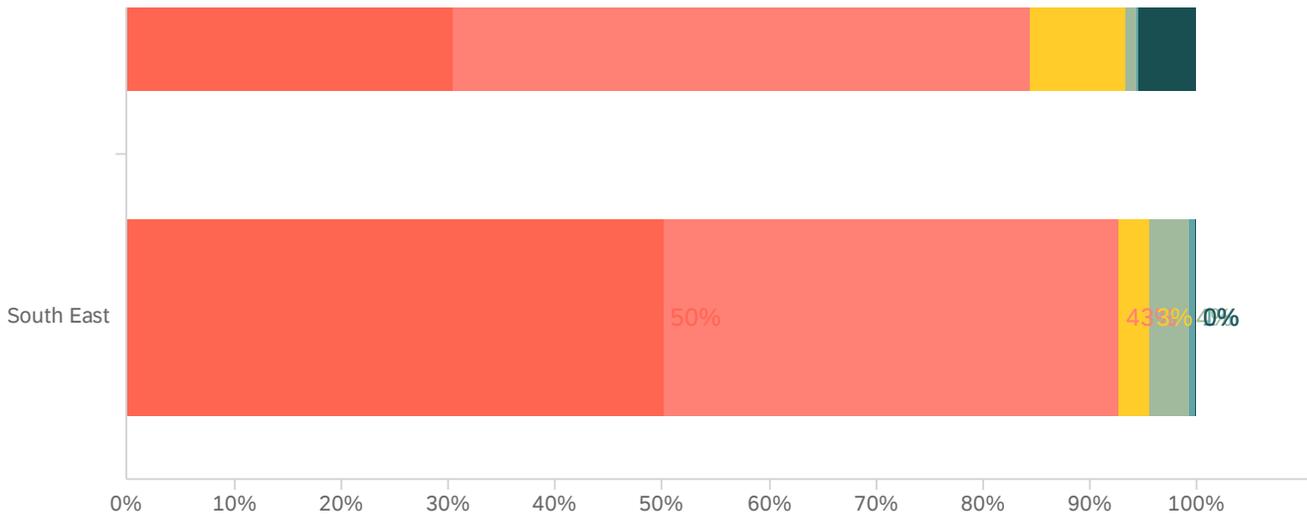
### Impact on Income by Region





### Overall Financial Situation by Region





■ Got very much worse 
 ■ Got slightly worse 
 ■ Stayed the same 
 ■ Slightly improved 
 ■ Very much improved 
 ■ Don't know / Can't say 
 ■ Did not ask

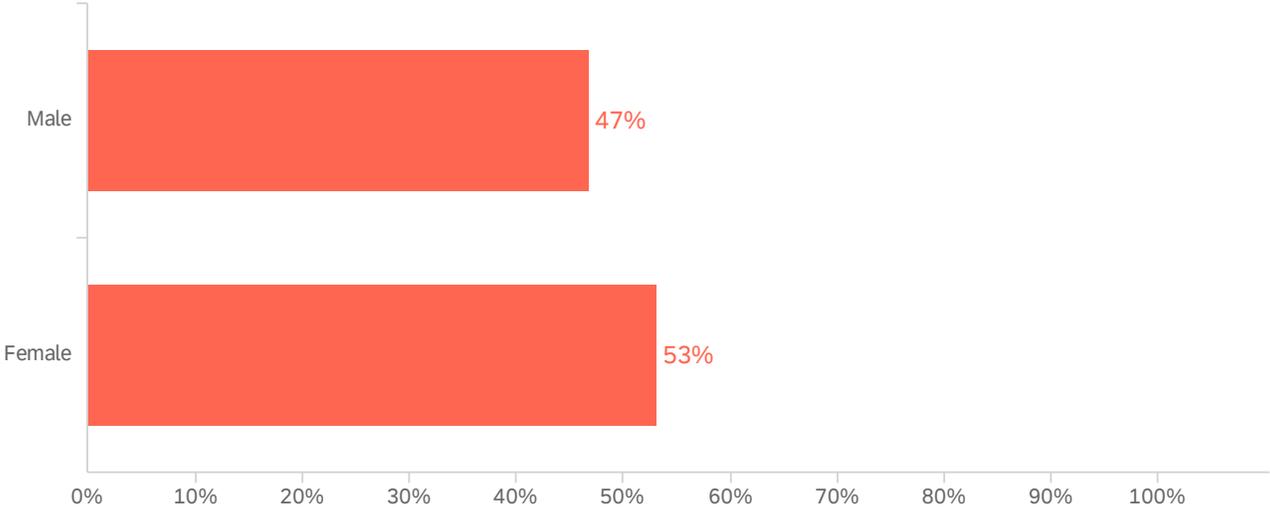
## SECTION 4: RESPONDENT PROFILE

- **Gender:** 53% Female
- **Poverty:** 78% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 45% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a higher vulnerability score than female* customers
- **Job:** Two top sectors: *Retail* (36%) and *Agriculture* (28%)
- **Employees:** Only 34% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers. Males are *much more likely than females to have employees*.
- **GEEP Loan Usage:** 81% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 72% of GEEP customers say they are "very concerned" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "Very much concerned" customers have stayed at similar levels since a low of 63% in round 7 in mid-November.

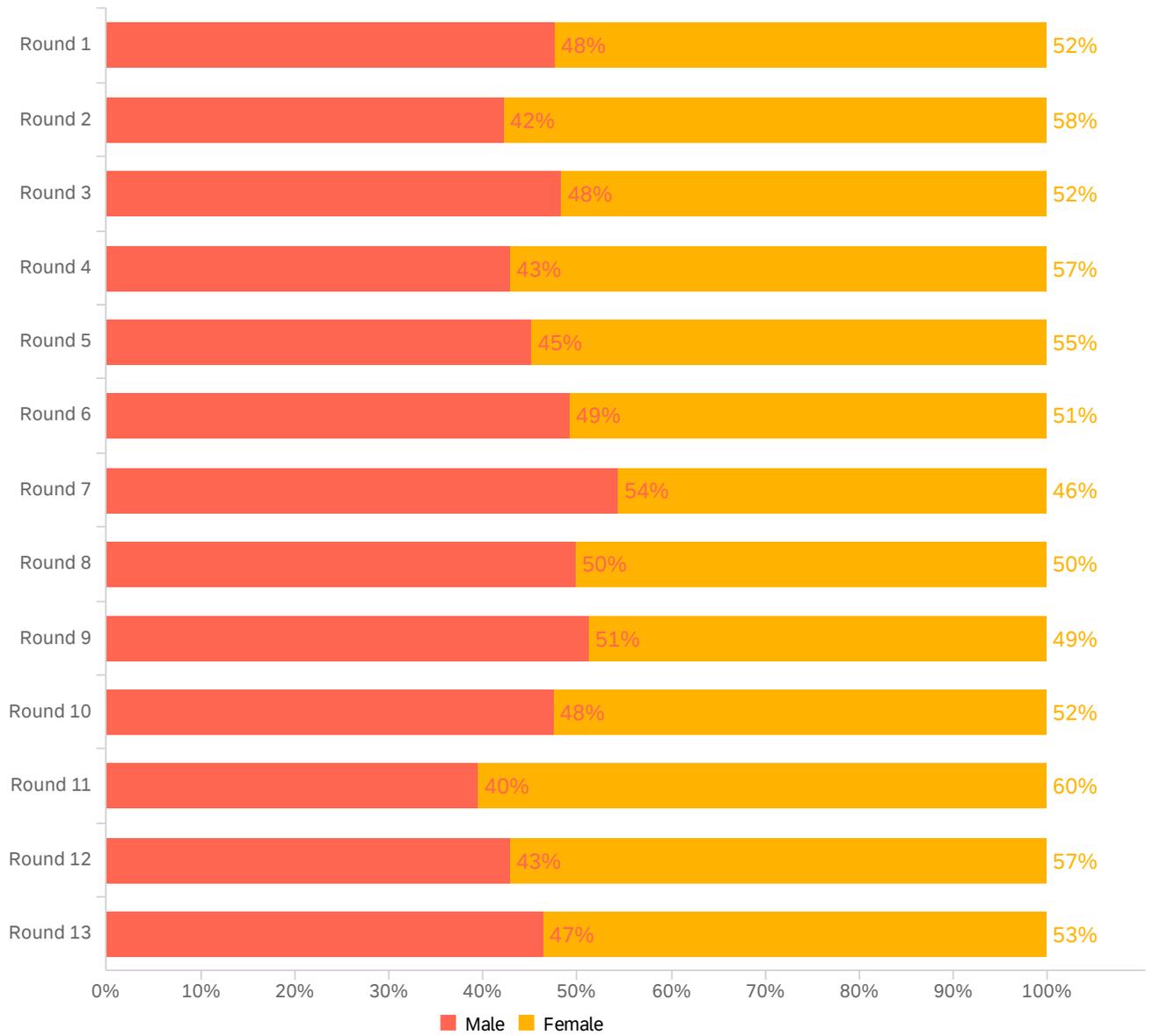
# Gender

Over thirteen rounds of data collection, we've spoken to **8,044** GEEP customers. Over **53%** of these respondents are female.

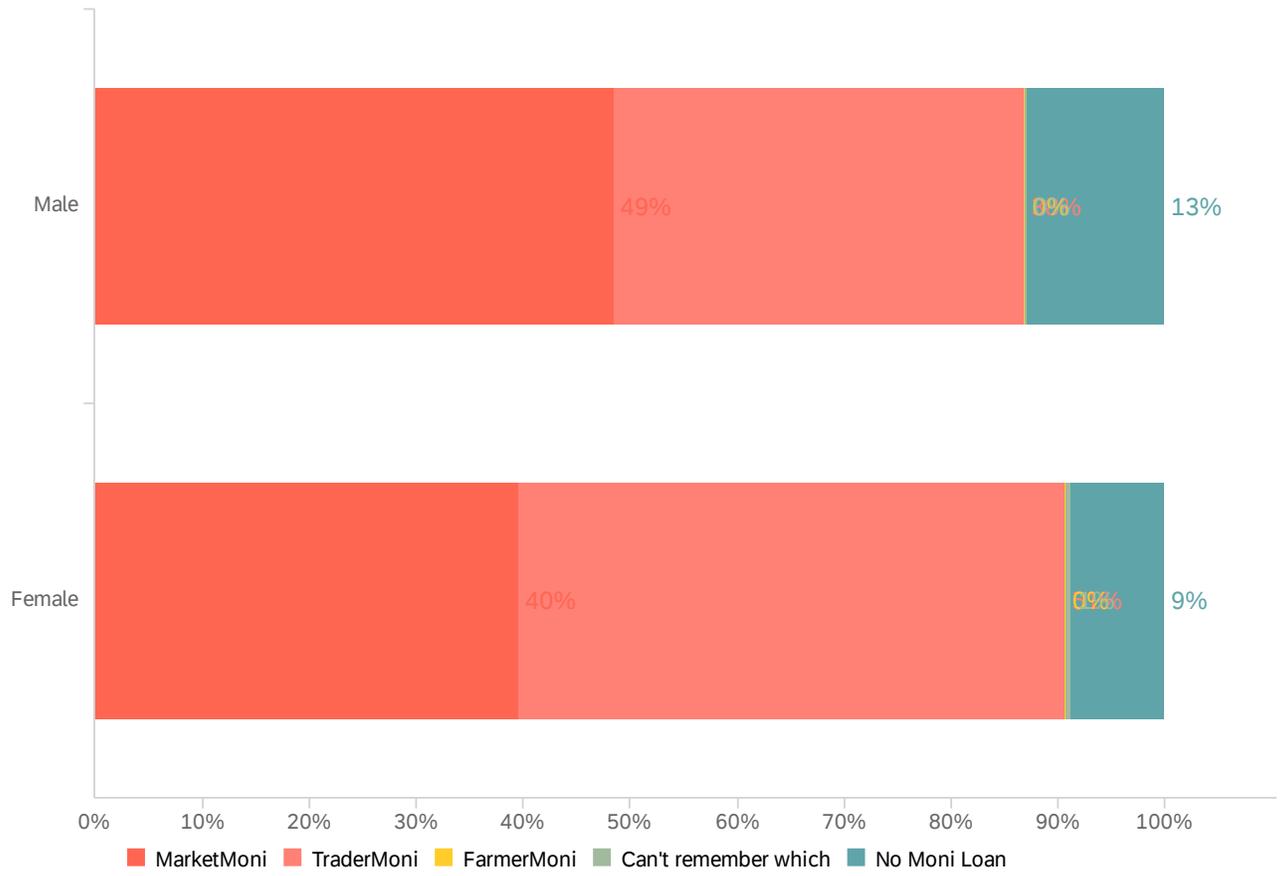
## Interviews Completed by Gender



## Gender by Round



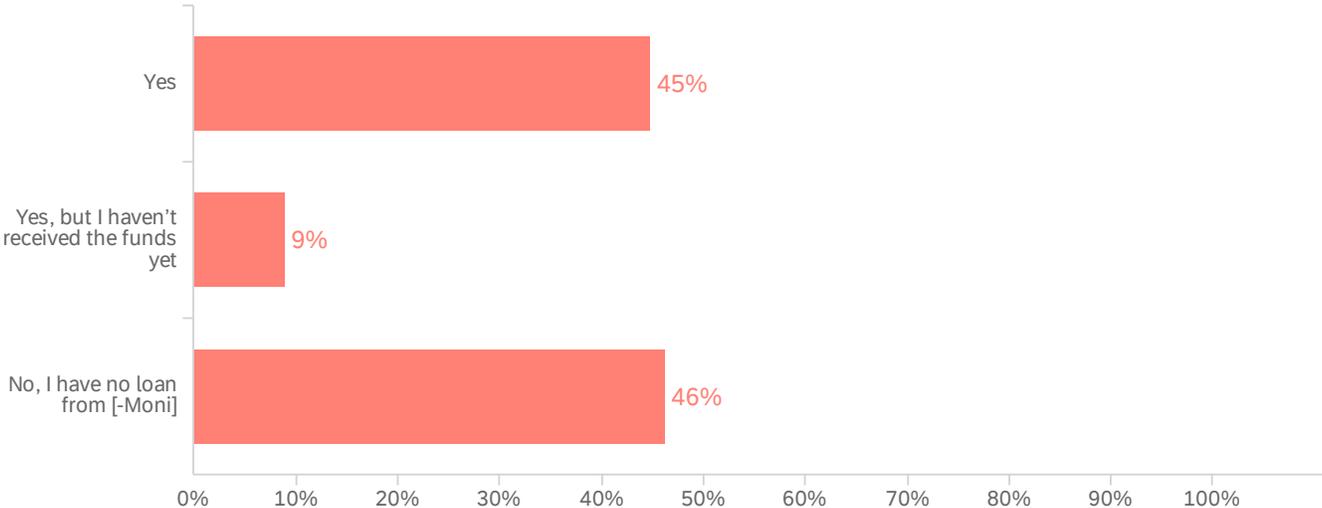
**Product Type by Gender**



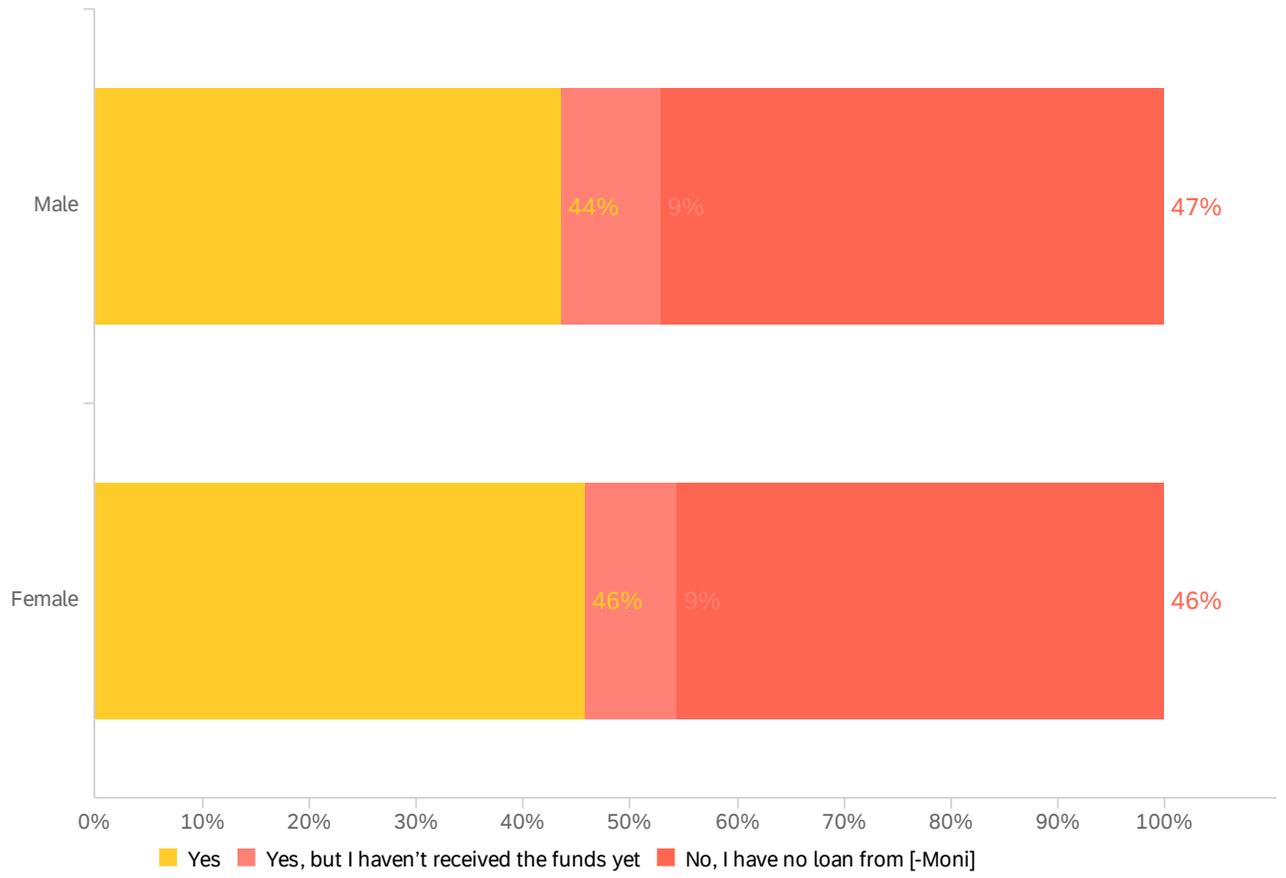
# GEEP Loan Recipient Status

Q: Have you received a loan from [-Moni]?  
(n = 6,822)

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



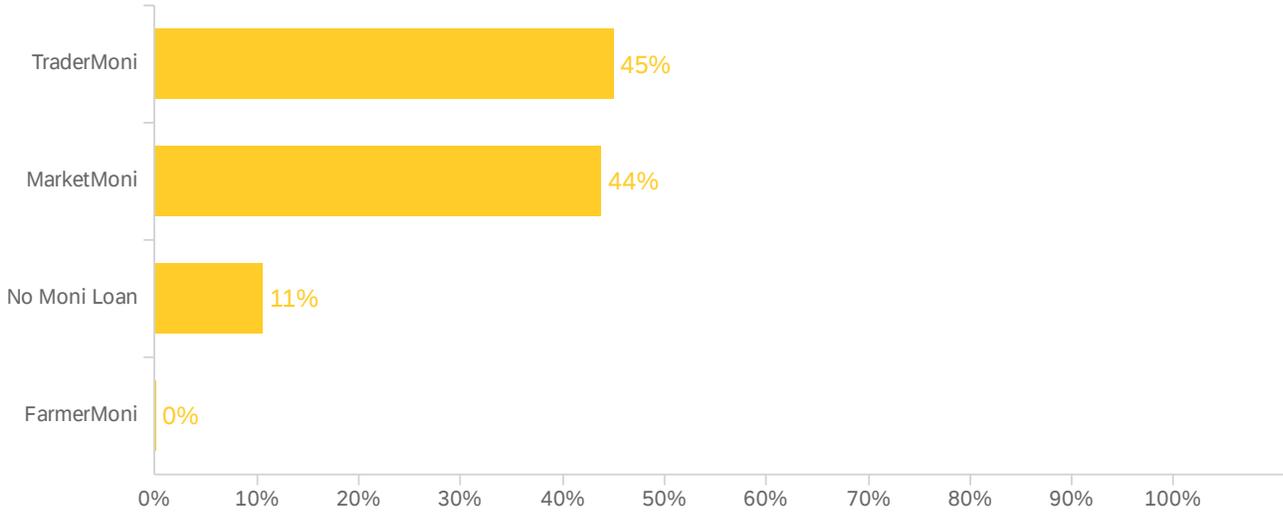
## Recipient Status by Gender



# GEEP Product Type (Database Response)

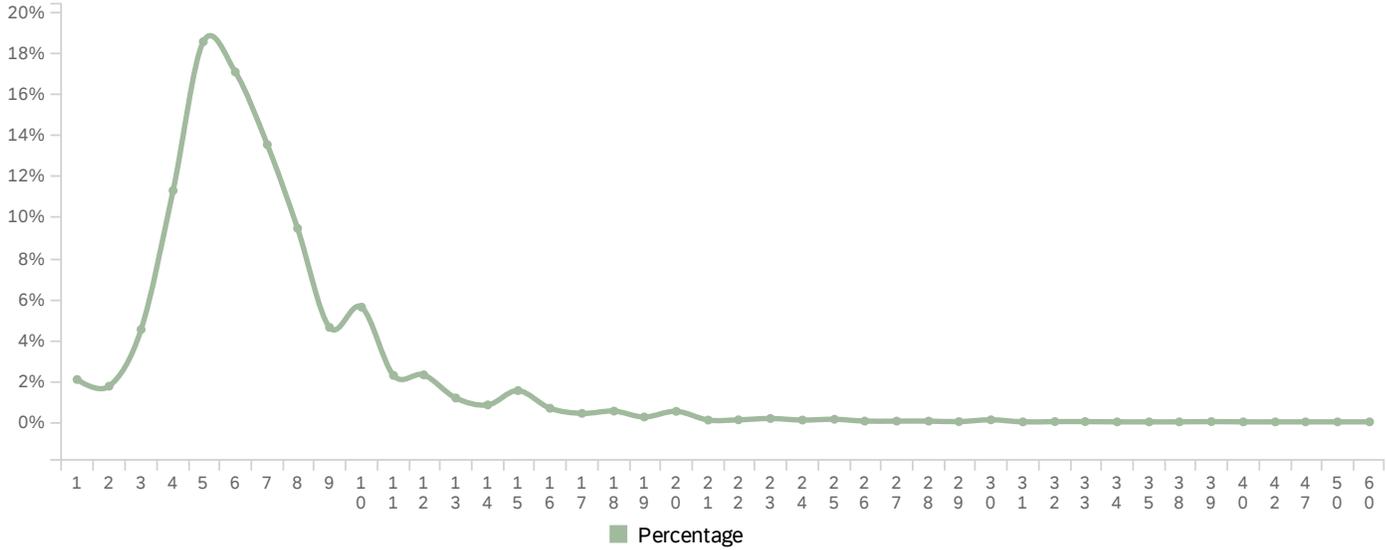
(n = 4,916)

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



# Household Size

(n = 7,999)



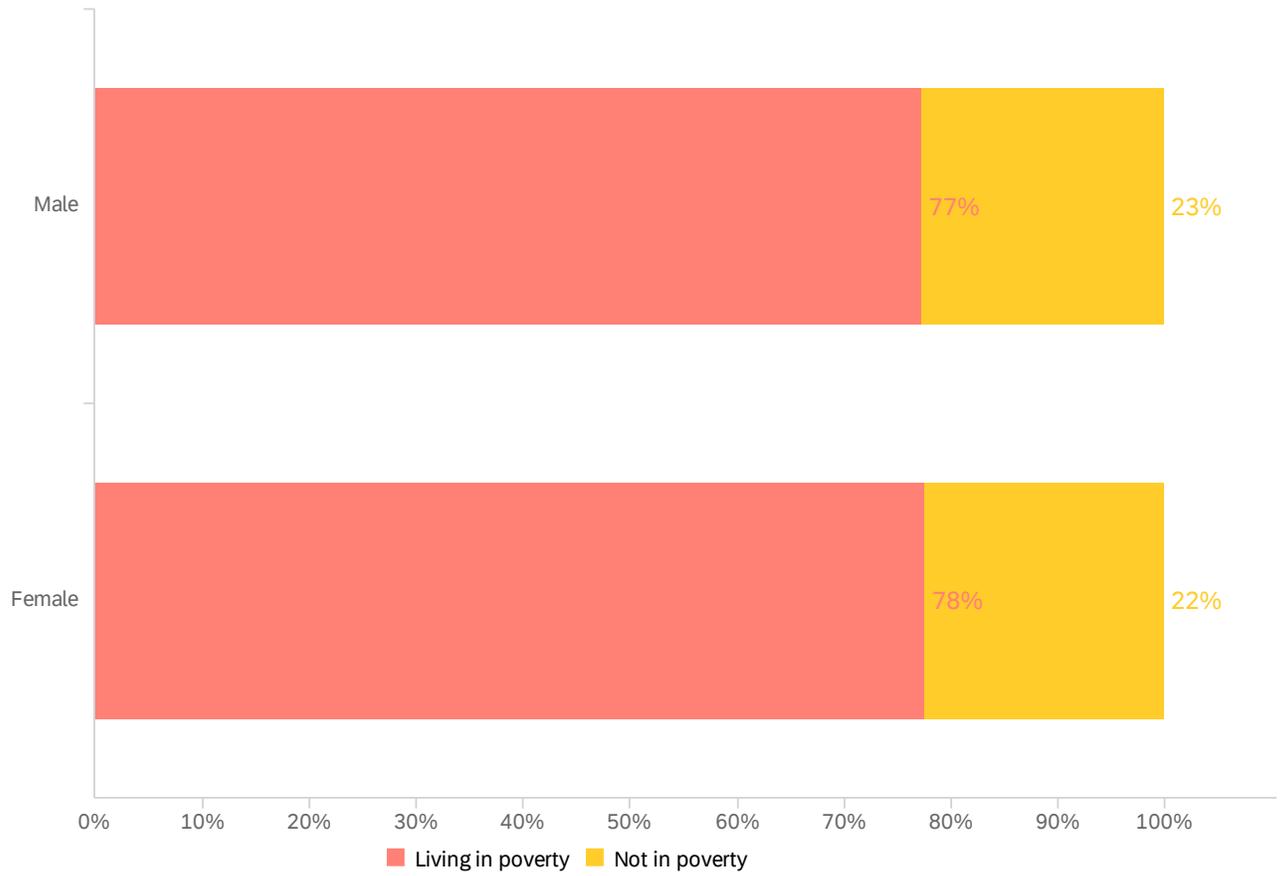
# Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 8,044)

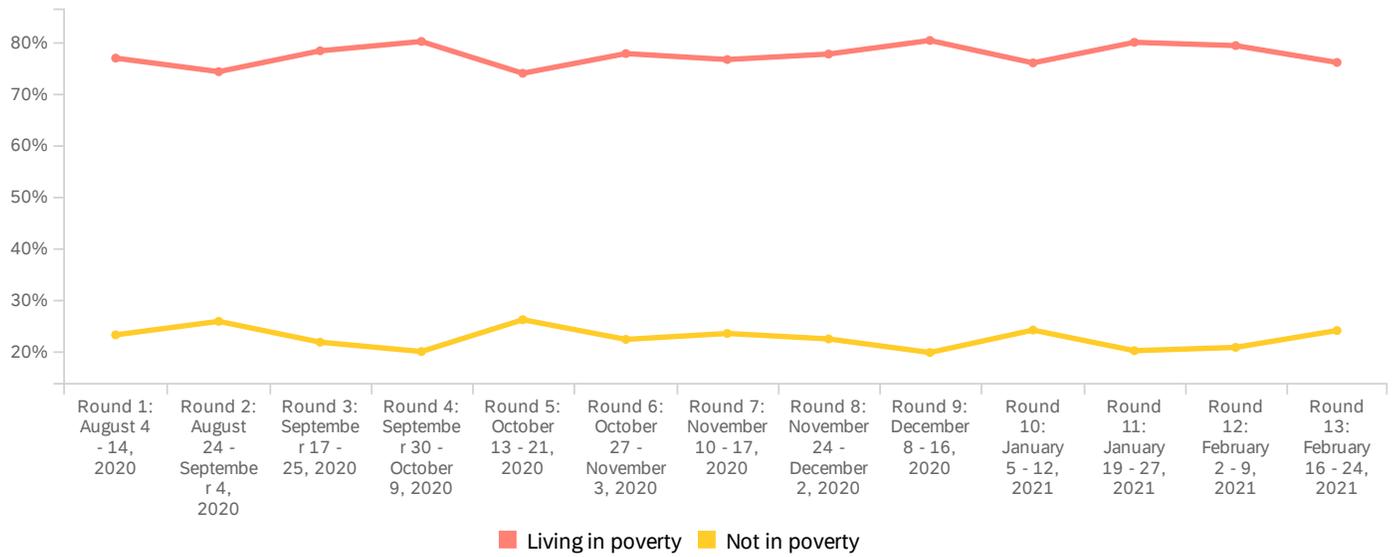
GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 78% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



## Poverty Profile By Gender



### Poverty Profile by Round



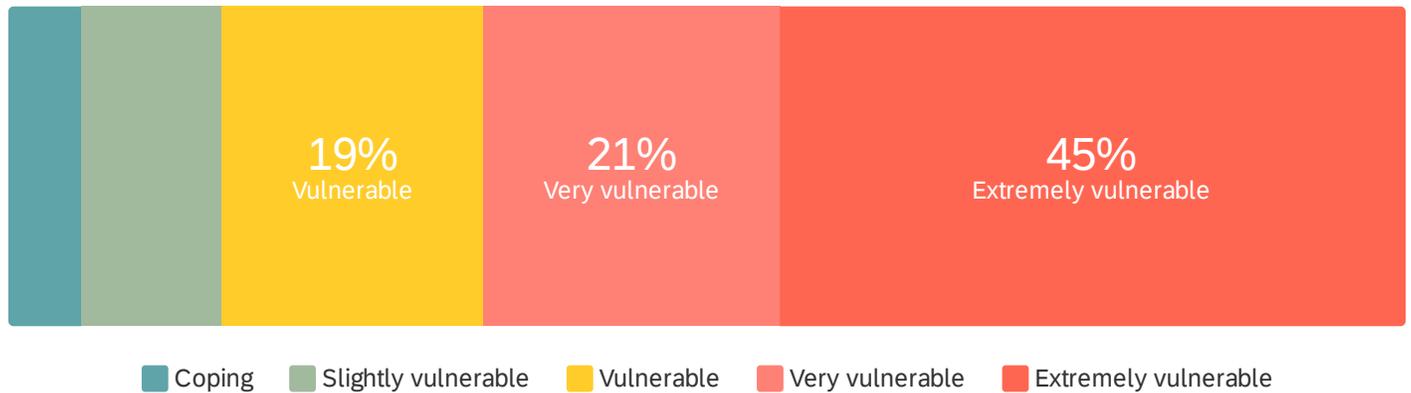
## 60 Decibels Vulnerability Index

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

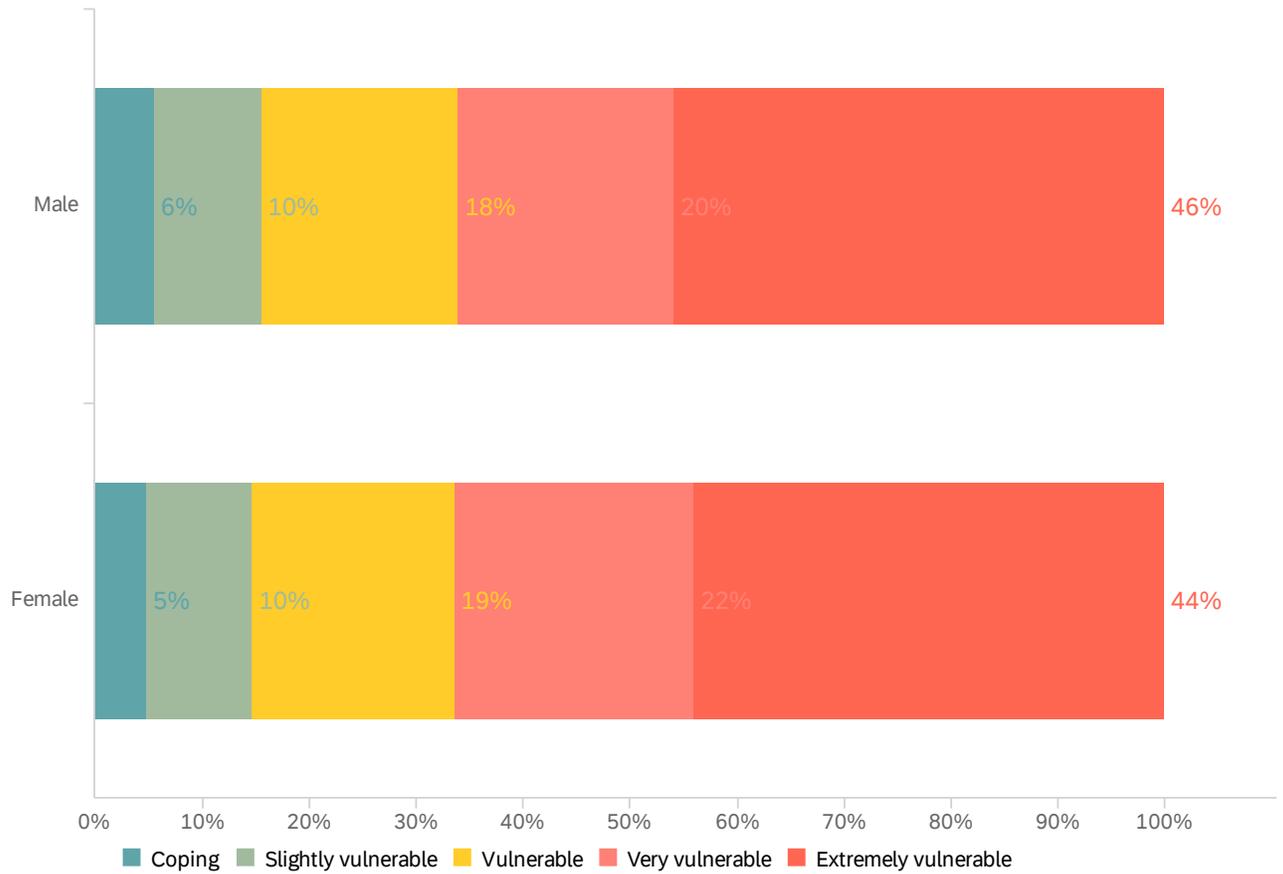
It is made up of four key themes:

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

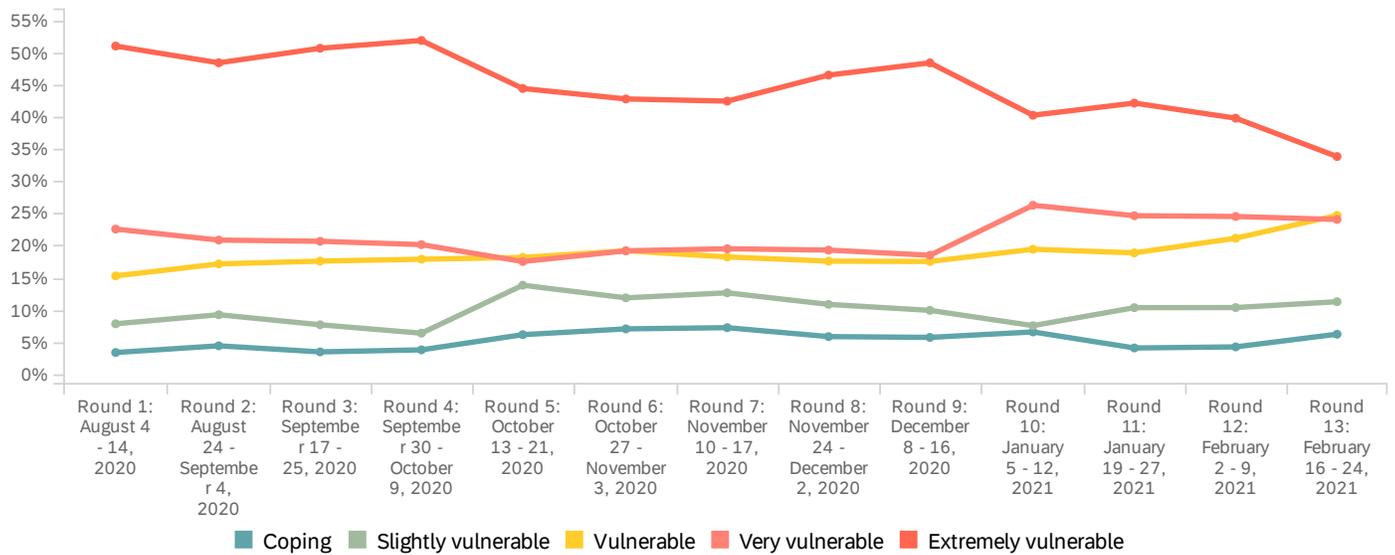
GEEP is serving a vulnerable population. Overall, 66% of respondents are vulnerable, of which 45% "extremely vulnerable."



### Vulnerability Category by Gender

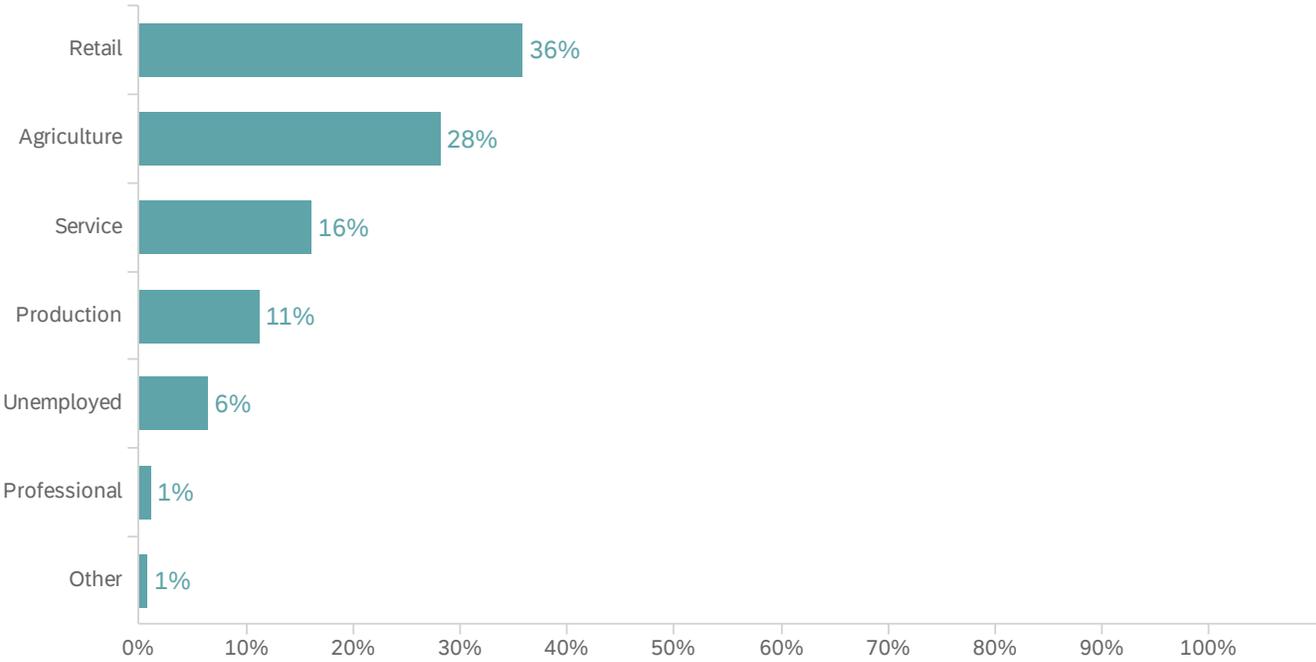


### Vulnerability Category by Round



# Employment Sector

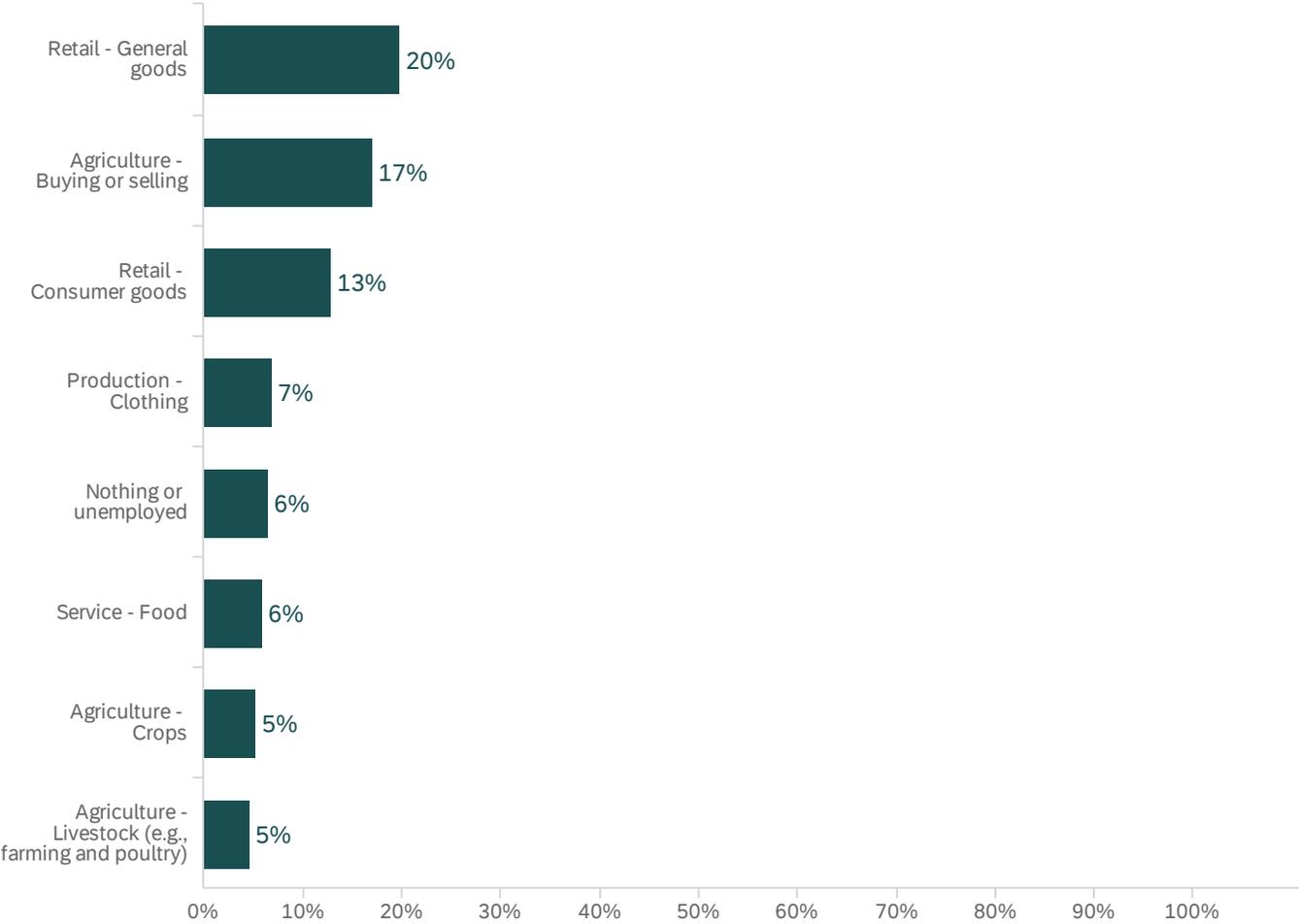
Q: In the last month, what was your main source of income/business activity?  
(n = 8,040)



# Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?  
(n = 8,040)

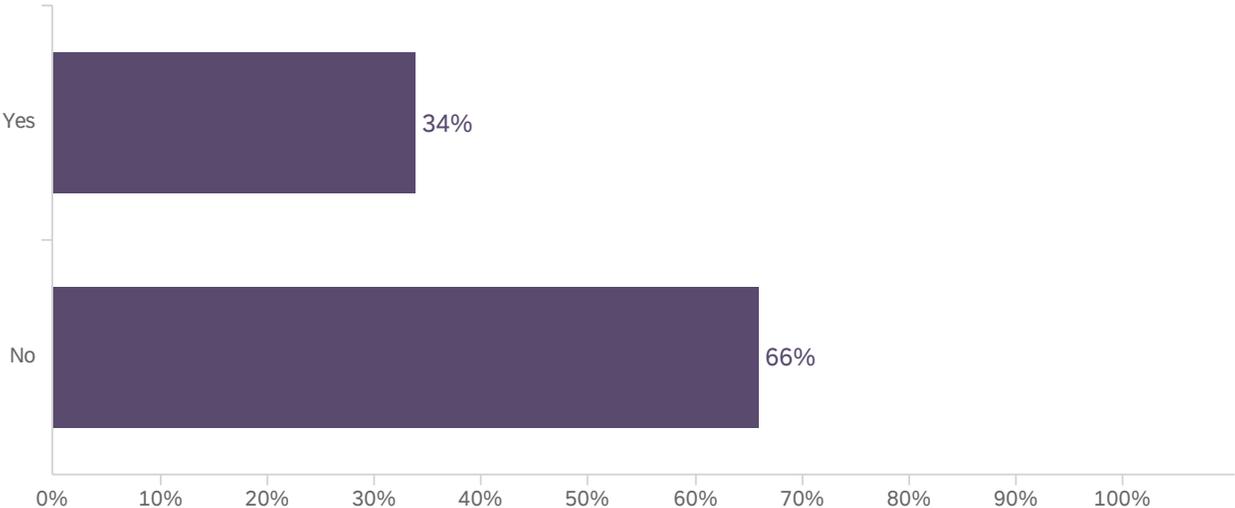
The graph below further illustrates the breakdown of respondents' business activities.



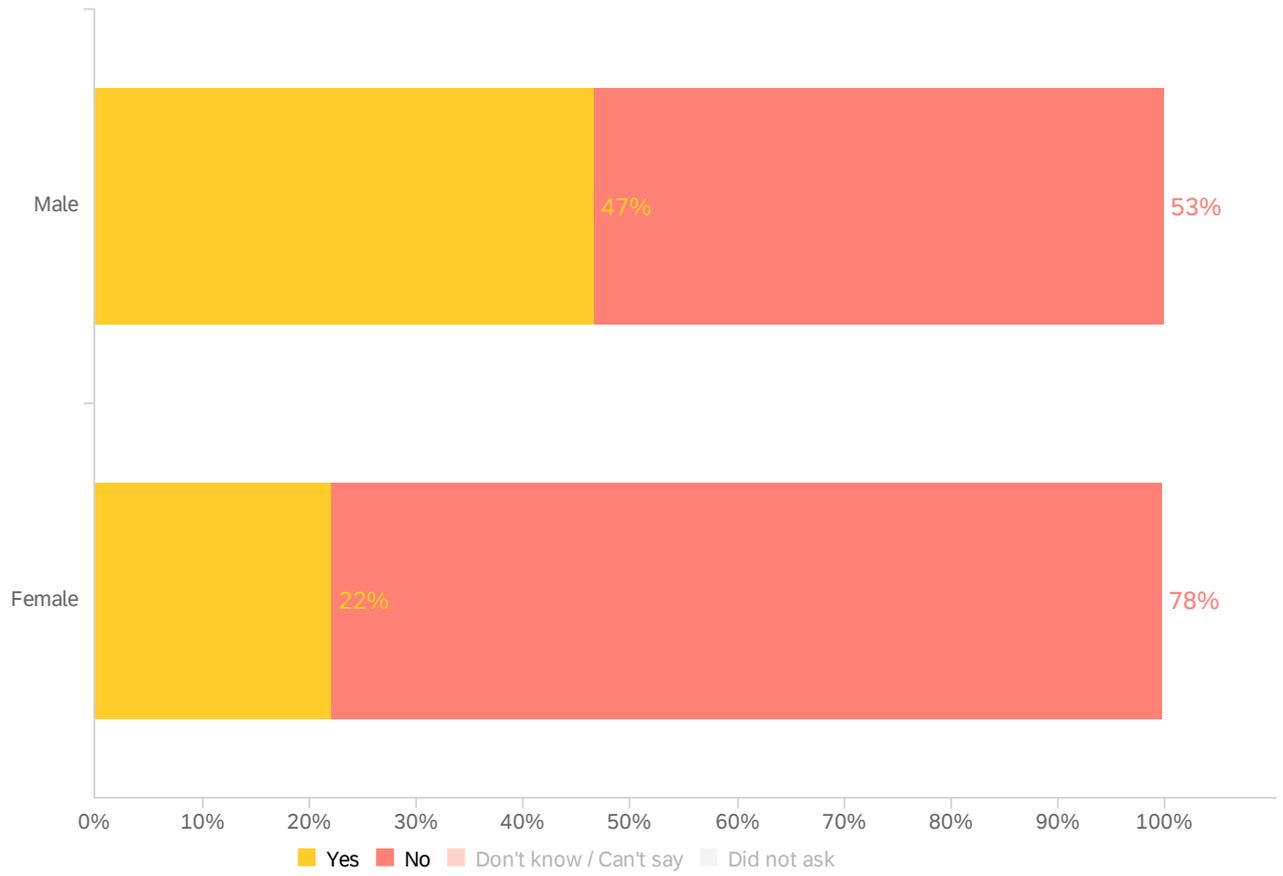
# Existence of Employees

**Q:** Do you have employees?  
(n = 7,550)

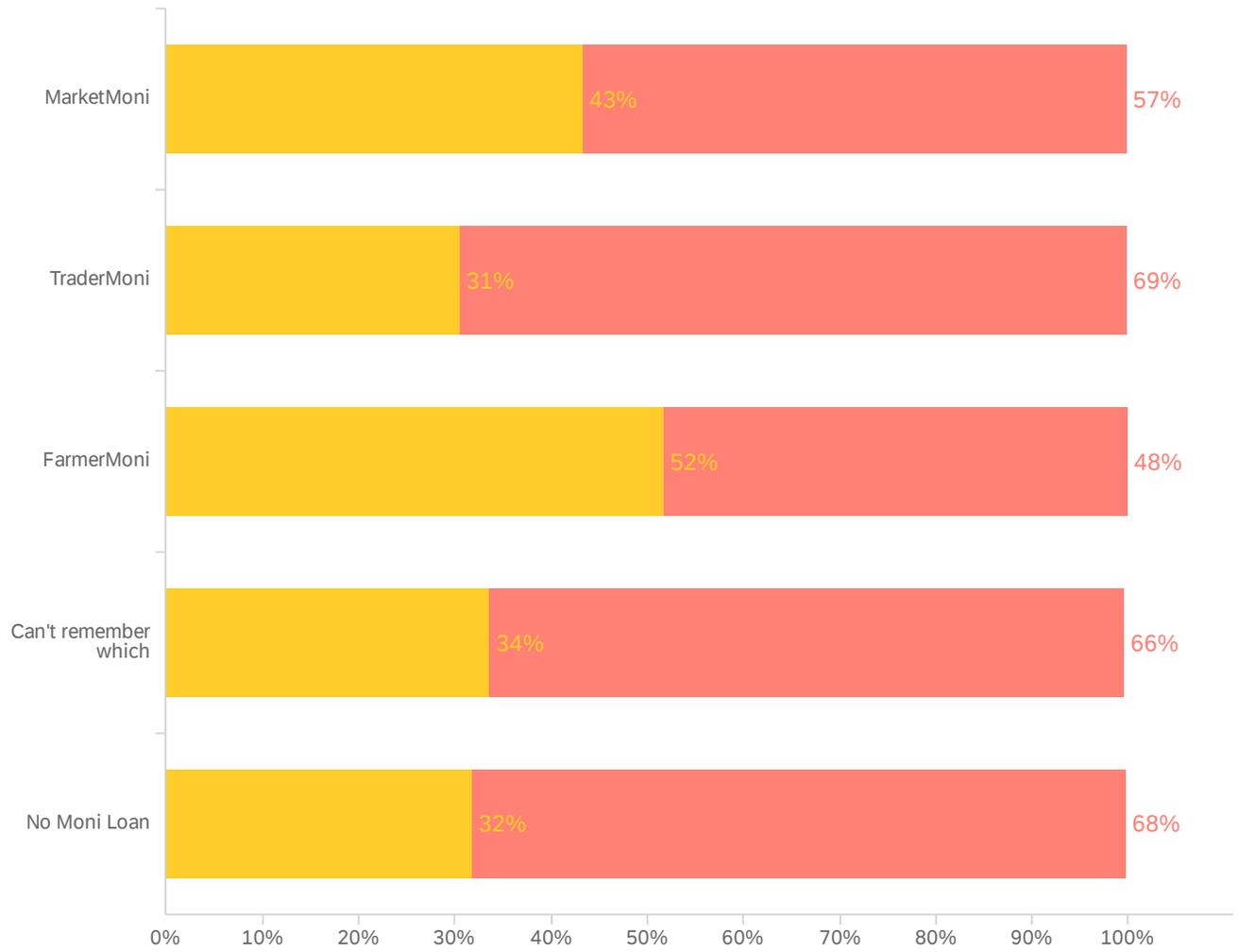
**More than two-thirds** of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: MarketMoni loan recipients are more likely to have employees, compared to non-loan recipients. Male respondents are more likely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



## Existence of Employees by Gender

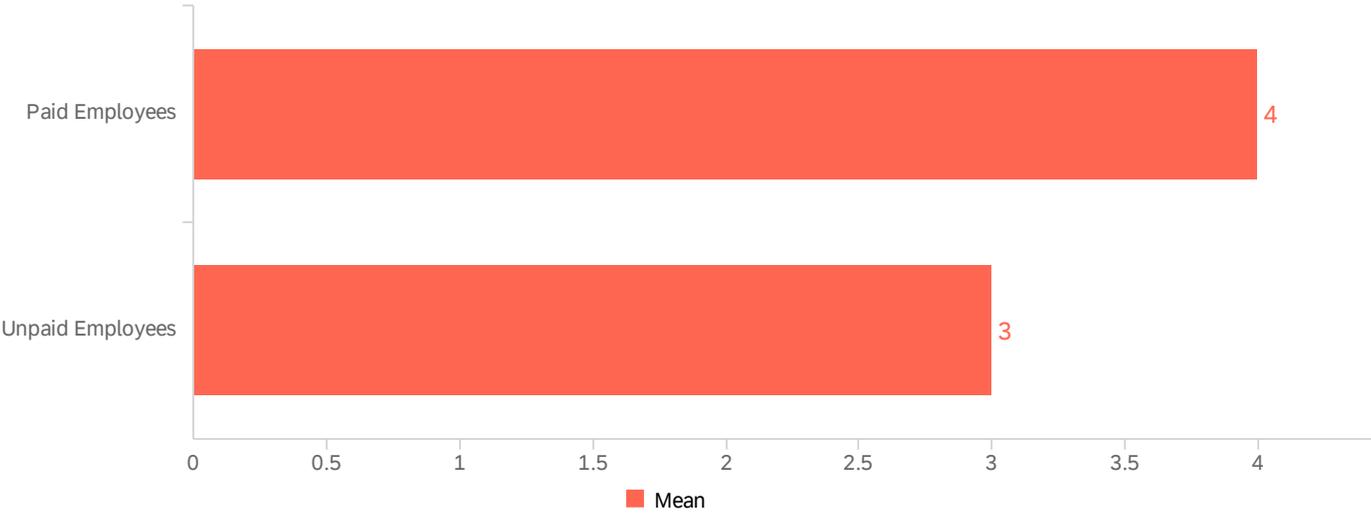


### Existence of Employees by Loan Type



# Avg. Number of Paid vs. Unpaid Employees

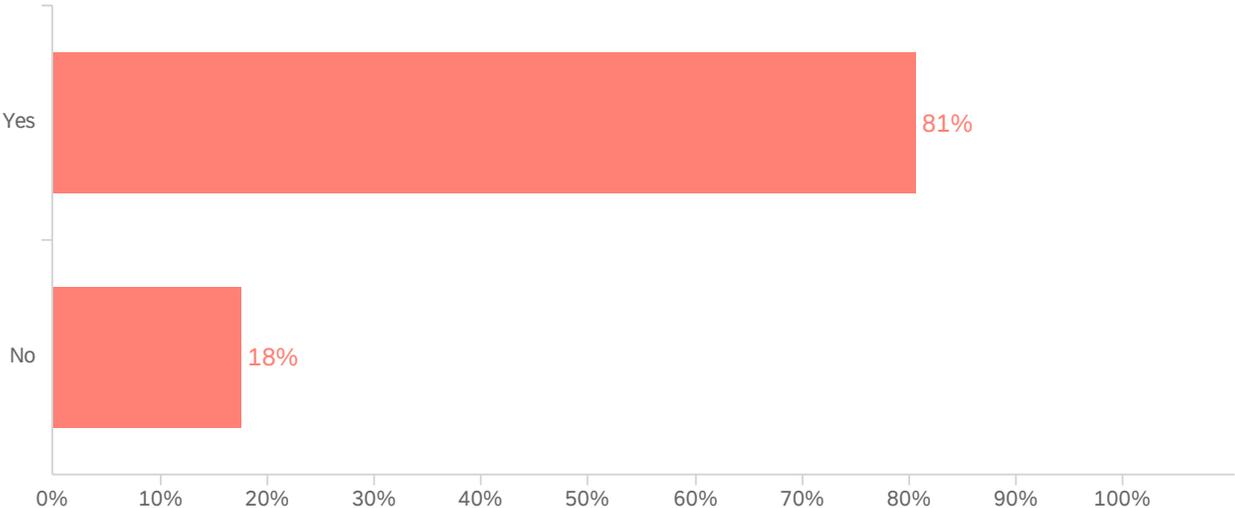
Q: How many paid and unpaid employees do you have? (asked to 2,560 respondents who have employees)  
(n = 2,560)



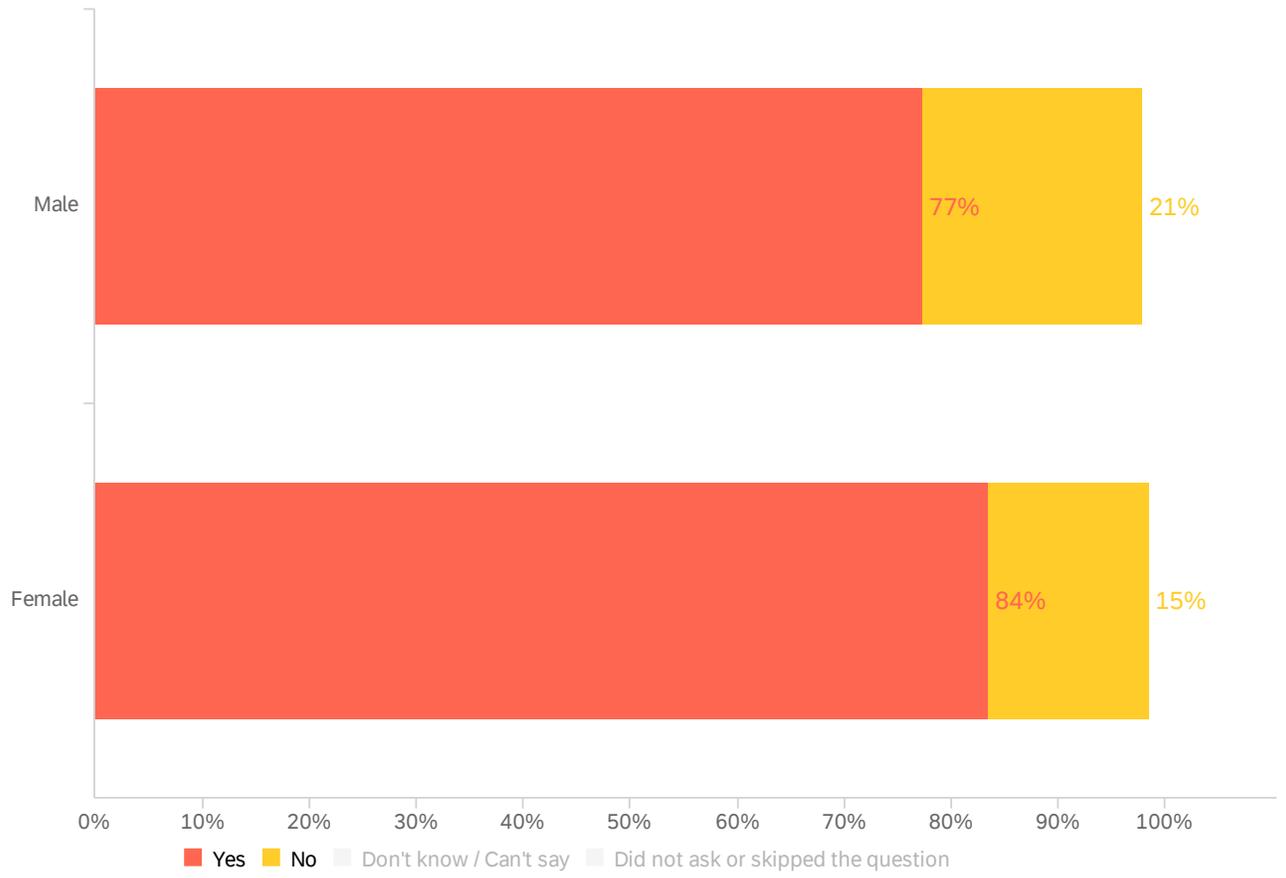
# Usage of GEEP Loan for Main Income Source / Business Activity

**Q:** Is this the business the GEEP loan was used for?  
(n = 4,442)

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



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



## Awareness Level of COVID-19

**Q:** Have you heard about coronavirus or COVID-19?  
(n = 8,044)



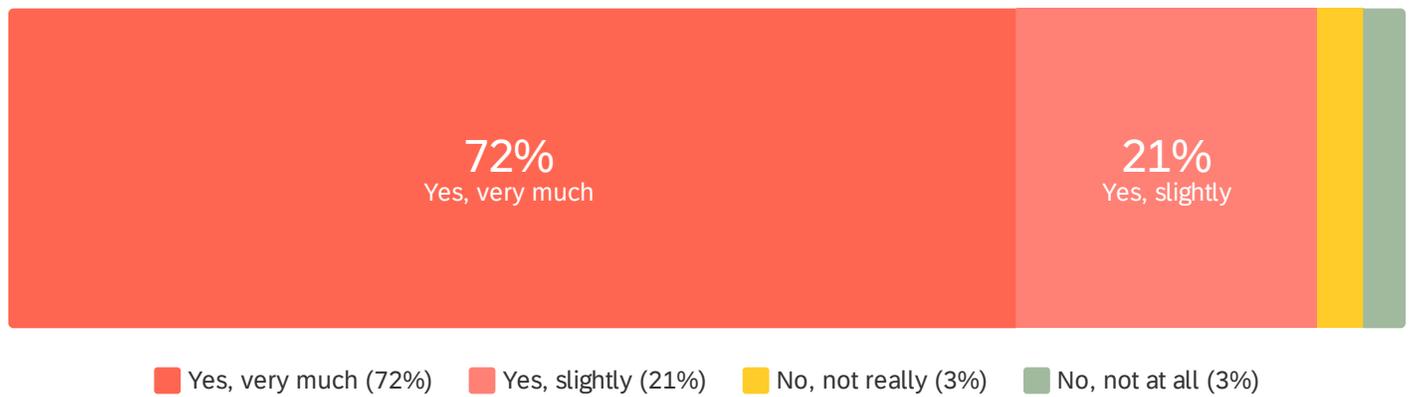
Yes No

## Concern Level About COVID-19

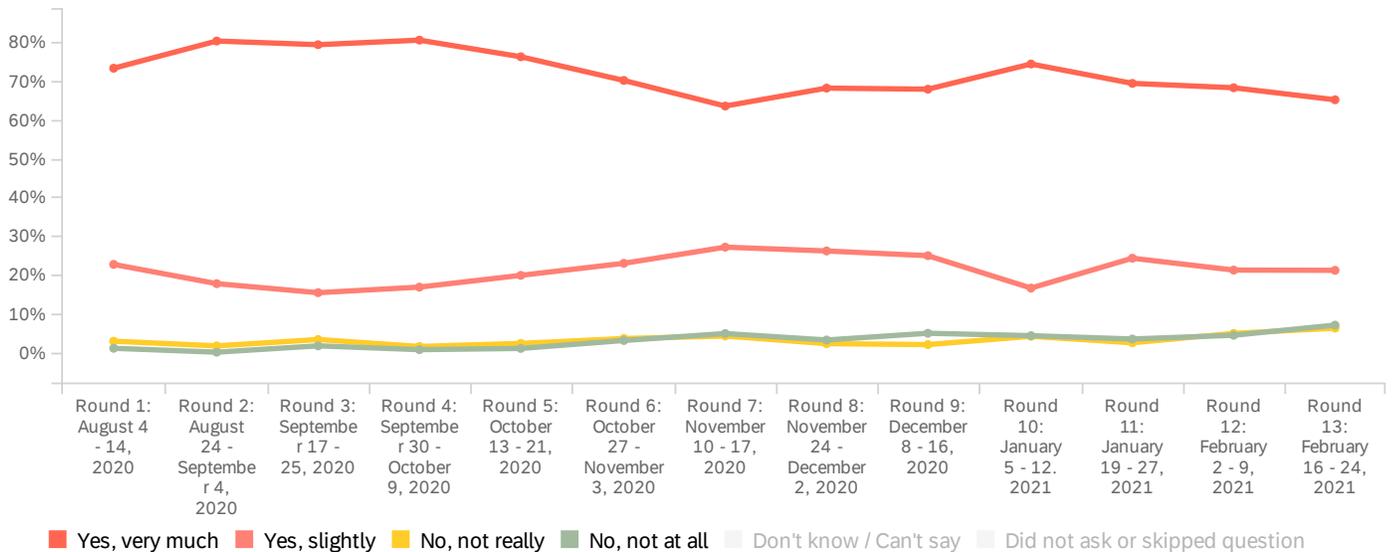
**Q:** Are you concerned about coronavirus or COVID-19?  
(n = 8,044)

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

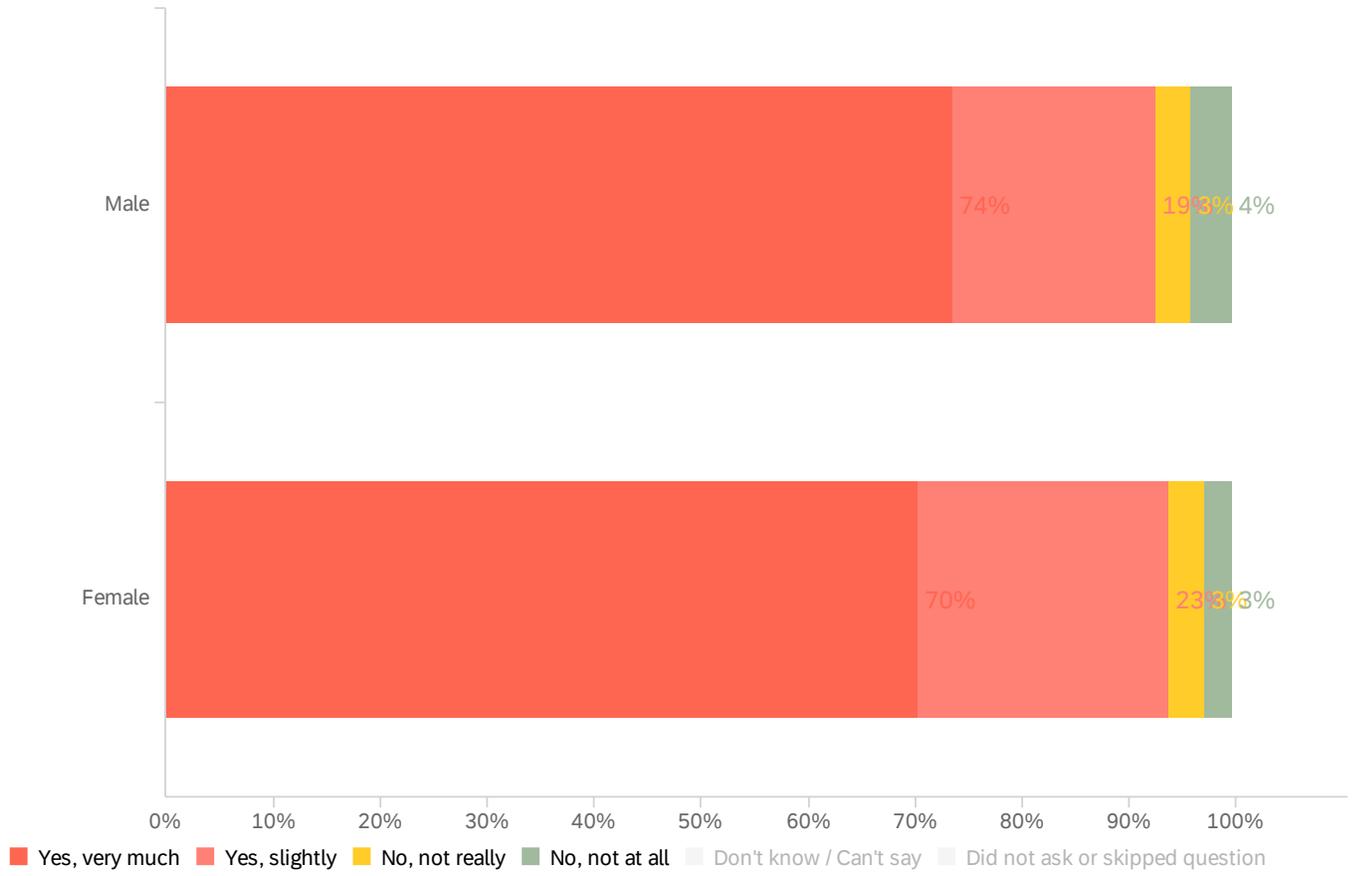
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned.



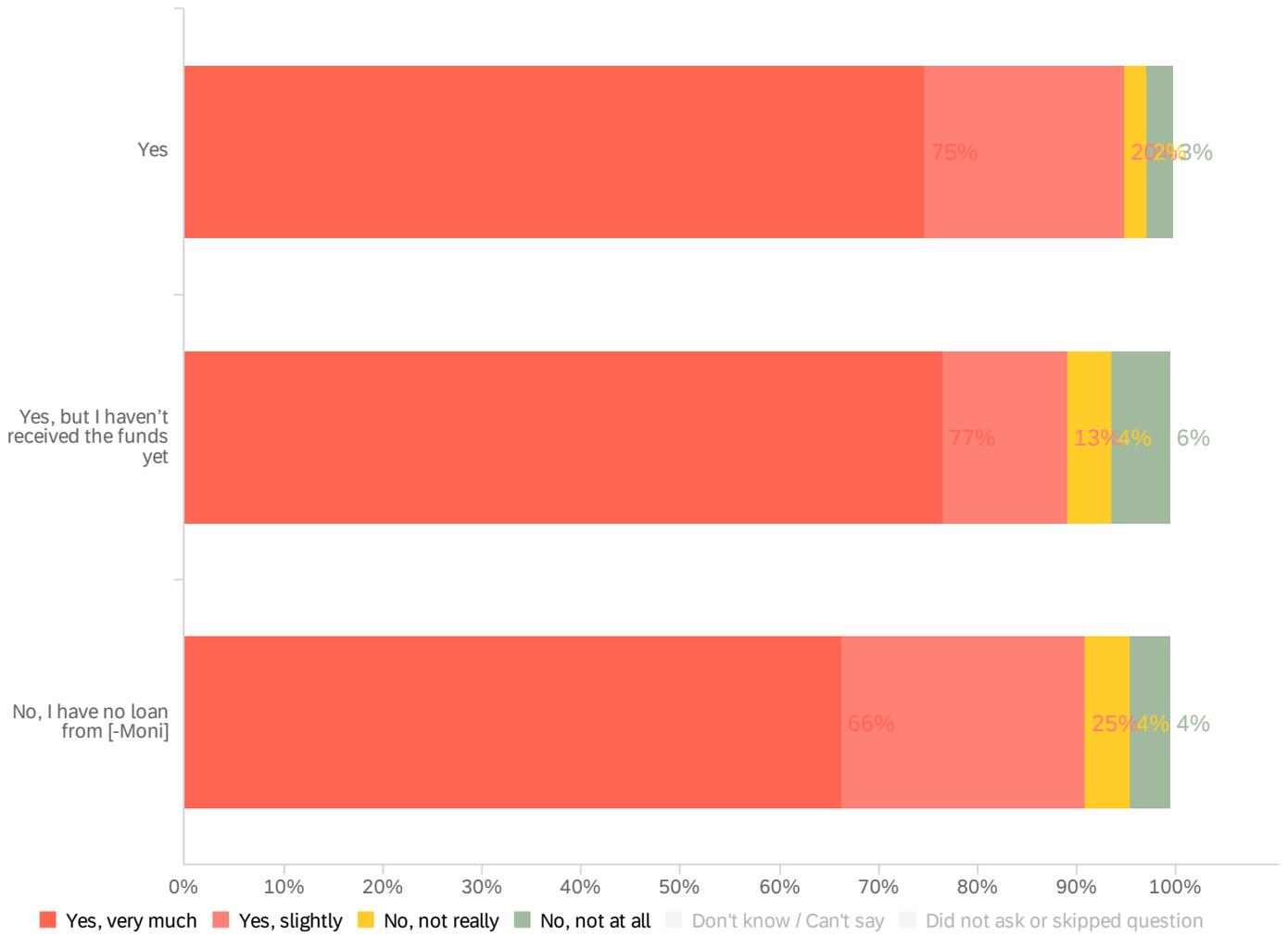
### Concern by Round



### Concern Level by Gender



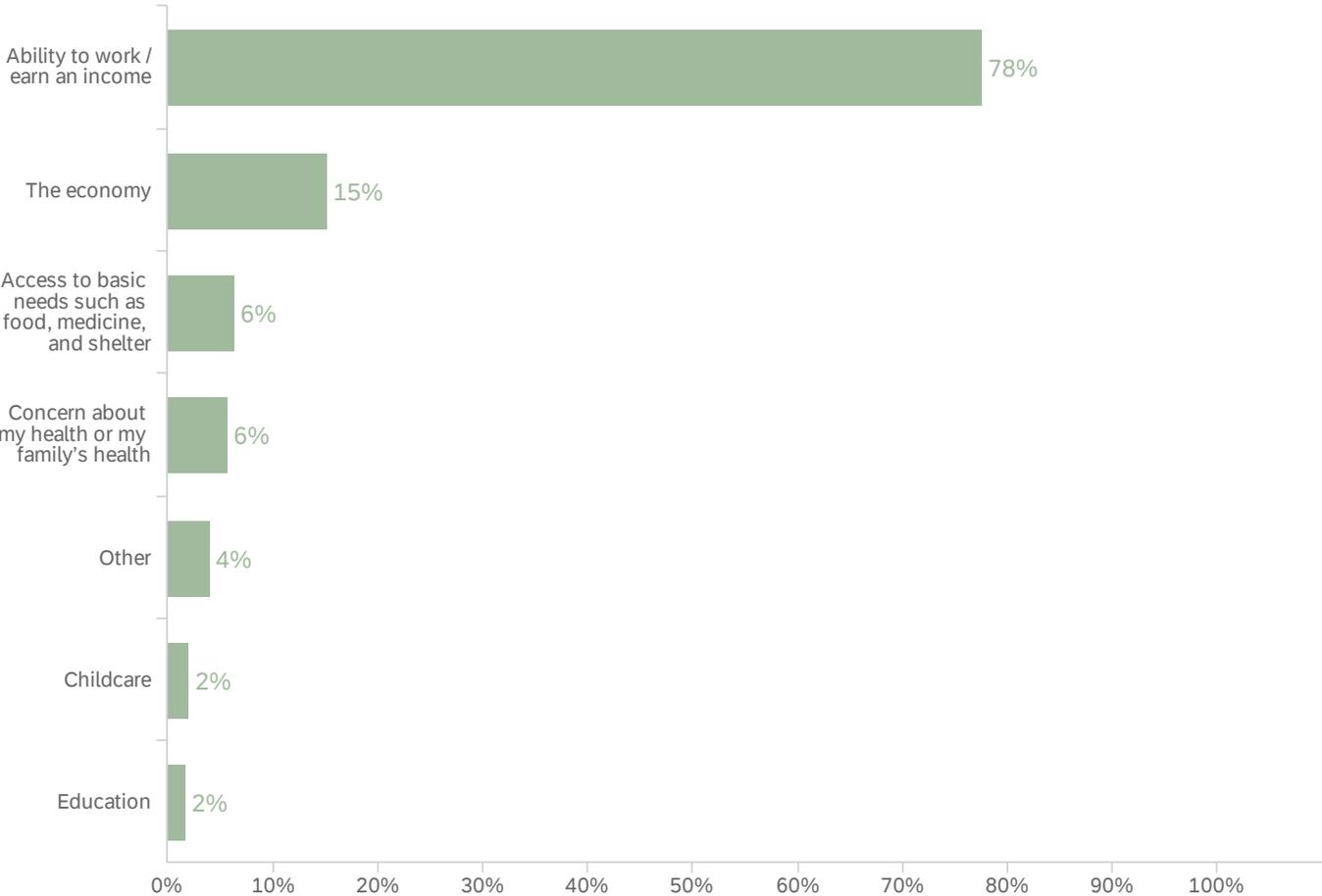
### Concern Level by Loan Recipient Status



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

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

**Q:** What is the primary concern you have related to the coronavirus right now?  
(n = 7,213)





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

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

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

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

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

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

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

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

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

Business is doing well and it is better than last year when we ere in lockdown, and there was no way we could go out and work

No Covid19 in my area so it did not affect me

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

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

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

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

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

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

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

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

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

Business has not been fine, no customers.

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

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

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

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

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

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

Things are very tough now and expensive too.

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

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

No money for business to keep up like before.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Business is doing well, we thank God.

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

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

My concern about the virus is how it has changed our system in Nigeria because so many this are no longer the same, we now sleeping and waking in fear of infection and fear of hunger that have taken over the land and we with little business have not had it easy as it has almost collapsed

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

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

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

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

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

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

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

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

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

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

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

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

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

Coronavirus did not affect me or my business

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Coronavirus did not give me any problem

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

During the pandemic things has been so difficult due to the lockdown and also as at the time of the pandemic no movement we are able to go to Islamic school and also unable to go to market to grind our maize to sell so it has been a difficult time for us especially our business, so it has really affected my income

Due to covid-19, Dollar has increased and the price of everything(goods) in the market has also increased, so everything(goods) is costly now. So, the money i used to have is no longer enough for my business. If am using #50,000 before, now #50,000 will not be enough for me to restock something(goods) in my shop to sell. So, as i don't have money again, i entered farm work.

All this while I have not earned anything(money) since covid-19 started last year(2020). I have not been doing anything(job) since covid-19 started due to the lockdown, so we stayed at home but after the lockdown we were not paid salaries up until now, we have not gotten anything. The problem we are having is that the school system is off, as am talking to you now, all the children were sent home. For the fact that the school system has not stabilized, there's no salary. Due to Covid-19, I have lost confidence in been a teacher. Students in Aba were all sent home because all the government schools were on strike because they are not paid salaries, so they don't want private schools to stay open too.

The covid-19 affected me in my business, even now am some where else while my family is in another side due to the covid-19. My income has gone down as nothing (business) is moving, the price of many things (goods) are going high everyday due to the covid-19. The covid-19 affects everyone everywhere, if you want to travel, the price increased. If you're going to some where like bank or school because of covid-19, you most wear a face mask. If you enter vehicle without facemask or nose mask, you will have to spend money with police people at the boarder or checking point.

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

My dear, the covid-19 has been a very big problem, very tedious one, it has made everything(business)to be stagnant, nothing is move again, my business because of that period of covid-19 (lockdown) we're just managing to feed ourselves and sell goods because there was no money. People are suffering due to the hardship by the covid-19. Partaining to my own business, nothing(business) is moving again, it was a very hectic period for me. The things worrying me about this covid-19 is that i thought this year that we're free of the covid-19, of a thing(disease) because we suffered really last year. So, what am afraid of is that, lets it stop because am still hearing that it is coming again (2nd wave), so let it not suffer us as much as we suffered last year again. That is just our prayer because we're still hearing that it is coming, more than what happened last year. So am praying that it should not come because the hardship is already much and i know it will cause more harm than good.

Business is moving slowly, not may people are buying, everybody is try to manage what they have so sales has been down for a while now

I can't tell you any of my concerns since you can't do anything to help me if i tell God it's okay

The way people used to buy from me has gone done, I have customers that I supply but they dont buy like before from meagain

It has affected me in a bad way because things are costly and there's no money, cost of living is high

I don't have concerns concerning the virus just that I can't pay my girls school fees she has been at home I don't have money and they have chased her from going to school

There is no money, so I have cut down on some things I now sell because I dont have enough capital for the business like before

My concern is my kids they are orphans I don't have food to feed them no school fees some of them are even at home they don't go to school because I don't have money to pay the school fees things are really hard for us no money

It has been a very difficult time because we are just managing as things(work) are not working the way that it should but we give God the glory for protecting us against the covid-19. We have been managing by buying food for my family with the little money i get sometimes.

I am not concerned about anything relating to the coronavirus

My concern is how I don't earn well before the start of corona I used to earn and make a living take care of myself and others but now I can't even take care of myself i want to start house help job no money

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

Since the start of covid-19, it has been hard to deliver goods to my customers due to fear of contacting covid-19. My business patronage have really reduced due to this and also, the high costs of buying and selling of goods have been affected by this coronavirus. The income we now makes have reduced

Last year, we couldn't get enough money to farm and this year, farming season is very close and they've started talking about covid-19 second wave, that we should wear facemask and they(Government) has given directives on what we should do to avoid contacting covid-19. So, we are back to square null as there is no money to farm.

My concerns are low financial situation no business financial situation is really down everywhere no money even the customers are complaining we thank God sha things are are starting to get back to normal financial

Because of corona everything has stopped for i have no business no income I'm just suffering with hunger since we went on lockdown i used my capital

It has affected everything. The prices of feeds have really gone up and this increament is too much. With all this, there is still low sales. We farmers are really suffering at the moment because of the increament in the costs of feeds. We really need the help of the government because the whole thing is getting worst everyday

The truth of the matter is very bad, people are not taking care of themselves against the covid-19, people don't like wearing face mask. The cost of living is exorbitant and there is no cash flow like before the pandemic.

My concern is how education have stopped for my kids and i we stayed at home for a long time we forgot most of the things that we learn now that school is back I hope they don't close it again

My concern is how we corona is spreading and people are not taking majors to protect themselves that is why corona is still around and still spreading. I'm always trying to protect myself as they are showing on tv because I don't want to be infected

The covid-19 affected things, it affected my business since it began last year and it is still affecting businesses today. My business has not been making money like before again as a result of covid-19.

It really affected me and my family because I am a teacher. I prayed we don't see that kind of last year again. To eat was so hard for us. And major problem now is the high costs of things. The prices of everything is now times three and there is no money to even buy

This corona has brought poverty to us and people are dying because of corona since i see the way people are dying I protect myself and wear face mask and wash my hands I don't want suffer and get others infected too

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

In the area am staying, there's nothing to fear about the covid-19 because we are all protected by face mask when we go out. We all know that covid-19 is real, so we make sure we follow the guidelines set by the government by following the rules set on ground to protect ourselves and do it. We do this by proper washing of our hands, putting on our facemask, social distancing and all those rules, we maintain the rules here in my household.

I have many concerns but my top concern is the scarcity of capital people have no money with them customers don't come again I use to earn more before

My concern is how corona has affected so many things especially business i was unable to move around to do my daily transaction which has result to decrease in my capital and customers

Since the beginning of the covid-19, business has been very funny, challenges here and there when it comes to money and also patronage because most of business you do, customers complain that i have not been paid and it has been slowing business down aa my income has dropped too. And the cost of living, some how, the covid-19 really hampered a lot when it comes to feeding because food is now very expensive in the market. And it has caused a lot of set backs, especially in my business.

During the lockdown that they asked people not to move at all, most of my farm produce got spoilt on the farm and this affected my farming business and is still affecting me till today because I could not get back the money I invested on the farm. Also, high costs of goods and services is really affecting businesses

Everything is upside down, goods and services are costly. My motor broke down, to get money to repair it was so hard because of the effects of this coronavirus on everything. Motor parts are too costly now, no money and business is not moving fine. we don't know where we are going in this country

The thing(covid-19) is really telling on us, as we have not been meeting up with sales like we used to. As a result, the bills of house rent and shop rent has not been paid because there is no money. I don't know how you people(GEEP) will come to our rescue ? The covid-19 is telling on us because people (customers) have not been coming to patronize us and the materials we use in our business, it has been difficult to access it, as it has become scarce and expensive. Even power supply has dropped from what it used to be like due to the covid-19.

Things have not been easy in the country since covid-19 started, we have been managing the little money we get because there is no sales, market has turned upside down, goods are costly. Everything is not easy, to even eat is hard. Government should please help us because we are suffering

The cost of feed is now really high and the amount of birds I can buy has reduced because the money I have is not up to anything

Since the start of covid-19, the costs of buying goods have increased and this have really affected sales. Most people are complaining of no money because of the effects of coronavirus on their businesses. And what people buy most now is even foods because that is what they are most concerned about now. To eat is first thing on their list

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

It is an obvious thing since the lockdown that things has been verh bad and source of income was shot down and a lot of people lost jobs and their businesses so me too i have not been enjoying my business

my concern is my business because when there is no money in Nigeria today you are handicapped so there is nothing you can do so my business has experience a whole of nose divin

It has increased the prices of cooking materials that we used in making the food that we are selling. Everything is too costly now and there is low patronage and this is really affecting our business. The income we now make from our business is very small compared to before this covid-19

This covid19 problem is a thing that needs us to pray for it to go and never return because there is nobody who did not experience it in one way or the other and for us buying and selling business it has been a period of wailing all this while, market has dropped to a very low rate so we are just trying to keep hope alive

We are managing in business now as things are costlier than before thelockdown.

There is no way COVID 19 will not affect business, there is no money in circulation.

My concern is about this coronavirus is how i am going to survive this period both from the virus and from the level of hunger in the land as things are now very expensive and money is scarce to get

Business has been very very difficult, buying and selling is hard now.

My concern is that since coronavirus started in Nigeria things have changed and life has become very unbearable particularly we traders prices of what we use to buy and resell is now ten times higher and customers too complain and market has dropped so much

Farming business has not been that easy, again cows entered my farm and destroyed everything, so I'm trying to gather myself again.

Price hike is my major concern in all this coronavirus of a thing, the prices of food stuff and even everything has become a nightmare for us so customers are not even buying again things are difficult and life generally is now hard

Business is not moving at all, it's slower now.

The very concern was that of school because the children has been at home since and as a teacher i feel very bad about it and again the pandemic also made business stagnant leaving business owners in a bad shape

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

It has not been easy at all, things are expensive now.

Corona virus actually spoilt a lot of things. It caused a lot of set back to businesses. We spent months at home during the lockdown and spent a lot of money then. But now, we could not stock like before because of money.

During the lockdown, some goods we could not sell got spoilt. Some customers that owed me could not pay till now because of their financial status. After the lockdown, the patronage reduced but there is difference compared to during the lockdown.

It brings business down because there was no work during the lockdown and all the money we had was spent during that time. To improve on my business and to be able to run the business well, I need financial assistance.

When corona virus started there was lockdown and no event like party or ceremonies could take place, so there was no work, no patronage because people did not sew clothes because am a fashion designer. But after the lockdown, there have been changes but nit yet like before.

We are just managing as it is only half of my customers that are still coming.

It has affected a great aspect of my life, as in my business, it has not been doing well since the covid-19 started. So it has not been easy to pay the rent, even my childrens school fees has been a problem to pay and feeding my family has been a serious challenge of it own because there no money any more. So, i have not been finding it easy with covid-19. The fact that covid-19 doesn't go and still remains, despite all precaution we have been taking, it has been worrying me.

My concern is that there is no money. The little we had during the lockdown was spent and the money I am now using to run the business am doing is not enough. I am even buying in credit and pay back after sales. The sales has also dropped compare to before the start of corona virus.

The thing is that corona virus was not expected and it affect our work a lot. Since it started, everything is not going smoothly. There is no patronage and no income like before.

It affect our work. Work is not going smoothly because there is no patronage and my income has reduced. To pay my house rent is hard because there is no money

It spoilt things a lot because there is no sales and everything is costly. There is no money and the little we have that we are using for the business is not enough. We have all we have during the lockdown.

It does not allow people to have free movement. People are afraid of mixing up with others, even to enter taxi with others because no one want to get infected.

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

Corona virus is all over the world and it is not something to blame the government over. The government sees that the poor masses are suffering because they were allowed to go for their daily work during the lockdown, so making the market open is a good idea but the fact is that most of us are yet to receive the money till now.

My business is stable although the season is dry now and I have no worries about it. Corona virus is not as intense as it was before- it was lockdown that made it intense (severe). Now everything is fine- children have resumed schooling fully and businesses are running (operating).

The fact is that the covid-19 affected the world, not only Nigeria as it is now, people are not traveling abroad again. I would like the covid-19 to go, it's a universal something (problem) that should not be a problem to cure, so that everybody and everyone will stand and do his/her business. Like before, I can stand up and go to the bank and under 30 minutes, I will be on my way back but now, they say 8 to 9 people will wear face mask, which causes a lot of delay wherever you go.

Seriously, I am not corona (coronavirus) conscious. Sometimes I go out without face-mask except if it's a bank or hospital.

Things have not been easy but it is not because of coronavirus. I could say we are focused on food, business and family now than we were before (last year). Coronavirus has nothing to do with my business.

What we are facing now is even more than coronavirus. We have family members who experience kidnapping and insurgency from herdsmen.

during the lockdown, law was given to us not to open the shop, so after the lockdown it was not like before due to lack of money

We are all going out and coming in everyday going to work for business, and there has been no infection as a result of coronavirus. Unlike early last year, I am making profits (gains) from my farm business now.

the covid-19 is a problem that put the entire world into stand still especially farmers, if transactions are not flowing we won't make money, we are trying to start again

I can't really say about my concern. How should I be concerned about the infection that is killing people like birds. Thank God things have changed.

There are many things to be concerned about apart from coronavirus. It (coronavirus) has come and it is no more. For me, I say no more coronavirus.

As of now coronavirus is not a problem with my business. I meet customers everyday and there is no restriction to work for them (be at their service). And I like it this way since there is no restriction.)

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

It has affected my business because getting livestock is very difficult and they are expensive since borders have been closed and the cost of transportation is high.

We are in February 2021 now, I am happy with this present situation now than early last year when coronavirus started in March (2020). I am not really concerned as I was last year. I was so concerned about my family.

there is no market, market is not moving fast, we don't have money to sell items again

i did not expect this covid to get to this level and affect me this much as i don't have money and i am just hustling

My problem with this Corona is it has crashed my business, now i am just staying idle doing nothing with no money and life has not been easy without business.

during that lockdown period it was not easy we had to stay at home and spent all our capital on feeding ourselves

the corona virus has affected us as we have people we supply to but we no longer have money to do that

Because has changed because of social distancing and restrictions of movement, there is low patronage and goods are scarce and expensive, because of all these challenges i couldn't continue with my business.

we were not able to go to the farm and because of this it affected my farming

i am not concerned about this covid at all

we don't see market to sell and we don't have enough money to even buy more products not to talk of having customers

some customers can't meet up with up demands because of the covid and they end up not supplying us goods

Lack of money is my major problem, because i am not making enough money from my business, and patronage is low because even the customers don't have money.

Corona virus spoilt our business especially during the lockdown because we could not go to anywhere and there was no sales. After lockdown again, market is not moving well.

What we are facing since corona virus started is that business is dull, business really goes down. Our customers have reduced and foodstuff is costly, so there is no sales.

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

the covid-19 affected us so much, there's was a heavy rainfall that caused a lot of disaster

the price of the birds and feeds is very hig, so it is just like you are investing and not getting profit

We are in a very challenging situation because business is down and everything is expensive especially food items and there's no money.

I can't say but only to pray that what happened last will not happen again. The lockdown was the only thing that affected me and my family. I never saw people die within our community. who knows how true it is.

we don't have money to buy stock in to add to our market again, so we have not been selling

the covid really affected me seriously, i had to collect loan from people and now everyone is asking for their money back

Please don't mention corona (coronavirus) again because it is gone even if they- the media say there is new viru (strain). Last year was a bad experence with corona. I am happy we are out of it because there's no lockdown again.

I am not concerned because we only hear news about coronavirus but not virus itself. For me my poultry work is gaining customers everyday. I make effort to get more birds every week.

The market is not like before and this covid is not making it easy, we don't have money to keep up with our expenses

Why won't I be concerned with corona (coronavirus) affects the world even though there in my community we've not experience it. I'm still concerned. I'm concerned because it affects everything like school, work and party.

Yes, I am concerned because with nature of the virus any thing could happen to anybody at any time. Anything could happen to business or the country as a whole. We have to be praying for environment.

when people don't have money how do you expect them to buy from me, so my patronage has really reduced because of the covid

I say not at all because right now children have resumed school and they are going for 5 days in a week including lessons, and I am fully into business now. There is no movement restriction again so I'm not concerned about it (coronavirus).

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

The lockdown really affected me, people don't come to watch ball the children that play games don't come again maybe their parents don't have money

Covid-19 have affected my business because customers are afraid to buy my goods because those goods are used clothes (Tokunbo clothes) imported from outside the country and with the way they have described this covid-19, that it can stay on the clothes and be transmitted from there, so many of my customers are very scared of this. And this have really reduced the patronage even till this moment you are calling me.

This coronavirus is really affecting those of us that are into used clothes (Tokunbo)business because of nature of those goods, that is, those clothes have been used before. So due to this, customer's patronage really reduced. Even with this, the prices of bails of clothes that we used to buy at lower price have also increased

The coronavirus outbreak destroyed a lot of things my brother and one of it is my POS business which has closed down now so i have to start scrambling for survival all over again.

The effects on businesses is too much. Everything is now costly to buy. It is not easy to eat now because where is even the money. If not God, this covid-19 almost separated my family

Business is fine and moving well.

Sales really reduced because of this coronavirus and the price of buying Tailoring materials Increased to like times three of what we used to buy before

Business has been fine and we thank God.

My concern is that corona virus affect our business. It makes goods to increase in price and there is no much profit. Our income have reduced and to eat is not easy.

There is no money to do business like before and this is due to the effects of this coronavirus. Business that requires little capital to start is now not easy to do because of the high costs of everything

Things have changed and business is not moving well again, but we are trying to keep up.

What I see there is that it affect people's business. It caused a lot of havoc to people's life because there is no money.

The money of the business is just going down and disappearing as business has been bad and there is no money to buy more things like potatoes to add to what I'm selling.

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

It affected the way customers patronize us now because there is no money and also due to high cost of everything including the gas that I am selling. It has really increased cost of goods and services. The money we make now in terms of gain is small

My prayer is that God should help to take this corona virus out of our country, that is just my concern.

My concern is that I don't have money. Even to take care of children is not easy. I am a tailor but I could not pay for shop rent and there is no money. Customers are not patronizing again, and I have to do something. Now, I am assisting farmer at farm to get money and also doing a little farm on my own.

I am concerned to some extent because we are where we are today because of coronavirus. Things are changing very fast- how we run things has changed. We have to keep up with the change. It has not been easy when the price of goods is increased and the price can change at any time. It is not easy to run business now.

I don't think coronavirus has anything to do with my business, my family and anything I do. This year is diferent from last year. we have to be positive in all situation. Yes, it is true there is a new form of coronavirus but we should not be afraid. The only thing that will give me concern is when we are unble to do (transact) business as a result of lockdown. We are not praying to experience another lockdown.

It affected my business and I don't have any work am doing for now. Before corona virus started, I used to sell chicken feeds, but during the lockdown all the money for the business was spent and I could not continue with the work after the lockdown.

It really affect my business because I used to order goods from China but since corona virus started, that was not possible again because that is the source of corona virus. Business have not been doing well since it started because there is no patronage again as it used to be.

There is no patronage and our customers are complaining that there is no money. The sales has really dropped. When we buy goods, it takes long before it finish and the profit there is not much.

It spoilt our economy. It doesn't make market to move. During the lockdown, we had to spend all we have and it affect our business. I could not afford to stock enough goods because there is no money and the high price of goods.

This Corona virus has affected the economy badly and has also affected my business, it's almost a year now and i am still struggling in business.

Because has been bad since last year's lockdown and my sales has dropped, i am not making sales like before.

I am not really concerned about the coronavirus because people will always buys no matter what happens

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

There is low patronage now in my business and it has affected me badly because i am not making money anymore and everything is expensive.

That last year's lockdown has reduced my business capital, i am still managing to continue in business but things are hard and very expensive.

Business is a bit slow and a lot of things have gone up, as an entrepreneur the high cost of things is my major problem.

My business is yet to recover fully, things are just moving slowly also I don't have money like before again

Even though there is coronavirus, it did not affect my business

A lot happened during the pandemic especially not going to place of work so it really affected our income and also everybody was scared for their life just because of the virus not to contact, so my concern during that period was that of my health and the health of my family not to contact the virus

It has been difficult to go to the market because there is no money, there is no food item that has not increased in price

Corona virus has really affected our economy because during the time of pandemic there was no free movement food was scarce due to no money to buy them so during that time our day-to-day activities was really down, going out during the pandemic was a problem because everybody was scared of the virus but honestly there was hungry during that time because a lot of people selling added money to what they are selling, making life miserable for people that doesn't have the money

My problem with Corona virus is that goods are very scarce and expensive and it's been a big problem to me, even travelling to other states to buy goods is a big challenge because of Corona virus.

The simple concern i have is when are we going to stop going around in fear and covering our nose and social distance because all this things made sales go down and prices rise up and we can't buy enough to sell and buyers are not coming like before

Talking about the period of Coronavirus it really affected us because we can't travel from one place to another I'm a driver so as at that time I was at home doing nothing and money was not coming forth, it really affected my day-to-day activities at home because I was unable to provide food for my family and things were not funny because they are children at home I have to find means to source for food

The means to the mouth is my major concern in this period because when there is no business then there is no income so eating and family financial situation becomes a problem

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

Honestly a lot has happened during the pandemic because it was an unexpected event, so it came as a shock to everyone there was no movement and no income so it really affected everything in the aspect of food, free social activities everybody was just at home, the economy was bad as at the time of the covid-19

My concerns about this coronavirus can not be other than the fact that my business is down and there is no more sales like before

My academic was seriously affected and my business too also affected so this two reasons are why concern about the coronavirus and it should just stop and let it just stop

My concern is that my little capital for my petty trade has evn gone in this pandemic so i am looking for how to get back

My concern as an average Nigerian is how to feed my family but the virus has affected business and sales are very low so meeting up with house responsiblity is not easy

The lockdown made our businesses to witness serious losses and our children stayed back at home, the maltreatment we received from enforcement officers was equally very bad just trying to find what our family will eat

My concern is about our finance and the children education that has been affected since the pandemic broke out, our business has not been moving well and sales is not like what it used to be

First of all everything became expensive and there is no money even the economy no flow of money so our businesses too started feeling yhe heat and during the lockdown we can not go out to buy or sell

My concern was about the fact that we were forced to stay indoor and those period nothing was happening business wise because it was by Gods grace we survived it so me i don't want such again

Coronavirus is not something i like talking about because it came to wipe the world and not just that it has brought untold hardship to us, things became stand still nothing was moving at one point no money no business all capital gone just surviving in business, my brother just let us leave it at that i don't like talking about it.

I can't really say weather I am concern with corona virus or not because we are still hearing about it. We shall see where it will take us to but we will do our best to be safe (keep safety precautions).

I was very concerned last year because the bad situation never favoured my family and my business. I was confused. But now everything is progressing gradually- my fashion designing work is getting customers because people are going out for different ocaasion- they have to wear cloth, and I am making money.

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

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According to the news that there is coronavirus but it has nothing to do with business or to lockdown the country or state again.

My own concern is that many people have not been following the necessary to prevent corona virus. And they need to do so to prevent the spread of the disease.

Corona virus does not make market to move like before. During the lockdown we were allowed to enter market to sell our goods just three times in a week, so our sales dropped then. But after the lockdown that we enter market every day, there have been changes but customers are not buying up to the quantity they used to buy because of high price of goods.

To be serious (frank) with you, I don't have any concerns with coronavirus. Why should I concern myself with it. It is dangerous as the media, government and others have been talking about it. Since, there is no state of emergency (lockdown), our lives should go on. There is no need to worry ourselves.

My primary concern was that business was not coming and food was expensive during the lockdown, our day-to-day business was affected due to the pandemic situation and also schools were locked for months, so it affected my income

My concern is that since corona virus started, the materials we used to work has increase price and customers are not patronising like before because of the cost of work. Those that patronize always try to bring down the price for the work they want to do. So business is somehow dull.

My concern during the pandemic was that there was hungry and business was not coming so it really affect the economy and also food was expensive due to no movement due to that it affect my income

My concern is that corona virus spoilt things a lot because the money I use for business was spent during the lockdown and my shop was bugled during that period.

I was hungry during the pandemic and also money was not flowing due to business is down there unable to go for our day-to-day activities during the pandemic you were at all for some months just to be safe from the virus time they were not moving freely and market were locked schools were even locked so it really affected the economy situation

We are leaving normal lifes. Most of us (masses) are walking on the street like there is no coronavirus because only few people put on mask (face-mask). schools have resumed fully, everything is back in position.

All what I can say is that life was a little bit difficult because food was the main problem during the lockdown we were unable to do our business so it affect our day-to-day income and also our husbands were at home doing nothing unable to go to farm and also their place of work so it really affect the economy

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

My own concern is that when corona started last year, the goods i have in the shop got spoilt because there was no movement and what I sell then was frozen foods. Due to this, I could not continue with the business again and I am now selling fried potatoes. Things have not been doing well since corona started and it affected my business a lot. I don't have money to go back to frozen foods business.

Due to no movement it has really affected everybody because there was lockdown we were unable to move freely because of the virus and also we were forced to use face masks to stay clean and also to stay safe because the virus has no cure so my concern during that time was my health and that of my children

Corona virus affect the economy of the country because the money that this country is spending on it would had been spent on some other things.

During the pandemic there was serious hungry due to no money and business was not moving so it really affected our day-to-day activities to the extent we have to pick some of our things to sell just for us to feed our children so things were seriously bad

During the pandemic things were a little bit difficult due to no movement so it really affect our business and money was not flowing so it really affected the economy just because we were locked down for some months

The high cost of things is affecting the business, because there is no money we had to fire most of our staff

People were not calling me for work and it has affected my business because money was not coming in and I have a family to take care of

I could not go to work during the lockdown, so it was the little I had that we were living on and I had to start farming to support my family

My concern is how everything is expensive before corona price of things is not expensive but now food is expensive even medicine even now that there's no corona things are expensive

What concerns me the most is the financial situation I'm a farmer i used to farm about 40-50 bags last round I only made 4-5 bags because I didn't have capital to farm and we gave our names to get help from the government but we didn't get anything

The price I usually buy foodstuff has changed so it has made it hard to buy goods because there is no money

What concerns me about this pandemic is how we are in a very difficult situation food to eat is hard to find. It is hard because we can't do business well the business i used to do before corona has stop I'm praying to God to bring an end to this pandemic

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

The covid-19 has worried me about my business, paying my children school fees and my family. Due to covid-19 my business has dropped down from how it was before and i don't make an income like before. I used to travel to Lagos State to buy goods but now, i only buy from Aba , which is closer and i will not spend too much on transportation.

Everything is expensive especially food and even the feed of chickens that i rear and the chicks themselves are very expensive and there is no money.

I could not sell during the lockdown, also my shop was affected by flooding so the business has not been moving well

Things are not moving and i believe that this problem is not only in Nigerian but in the whole world. The lockdown is responsible for all lack of money and bad business.

Can you imagine a situation where you can not go out and every means of income ceased and you can not do your business the way you normally do it that is the virus case and that is my concern

The business has shutdown so I have had to find another work to do because I have to take care of my family

During the pandemic life was a little bit difficult because we were unable to move freely and also it affects my income due to no movement and things are expensive

Corona virus has brought poverty through my business because i am not making enough sales and i don't have enough money.

My work was affected by the coronavirus pandemic and it led to a reduction in my salary so the money I now received is not up to anything again

I lost my business during lockdown because i spent all the money from the business on feeding my family, and after the lockdown i didn't have the money to continue with the business, it was Allah that helped me through my husband to get some money to buy the materials i need to start knitting Caps again.

It has rendered me jobless. I don't know how to start a business again because I don't have money again. The lockdown was a big blow.

The Coronavirus has crumbled the economy of the nation. The life of the people is much at risk. Risk of getting infected with the virus and risk of dying of hunger.

It affects business and economy. Everyone is complaining of no money, we sell too much on credit these days because of the Corona virus situation.

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

It has affected everything about my family and business. No one is buying clothes because food is important during this period. This has affected my sales seriously. I have not sell a yard of fabric in the past two weeks.

I don't have any concern about it again since they have allowed us to start going out to do our work.

My business is progressing without any problem due to coronavirus. All of my family members, we all experienced coronavirus difficulty last year especially around March and April. But now we thank God, we are progressing.

I'm not concerned about, it did not disturb me in my village and it did not affect my business too.

I am concerned not only because of its danger (infectiousness/virulent) but because of what it can cause. For a single name virus to trouble the whole world, it can collapse an entire family and nation. I know it will be well.

It has affected my business so much, we are not able to bring in goods to sell because they are imported. This is affecting us so much. The ones available are too expensive to buy.

Issue of coronavirus have increased the prices of goods which is affecting the sales and we all know that there is no money in circulation because of this coronavirus, so customers are not coming to buy like before again. It has really reduced our income

My problem now is different . It is not a matter of coronavirus only. My only concern for coronavirus is lockdown because people will not be able to do business, money will not come in. Things will be difficult.

It affected my business because it caused increased in the prices of animals that I used to buy at reduced prices

Very very terrible, especially during the lockdown, I finished the money on feeding and all. Business is not so good.

I am worried about the economic situation of the country. It is so bad that many people have relocated to the village because of the issue. Business is dull and there is no money.

It has not been funny, things are difficult, everything added money in the market but we are moving.

It spoils everything. We have not come out of what it has caused. Part of money for business was spent during the lockdown and this affected our business. The prices of goods have also increased

There is no money due to the bad economy and that has affected my sales rates, i am not making much sales like before.

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

Business is crawling nothing is moving, but we thank God.

Before Corona virus i was selling food stuffs but i lost that business because i spent the whole money on feeding

Things have changed not like before because goods are now very expensive and there's no money, people hardly patronize my business now

No much sales, it has brings about high costs of goods. People are not even asking of what we are selling, talkless of they want to buy. The sales have really dropped

Money aspect of it, money is not circulating like before, there is no money on ground to run my business again due to the covid-19. Covid-19 affected my business because the turn up of people is not much again to buy my goods or patronizing my business.

I pray there's a quick end to it because it is affecting so many things especially the country's economy. Things are very expensive because of the Covid-19 situation.

During this coronavirus, there was outbreak of diseases (flu)that kills some of my livestock which lead to loss of capital which is still affecting my business till date

For me the concern i have is more on how the pandemic made trade all over the world change and we now struggle to find what we will eat there is inflation everywhere, businesses not having it well and even the civil servant are not smiling too

Everything is expensive and our way of life has also changed because of the protocols of Corona virus we cannot go to places or do things we want to do.

It has affected the prices of feeds that we give to our fishery and Turkeys on the farm. Also, the price of chemicals we used in killing insects on the farm have increased

The concern i have is just about the lost of my job at the company i was working before the pandemic broke out, so it brought about hardship in my family.

It has makes things to be expensive in the market especially materials needed to do my work and customers are not willing to pay much. This has resulted in low patronage

Every business is hard now, there is no money, nothing (business) is moving like before the pandemic. Passengers are now scared away of the road we travel on because of kidnapping on th road, so it has made many customers to use flight to travel and not take road transport again.

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

Business has not been going fine, business is not moving.

As i am speaking to speaking to you now i am thinking of we will eat tomorrow because business has been bad and i don't have the money to feed my family.

For me my biggest concern is my education as a student i have been at home and everything has been so difficult no money and things are now too costly to even buy a little thing like sachet of tomatoe paste is now 150naira from 50 naira, the truth is generally our economy is down we need help.

I don't really have much problems with it, anything I buy, I sell.

Now, coming to the business aspect of it, the covid-19 has really brought down my business, so down to the extent that some people have not fully recovered from it, myself too. For instance, during the lockdown people were told to stay at home, even shops were closed, no movement around. So before you see somebody outside to convey you from one side of town to another, it was always very difficult. All these inconvenience was very terrible for me, especially when it is a chance to go out for some business. Now coming to the side of feeding, food is now very costly, even if you can get food somewhere, it will be very costly, so it really affected my family and my business, I'm spending more money than i did before the covid-19. So during that period of lockdown, many of my goods, got expired and got spoilt, we threw them away, which was a loss. But in the month of January/ February, everything(business) is coming up a little, is just that the capital is no more there like before that you can buy a lot of goods and sell. Also, people don't buy as much goods as they did before.

There is no money in the country and most people are looking for what to eat not wearing new clothes because i sow for a living, i am not making money now due to low patronage.

The lockdown was something nobody expected so nobody prepared for it, because of that we are facing serious hardship and the very fear of infection is also there so people don't go out easily like before and it has affected sales

My business collapsed because of the coronavirus. I spent all my money during the lockdown and now I don't have money to do business again. The lockdown was a bad decision from the government.

My prayer everyday is that Allah should an end to this Pandemic because we are in a very difficult situation, my sales has reduced and i don't have money, also people that depend on me to feed are many not just my immediate family.

Things all shut down and business has been very frustrating.

My concern is majorly on the hardship that the virus brought to all of us and we the average citizens because the petty trade and business we do has been affected because of how expensive everything is now and sale and income is now very low

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

The problem of coronavirus and lockdown is already gone with last year 2020. This is a new year I refuse any virus matters to disturb (border) me. My farm business, family and my customers are my concerns. That's all.

i am not concerned about the covid at all

This Corona makes it difficult for us to eat in the house because customers don't come to my grandmother's shop like before and that shop is what is helping us because even me i don't have a job even before Corona, i have apply in different places but i still did not get a job.

actually the covid affect my business, most of my suppliers where isolating so i could not make contact with them, i had to convince them before selling to them and they refused to collect cash from me so i had to start making transfers

The very problem with this virus is that everybody was affected even the world at large so it made life difficult as things are now very expensive and till now we are yet to recover, we still wear facw mask around leaving in fear of infection

I was concerned about coronavirus before but now I have no concern that much. The only thing my family and I are concerned is to make sure (ensure) whenever I go out I must put on my face-mask and keep to the regulation of coronavirus. Good health is important since everyone is concerned of coronavirus, I am concerned to some extent.

a lot of my customers, the people that i sew for, a lot of them travelled so the shop was dry during that covid time

My husband's business has not been moving and i am not doing any business at the moment because my poultry farming crashed during the lockdown, we can barely feed because we don't have money.

For my children school fees, that's what worrying me about the covid-19. They have increased the school fees and when we went for PTA(Parents Teachers Association) meeting, they said it's because everything(business) is hard due to covid-19, the money that they(parents) were paying before was very low, that Teachers can't go out with the money to buy things(goods) or food to feed their families. So they increased the payment of Teachers salaries and also increase the school fees. I'm begging that you tell the government that we are dying here of hunger, our children are no longer going to school. If the the government has a means of helping the poor people, they should help, so that God will bless them.

My problem is lack of money, my children and i have been down with fever and catarrh but there's no money to go to the hospital because i don't have any other business apart from farming that i do.

actually it is a pandemic, it has made a lot of business go down the drain, we just hope the situation will change for the better

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

i have no primary concern relating to the corona virus, because i stay in the village and i still continued with my business

Coronavirus is not something I should get worried on because when I worry I could loose (get disorganized) and not focus on what I should focus on. My family, business and education are important to me because they help give meaning to life (living).

as you all know, the covid 19 as affected many of us including me, i have some little business that i do (selling of shoes and bags) but because of the covid 19 i can't do them again

during that corona time, there was no business and people run away from buying of eggs and chickens

for like six months there was no salary, no income, it was just the grace of God that kept us moving

There's no one that this covid did not affect, but we are trying to survive

we were not able to come out during that covid period, so we had to be selling goods at home

i am not concerned about this corona virus at all

Everything has changed because the prices of everything has gone up especially food items and i am finding it hard to cope with life.

During the pandemic there was no money there was hungry and schools were been lockdown even our health is at stake because that period was a difficult time due to no movement. Doing that pandemic it was a hard time for everybody because everywhere was locked we can not access food we can access money even going to hospital is not allowed so it really affect everything we can think of

I have no concern about it (coronavirus). My concern is my business because it helps bring food to the family. For me, coronavirus has come and gone.

All what I can say is that I'm concerned about my health and that of my family because the virus has no cure for us to stay save we have to follow the rules and regulation of ncdc using face masks washing our hands regularly but during that period of the lockdown it's really affected everybody due to no movement and things were not moving the way they're supposed to move

Covid-19 has made business not to be move again and it has made market to seize from how it was before. It has been very bad for our business, market is no longer moving due to covid-19. So to feed my family and to do my business has been very hard.

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

Presently my children are not going to school because I don't have money, the covid has destroyed business and I can't cater for my family again

My concern during the pandemic was to stay safe because the virus has no cure and am really concerned about my health and that of my family and also during that time no money no food so it really affected everyone because of no movement so the economy went down as at the period of the lockdown

My main worry about covid-19 is that it doesn't allow us to communicate with people, go any where that we want to, you are to put on your face mask and you won't stay together with your customers in a large crowd. We that produce ice block for sale, when we go to the market to sell, we are to cover our face with mask before we can supply our goods and must keep a distance from ourselves. So it's a very big problem for us because before so many people will cluster around you, will be shouting give me this or that but now you are to keep your distance. And most of our customers don't have patience to stand and wait for a very long time before receiving their goods. So they go to another place to buy their goods and i end up loosing customers.

During the lockdown things are so difficult due to no movement and we are unable to go to shop to sell on our daily basis the way we used to, so it really affect my income during that time and also no food because the long-term came in suddenly so it really affected everything things were really hard during that time

During the pandemic it really affected the economy because we were unable to move around even to go to our business places money was not flowing due to the lock down even children were at home about our concern during the pandemic was to stay safe not to contact the virus because the virus has no cure but there was no money and food was expensive so the economy went down as at the period of the lockdown

It affect our business because there is no sales and all the goods we sell are costly. There is no money to do the business like before due to the high price of goods.

My concern is that during the lockdown, everything goes down because we could not work, we had to spend from our savings then and it was not easy. By the time we resume back to work, it was hard to start again because all the materials we use had increase in price till now. Also, the patronage is low and our income is also affected

It affect our business because since corona virus started we could not get work to do like before. It is when there is celebration that we get the job of planning event but corona did not allow people to gather in large number which did not give room for organizing big party, so this has been affecting our business and our income has really dropped.

Nowadays it is not easily, the coronavirus has things tougher than before, what we used to buy for N200 has already doubled

Customers are buying but many people are buying on credit so the money is not flowing the it should

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

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Coronavirus did not affect my business

Business is dull, can't buy goods because I have spent most of my money during the lockdown so it is just small money that I have

There is no market, business is not moving because not many people are not coming to eat at the restaurant again

I usually go to the hospital to sell but the coronavirus started, it has affected my business. Also the increase in price and transport has some things expensive so not everybody can even afford it

My main worry about the covid-19 is that, it inhibited movement to a great extent and that alone is a very bad development to the growth of my business. It made prices of goods in the market extraordinarily sky rocket. You know this is South-East, our people here exploit every given opportunity to the disadvantage of small businesses. Every opportunity like this, a typical Igbo-man uses it to exploit. And for us that are of the low capital background, when we run out of stock, especially during that cruel and wicked lockdown, smaller businesses suffered, I'm one of them, so I know. The covid-19 really dealt with my business because my base was not financially strong and it's now shaky.

I'm concerned about the financial situation and my business before the start of corona I can buy 30-50 baskets of tomatoes now I can only afford 10-20 no money capital has finished and most customers are collecting on credit they are not paying this corona has touched my life so much

During the pandemic there was hunger because no movement things were very expensive during that time, so it really affected us because we are unable to go to market to do our daily business, so it has really affected our income

We that are living in the village corona has stopped so many things for us has stopped our farming and business and the capital is finished fertilizer is expensive to farm now is hard for us

My concern is how education has stopped and the politicians are using corona virus as an excuse to stop us from going to school it's like they are making money out of it they should allow us to go back to school and continue our activities

My concern is how corona has made our financial situation to reduce it has affected me really bad I'm a civil servant my salary was deducted because of now the money is not enough to take care of my needs

My concern is how people don't believe this corona is real I know corona is real and it kills people but people don't believe it for them to protect themselves I have worked with the corona task force and I know how the virus kills I don't want to be infected I'm always with my mask

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

Business has not been good since the beginning of this Corona, only few customers patronize my business and some of them buy on credit because they don't have money, and all these challenges have reduced the money i am getting from this business.

Due to the covid-19, the business collapsed totally, we are just trying to find a way to put the business back again. We used our capital to feed our family during the lockdown. So we are looking for capital to raise the business up. During that time (lockdown), there was no business, so we used all our capital to feed our family.

My concern is how people have take my things on credit and they have not paid back they are all saying they don't have money now my capital is low

This virus has cause a lot of damages to our way of life because during the lockdown no movement we were almost at home for at least three month, so it also affect our income and we are unable to go to farm, also children not going to school even Islamic schools so it's really affected our day-to-day activities generally

we could not travel to buy the goods that we sell the prices were so high, people were not patronizing us, so we lost most of our supplier money

Business has been slow, it is not like before when things were mvng fast, also the increase has just worsened everything

My concern is how things have stopped no business people don't have money to buy from us my capital os low because we have stayed at home for a long time

I don't do market business again due to the covid-19, because i don't have money to travel to buy goods to sell. I stay at home now.

we don't have means of buying chicken feed so this made most of my chicken to die during that lockdown time, so the lockdown affected me

There's no body in this country that the covid did not affect, financially and business wise but we are try to keep up and maintain our business

coronavirus has really affected the economy totally because during the lockdown there was no movement, business was not moving and schools were locked so the first time of the pandemic really affected everything that could bring great profits to our business but due to that it collapsed all our businesses

I dont have money to buy goods due to the high price, so the number of things I have to sell in the shop has reduced

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

due to the lockdown, we did not get casual labourers that would work on the farm even the rain also disappointed us so we could not get proper cassava, and also no money to purchase cassava in the market

Truly all what I can say during the pandemic is that there was hungry and also there was no movement due to the virus so we were all at home income was the major problem because we are unable to go to the market to sell so it really affect our eating

My concern is how things are not going on well no customers they are afraid of coming out because of corona and some are complaining of no money to make new clothes

My concern is education that was stopped for a long period of time and other activities that was stopped too many people have to repeat their classes everything have stopped

My concern is my capital the place I'm buying the things I'm selling are not giving me anymore because I've used my capital during the lockdown and customers have collected on credit they are not paying back because they are complaining they don't have money

What concerns me is no money before i can feed my family but now I can't i have to go out everyday and earn before i get money to feed them sometimes i come back home without earning anything to give them and food stuff is expensive

I use to supply one indian man during the covid but due to the restriction during the covid time i was unable to reach him so I had to stop

Most of the time during the lockdown people were after what they will eat, some people will tell you I don't have money to eat how will i now buy clothes

Since, the time government ordered free movement I don't think I have any problem (concern) with my business concerning coronavirus. Presently, my family is healthy except that we are careful of kidnappers and herdsmen.

My concern is poverty no security no money for food person can not stay at home in peace no job opportunities everything is expensive food is not enough for the poor

My concern is business everything about business is not going on well the time we were on lockdown we the small business owners used our capital to feed our family now that we are back to the market no capital and the government is trying to give us capital but the money is given to those that are not business owners i

My concern is how my financial situation is it is really down and the mater of food is really bothering me it is very expensive i want to be able to buy food with out thinking it's expensive I don't have money to buy

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

I don't have concern more than poverty and no food the government has helped us in their own way but people that benefit from the help are not those that need the help I'm in need of help to feed my family

My business is in a school environment and the whole school was shut down since last year because of the Corona virus lockdown and the strike, most of the products i i had in the shop expired and things are not moving now for me, i had to suspend my business for a while because of lack of funds to continue.

My concern is not the problem of coronavirus but is a matter of getting the loan.

It has not been easy, our farm and fishes all died during the restriction on movement, te money I used to stuck my farm last year, I am yet to pay back as I got them on credit.

Business is very dull, things are expensive and I have not received any funds from Farmer-Moni yet.

During the lockdown, things were very very difficult, even now, I have been managing.

My business has folded up since the Corona virus lockdown because i fed my family from the business capital and i have not been able to restart because i don't have the money to invest.

It was bad, though people are getting back on their feet now.

The prices of all the food items we are using in cooking have gone up and this have reduced the gains we are making from the business

It has prevented me from interacting with people and that has affected my business badly because i am not making money again, i had to suspend the business until things improve.

The lockdown did not really affect me, though i was no longer going to shop during that Covid period but people were still patronizing me at home

This coronavirus have really affected my business because we don't see customers to patronize us like before again. People are scared of buying my goods because they are Tokunbo clothes (Used clothes from abroad)

High prices of goods that have caused a lot of low patronage in my business. We are not really making much sales nowadays

It caused high in prices of materials like tools and chemicals we used in farming. This have really affected our farming work

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

Business is not as it used to be and I need money to put goods in my shop to sell.

It is moving gradually, better than during the lockdown

It was tough, I don't know how to put it or explain it, everything is hard, there is no market at all, only few people that urgently needs it buys.

The covid-19 has affected all aspects of my life like feeding, health and business. For instance, in terms of feeding, when you go to the market right now with ₦50,000 to buy food, you come back with food in a leather bag while previously, if you go to the market with such amount of money, you will return home with a lot of food. Price of goods in the market has been influenced highly in the market that we are struggling to survive. Had it been that the income increased, then you can also survive but income is still the way it used to be. Movement or transportation has also been affected, the movement you used to make from your house to town that used to cost ₦50 but now it cost ₦100. Generally, the covid-19 spoilt all aspect of our living.

I just started my business in February 2020 and in March 2020, COVID 19 started, I can't even make any kind of before the lockdown, after and now companions.

Managing of business this time is kind of fluctuating, you have to borrow to restock, sonit has not been easy because of fluctuation of prices.

Everything (business) is in the hands of God, everything (business) has not been easy, even the president knows that it hasn't been easy, that's why he said in one news that everybody should to manage during the covid-19. So, we can't kill ourselves, that's why I'm just praying to God, so that one day, everything (covid-19)will stop. Since covid-19 started, business has not been moving again.

The pandemic has really affect our children because they are all at home there was no school during that time, no food and business was not moving with that it really affected everybody both the children both the adult due to the lock down

My turmeric concern was the health of my family because we were all caution about the virus not to contact it because it has no cure and also things were a little bit hard during the lockdown so it's really affect us

During the pandemic there was no movement so it really affect my income to take care of my family was a problem so things were not easy and also food was expensive

Corona virus has no any bad effect on my business because there are other things like the health of my family and my children's school.

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

During that lockdown we were all at home doing nothing because of the lockdown so it really affects my business and also my children because school are been closed then, we cannot access our daily bread so it was a terrible time for my family

My primary concern about coronavirus was that we should be save our health was the important things because we were all scared not to contact the virus, so we follow the rules and regulation of the NCDC using face masks and washing our hands regularly

Cororonavirus is not the problem affecting my business but, lack of financial support is my concern.

I have not experienced any problem because of COVID-19. My business is okay and my family is okay.

It spoilt a lot of things. Many people have died of corona virus and it has affected all workers. In fact, I have sold the two cars that I have because there is no money and I had a lot of things to take care of. There is no customers like before and customers are also complaining.

What people are concern most is not the COVID-19 itself but the lockdown, since there is no lockdown, no problem.

There is no sales since corona virus started. We are just spending as we are selling goods. Market is dull and everything is so costly and there is no much profit from what we are doing.

Unlike before when people used to rush to buy from me, now everything is just dull, no money

The Covid19 did not affect my business

There is no work, customers are not calling me for work like before because things are hard

The covid-19 really affected us, like the business i'm doing, the money I saved up for my business, I used it during the lock down to buy certain things for myself. So, now I'm struggling to gather some money, so that my business will be as it used to be. The worry i have is when they (government) said that they will be another lockdown but I don't think the lockdown is going to hold again.

It has killed many businesses and brings hunger to the land. People are not bringing work because there's no money. Sometimes I don't earn two thousand naira in a whole week, so how do I feed my family.

Things was very difficult during the lockdown but it is getting better now, the price of everything has gone up.

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

It is affecting many things in the country but I am more concerned about the children because they are more at risk of Corona Virus.

It's not affecting me and it is not affecting my work because I am a teacher in government School.

My shop was attacked during the lockdown, in fact I lost everything so I am just trying to start all over again

Things(business) are very very hard, even if you have #2000 or #5,000 for example to buy something (goods), you can't even buy anything with it, goods are very expensive in the market. This Covid-19 has caused a serious issue to my business as I don't see passengers as I used to before. To me, as God created me, I don't think of anything, once I sleep and wake up in the morning, I will thank my God, so all these issue don't about covid-19 don't worry me.

It is affecting the economic situation, things are very very expensive. Most importantly, people can't go to the hospital because the doctors are not attending to them but concentrating on Covid-19 patients. Some people did not want to go to hospitals so that they will not take them as Covid-19 patients.

What concerns me is how my business is going down because of corona in our environment we don't get enough customers people don't come to my shop because I tell them to put on their facemask they prefer going to other shops

My concern is the virus people are suffering because of it everyone is putting on a facemask and this virus is worldwide it kills people I don't enter crowd without my mask I don't want to be infected

I don't have any concern, it's not affecting my family or my business. Things are expensive though but we still managed to survive.

It has increased the prices of goods in the market for example i used to buy cattle worth three hundred thousand naira and i always get a lot, but now with three hundred naira i won't buy up tii 3 cattle for me, that has reduced my income.

Naira does not have value again, so it has affected alot of things, goods are now costly and there is even no money

Poverty is my main concern no movement like before for us to earn real well there are so many rules that make us not to make money because of this social distancing customers would prefer not to go to the market

We are getting used to it. I am just taking precautions so I have no concerns.

Business is not moving again because there is no money, in fact, it has almost shutdown sef

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

There is no money, customers are not patronizing us like before and things are still very costly.

My concern is my business have stopped I'm a tailor customers now don't come to make new clothes because they want to eat food and start business they don't bring clothes for sewing

It has not been easy even since when the lockdown was eased because the price of things have gone and people are not buying

My business dwindled because of lack of patronage. I was operating a beer palour and restaurant but because of the covid-19 palava(problem), my customers, all of them decided to stay away. My business is a place that people do gather, they watch football together, drink and other things ( social events) but because of the covid-19, those who don't want to die ran away and as a result of that, I closed down the business because I wasn't making profit from it again.

My concern is the price of food is expensive if you go to the market today buy something today if you go back tomorrow the price will increase and the insecurity that is too much

Corona virus has not affected my health but my business has been down because of creditors that don't want to pay because they don't have the money due to the bad economic situation in the country.

What concerns me the most is poverty financial situation is down things are expensive I don't even know what to do I'm suffering so much no food to eat

I have many concerns I don't have food at home no money to buy no business we need help from the government i want food stuff so my kids can eat

During the pandemic a lot of things happened especially the lockdown so it's really affect my day-to-day activities and things were expensive as at the time of the lockdown we were unable to go to market to buy things and we were at home doing nothing just to stay safe from this virus but during the economy things were difficult to get

I have to worry about protecting my children from the Corona virus. So I make them wear nose mask at all times.

Apart from the general effect the lockdown had on the country, i am not in anyway concerned about the corona virus

Customers patronage has dropped because there is no money, and even when my customers manage to bring a job for me to do it's always on credit.

there's no money, people don't patronize me again, the little money we have we use it to support each other me and my family

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

Honestly to me during the pandemic it really affected me especially my business my income was not coming in due to the lock down so it really affected my capital badly

a lot of people are not buying from me because they don't have money and this has made me to not have money

My business is not thriving at all because of restriction in social events, patronage has been low and also because i can't travel to other towns to sale my goods.

The corona virus affected my pigs, i find it difficult to feed them because there's no money, the lack of rainfall affected the price of their feeds in the market

I am a trader and during the lockdown i could not go to get supplies so i spent all my money in feeding my family

i don;t have any primary reason that is related to the corona virus

Business was not moving during the pandemic so it really affect our income due to no movement and things were expensive as at the time of the lockdown,honestly things were difficult during a pandemic because we are not used to be sitting in one place

No money in town, people are not patronizing us because there is no big party due to government restrictions

during the Corona virus it really affect us because we are unable to go to market to buy what we sell and we are giving some little time for our day-to-day activities so it really affects our income due to no movement

It affects the economy and students. Everything is so expensive that it is difficult to buy food for the family.

Honestly during the pandemic it really affects everyone of us due to the lock down and no movement during the pandemic so to feed on three square meal then was difficult but we thank God it has reduced a little bit but we are still scared of our life because the virus has no cure so my primary concern was that of hungry

My primary concern during the pandemic was food because no money to buy the it and we are unable to go to shop to get money

My concern is how to begin to have customers like i used to have before this virus started because since it started i have not been making sales again my family is not finding it funny at all because people will eat first before sewing clothe so things has not been easy

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

During the pandemic life was so difficult due to the lock down things are hard ,no movement so it really affect my income and also to cater for family during that period was a little bit hard due to no income

My business did not find it easy yhe whole lockdown period because the virus made government close everywhere

Can you imagine a situation where you bought goods and because of the lockdown caused by the virus everything got spoiled because they are perishable goods so it sent me back to zero

My concern about coronavirus is that it is not allowing us do our business the normal way again because since the lockdown business has been down and it is as if we are not doing anything because no sales

My concern is not be infected I'm a driver i meet different types of people daily i try my best to follow all the rules so we dont spread the virus i wear face mask and I'm praying to God for us to see the end of this pandemic

My concern is school our education have stopped not all schools have resumed in kaduna only level 1,2 and 4 are going to school the rest are still at home at this rate how will a person graduate

My concern is how the education have stopped I'm a school teacher and parents are always complaining about their kids for staying at home if the kids are at school they will not be rooming about the streets and finding trouble but now that school have open things have started going back to normal

The way this corona is spreading is my concern if people don't follow the rules we will all be infected the government has to do something about the spread because it keeps getting serious every day I don't want to be infected

My concern is business things are not going like normal now the business is just starting is just like a new business my business money has liquidized because of corona i used the money to feed my family

My concern is the situation that I'm into i get help from my kids but since the lockdown their businesses have closed my business is not making enough money every thing has changed we are not locked anymore but nothing has changed

What concerns me is one thing we were forced to stay at home so our financial situation and that of the business is down and no business uptill now nothing is back to normal business is down

Very very tough, my customers are now applying and buying on credit from me.

I thank God, with the little efforts I am making, things are moving small small.

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

I'm worried that the situation should not get worsened. The economy is just too bad. To get daily food is a matter of struggle now.

There is no money, no capital to set up well again.

It's not affecting me. Things are expensive but I'll sell what I buy in a way that I will still gain something

We have been doing not too good, lots of ups and downs, but we are managing by God's grace.

Things are very difficult this period. The situation is an opportunity for our leaders to embezzle more money thereby making life to be difficult for the poor. Things are too expensive especially food.

It has not been easy, Nigeria is turning into something else, things are just so expensive.

Very boring, market is boring now and not moving.

Things are not going well since the start of coronavirus, customers are complaining of lack of money due to effects of covid-19 on their businesses. We find it difficult to secure job because of this

I don't have any concern right now since we have been allowed to go out

Customers have not been coming, things have not been that much okaysince COVID 19, things have not been moving well.

Things are really hard now, things are expensive in the market now.

Business is not good like before, transportation is worst because the cost of transportation has doubled.

It really disturbed my business because we had to stay indoors, the money we had then, we had to use it for feeding, during the lockdown, we had few customers, considering my kind of business, even now, things are not well balanced.

Things are getting better, we can now work as usual but market is still not moving fine.

Things are not moving as it used to be, people are seriously broke. It has been difficult to buy feeds for my poultry birds since Covid came.

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

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Covid-19 does not let the market move as it used to be, the sales have dropped and everything is now costly which is also affecting the market

The 3 months restriction of movement really affected our farming business because the little crops we planted was overgrown with weeds and this led to loss which is affecting us till now

I just thank God, it's just God that has been helping us, things have reduced from the way they used to be, I used to trade before, but now, I ride a tricycle for someone.

It has reduced the customer's patronage due to the high costs of goods caused by this coronavirus. We only make little sales now compared to before COVID-19 started

Due to this coronavirus, the prices of goods increased and this led to low patronage of customers. We are not selling like before again

It has affected the prices of goods and services. The prices of perishable goods like the one am selling have gone up and it has affected us negatively with effects of Fulani crisis with it again

My concern is how the financial situation has turned into it really bothers me I'm doing my business but customers are coming again the government is not helping people with low capital have used up their capital

I have many concerns things are really expensive and there is no money no buy the things the business things set as expensive the customers are complaining i have a little capital I'm just running the business but the profit is little

Covid-19 have made us to use all the money for our business to eat. It has also increased the prices of goods, which is affecting our sales and income

My concern is how things have changed not like before food is expensive even petrol is expensive medicine and other things because of corona

For me the coronavirus and lockdown is over now. It has nothing to do with my business.

The prices of everything is now high. Even to go to office now is costly. To eat is also costly. So it has affected everything

My concern is my business because of the lockdown we didn't go for business now the business is so much down and the government is still imposing rules on us customers are still not coming like before very few customers and no capital

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

I do not want my children's education and my business to be interrupted again as it was last year.

It has affected my business because now the price of feeds for the poultry have gone up. And at the same time, the demand for our market have reduced because people don't have money to buy like they used to

The coronavirus have affected Everything. The price of clothes I sell have increased and this have reduced the patronage. Rarely you see customers patronizing us now

Covid-19 spoils have business. It makes the food items to be costly and this is affecting my business. People are not buying like before again

It has caused Increased in the prices of goods which is really affecting our business. The patronage have reduced and no much gain in the business again

The Corona virus lockdown has destabilised my business because i used my business capital on feeding my family

The lockdown has reduced my business capital because i used my it to feed my family and i am yet to recover and my business is struggling to survive.

I am a farmer as well as a businessman but this Corona virus has reduce my income because most of the cosmetic products i sale are very expensive and i can't stock my shop with more goods, farming is what has been supporting me in feeding my family.

The lockdown is a general thing that affected everybody, it affected yhe exchange rate so things became very expensive to buy because good are coming on and things are still rough

I am so concern oh because it has brought hardship to me and my family from the little groundnut that i sell from the trader money now i am in the village doing nothing, business has collapsed

There is no money in the country and my business has gone down due to lack of money to buy fertilisers and to hire labourers.

My brother what you just asked me what lead me to the village because it became very unbearable and we must survive so it was a very serious situation since the covid19 issue started

Last year,i had a problem,my husband died and my first Son was in the hospital. So, I didn't have time for my business last year because i was taking care of them. I spent all my money taking care of them in the hospital and now i don't have ₦1 to do anything (business). We manage to eat food, there's no money to buy food to eat. I was doing business before but I don't have money to do business again due to covid-19.

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

We do not pray for such again in this life time because my own concern is that if we continue like we just experienced then surviving will not be possible, no business fear of dying and infection no money to feed the children

The fact that nothing has been moving the normal way ever since the virus started means everything about this period is not good, business shut down and fear of sickness

Patronage has decrease because of Corona virus protocols especially social distancing, most people don't want to come out because they are scared of Corona virus

My sales has drop drastically because i don't have the materials to produce more shoes because borders have been shut i can't travel to Ghana to get the materials i need, and also the demand for the shoes has decreased.

This coronavirus and the lockdown is just like a wild wind that came to destroy business and almost sent someone packing from this world, my business went down because i lost a lot of goods, i deal with perishable stuffs so it affected me so much am yet to recover from it.

Is Corona virus has affect the economy as a whole because due to the lock down there was no movement which lead to not going to work to get access to daily income which also leads to hungry, so everybody was affected during the pandemic

Business has been bad because of low patronage, and also because people don't extra cash to spend on wrappers, priority is now food.

Covid-19 has affected the economy generally because business is not moving like before and everybody was affected, every business was affected, even mine was affected very well because business is not moving like before and my concern basically, is how it affected the business and the people that are dying due to covid-19.

My primary concern was at during the coronavirus things were difficult because we were unable to go to the market so it really affect our income and also things were expensive so it really affect everything you can think off

Covid-19 caused the increase in the prices of goods and services which is seriously affecting sales now. Also, people are complaining of no money to buy things because of the impacts of coronavirus on their businesses

The economy is bad because there's no money in circulation my business is not thriving due to low patronage.

My primary concern was that the virus is easy to contact, during the lockdown we were all at home not to contact the virus but there was no money to buy food hungry nearly dealt with us and also no movement so with that it affect the economy

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

During the pandemic we were all at home due to the lockdown so it really affects my business and also our men are at home and children doing nothing they can't go out to find their daily food so with that there was hungry during the pandemic especially me, I suffer a lot because I used to sell food so what I bought and drop in the shop that I will use to cook we have to take it home so during that time I run into shortage it really affected by capital now nothing

No sales, the prices of goods is on the high side which is affecting our business. Most of our customers are complaining of no money. So business is not doing well like before covid-19 started

During the pandemic honestly it really affect my business because of the lockdown no income, unable to go to market and also children were at home not going to school even the Islamic class during the lockdown so it really affect everybody both children and adult candy was hungry during that time we can't access food and money

Since, there is no lockdown; I don't have any problem concerning corona virus with my business. My children are doing well at school. We thank God things are moving well.

Corona virus does not allow us to work, there is no sales like before and there is no money.

My money finished during the lockdown, I did not have enough to run the business so it has shutdown

Patronage has gone down, I lost capital during the lockdown, so the business has been stuggling because there is no money

Business was shutdown during the lockdown, I spent most of the money I had so there was nothing for me to really run the business

Covid-19 has been disturbing my business for a long time because there are not much customers to buy goods, so nothing (business) is moving. There is no closeness between customer and seller, the distant communication due to covid-19. The covid-19 just scattered everything ( business), businesses are not moving like before again. Everywhere business is difficult because before if i bought meat pie of ₦2000 and bones of ₦1000, i can finish selling everything (goods) on that day as there are customers but now there are left overs due to covid-19. Customers complain that there is no money and collect a lot of credit, they say they will give the money but when i ask for it, they say money has not entered their account.

There is no money, things have been really tough and business is not really moving the way it used to be

The system of the country is upside down because of the Corona Virus. Raw Materials are very expensive and this is affecting business generally

Though things are coming up better than before but the Coronavirus has really affected business. For me as a dry cleaner, people prefer to buy food than paying a laundry man to wash their clothes.

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

There is no work, people don't organise parties or events like before so money has not been coming in

My concern is how to get money for my farm business. Money (fund) is not easy to get in this season of coronavirus.

No sales because the people I supply were not buying and also some of my goods got spoilt

It has brought down businesses and business activities because most of my customers our companies. They are not fully operational because of the coronavirus restrictions, so there is no business for me.

Business is not moving the way I want, also the high cost of transportation has further worsened the whole issue because things are now expensive

I don't have any concern everything is fine.

I have lost my main source of income of buying and selling wrappers and children's clothes because of Corona virus lockdown.

Yes, coronavirus affected my business because I was unable to get (claim) when I applied. I was called last year to go to the bank and get the loan. But unfortunately, all banks closed down at that time, since then I did not hear anything again.

The covid-19 of a thing (pandemic) has run my business down because before covid-19 there was better electricity than now. Sometimes we don't have light for 4/6 hours and I will have to buy fuel for the generator, so that some of my customers can get their clothes. My house rent expired since January but I have not paid it because there is no money.

I have lost a lot of business opportunities because of Corona virus, I couldn't sell anything at some point because of social distancing and that has brought a major setback in my business.

I am not worried of it, but it's definitely affecting my business. I find it difficult to get materials for my business because most of the goods I sell are imported and there is still a ban on imported materials

during the pandemic it really affects the economy due to no movement and also there was hunger during a pandemic

The coronavirus does not hinder any business as of now.

I have been taking precautions in regards to the Corona virus so that I won't get infected

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

During the pandemic it really affect the economy especially our men they were at home not going to work, so it really affect our income

It is a very dangerous disease that kills very fast. It is also affecting things in the market, things are very expensive now and my business is going down all because of the Corona Virus.

Due to the lockdown, the people that help me with my business were not available couple with family issues, so this affected my business

All what I can say is that there was hungry and no money so it really affect the economy

As a result of covid-19, things( business) are hard for me as nothing is like it was before. Even my kids are not going to school again because there is no money for school fees. That time that there was covid-19 (i.e lock down of 2020), we ate the food in the shop and there is no money to buy new goods in my shop. My problem is that i need anything (job)that can help me to train my children in school. My children are now staying at home, they don't go to school anymore due to covid-19.

I cannot say I am really concerned. I am concerned about my business and my family. Though, it was said that coronavirus is very dangerous, should we now kill ourselves without relating with others.

the lockdown affected my business very very well, the business is not moving well like before and i cannot meet up with family expenses

During this Corona virus it really affect us due to no movement, so it really affects our income we are unable to purchase goods to come and sell at home so no income and there was hungry

honestly speaking, the corona virus seriously affected us and my business especially, During that very Covid time, the money we are using to run the business finished so it affected our business

My business have run down because of the coronavirus, I don't have any business that I am doing again because I spent all my money on food during lockdown. Things have been very difficult since this Corona virus came.

All what I can say is that during the Corona virus we were all scared about our life not to contact the virus and also due to no movement it really affect us in the aspect of food money, there was serious hungry during the pandemic

Presently, I have no concern about coronavirus. It is what we here everyday.

Since there is no lockdown, so I don't have any concern with coronavirus.

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

For me. coronavirus is no more because there is no lockdown. And for me, it is better now because we can work to earn money (income).

I have attended several trainings and seminars on how to stay safe during this period. Though business is not moving well but i am not ure it is because of the corona virus

This coronavirus brought serious problem to my business so much that my second hand clothe selling business is almost closed down ans i now work as a labourer in a hotel

This covid19 made me loose my former job and now i am doing something else so all this period you work and not get anything

Well, as you can see, things have not been the same again, o customers.

My only concern now is lockdown. I do not want any form of lockdown. It will affect business.

Things are different now. The lockdown made us feel the pain of not running a business in a good way (maximally) and I was very concerned. But now, things are different; I run my business easily because there is no lockdown.)

It is a painful thing because during the lockdown, we could not work, there was no event or ceremonies that would make people to come and sew clothes. But since the lockdown has ended, there have been patronage but not like before.

I am not concerned because I've been working everyday at my shop without face-mask and nothing happened to me; except when I go to bank I put it (face-mask) on. I've been seen different customers everyday and nothing happened. My only concern is the government not to impose lockdown on us again.

The virus has not affected me but it has affected the economy it has affected business i have a business center and most people that come are students but now that they have resumed things have started moving

My business is down due to low patronage and customers buying on credit, i don't make much sales like before and it has affected my income

I'm really concerned about the virus because it made us stay at home for a long time as a result of that people have loss their capital even me my capital has reduced the business is just their customers collect on credit they don't pay

My business was really affected.

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

I'm concerned on how to take care of myself and my family I'm concerned on how to earn money because corona has affected the economy and it is not only this country it is global this pandemic have affected everything

There is no availability of the feeds i need for my birds in the market and even when available they are expensive

Everybody is moving around like there is nothing. Majority of us (masses) is not on face-mask. We are living our normal lives as before. Thank God there is no lockdown.

Corona has ruined my company i have a poultry farm since the start of corona i have not been running it like before the feeds is expensive even the chicken is expensive before I can put upto 100 pieces of chicken but now I can only afford 50 or 20

It is the pandemic, business is not moving well, in Imo state, it is when workers are paid that business moves well, if they are not paid, there won't be money to buy things from us and Imo state civil servants have not been paid for months now.

What concerns me the most is how people are not bothered with the virus i want the government to spread more awareness so people cannot spread the virus and we don't get infected i don't like this corona

This coronavirus affected us so much we in the rural areas and government is not helping matters at all nothing coming from them, businesses gone down and nothing to trade

The effect of the Corona virus lockdown on my business has been bad because there's no money, my income has reduced and my household expenses has increased because of the high cost of goods.

Right now, I don't have any concern with corona virus because I have not seen anyone around infected (contracted) with the virus. My business is moving gradually, so I do not have any concerns with corona virus.

Things are not moving that well like before, customers are not as much as before but we thank God.

That is ehhy my brother it was not eaay everything was closed down to feed children became a pronlem for me becasue as a builder work was not coming again

Business has changed due to low patronage since the social distancing has reduced social interactions and most people avoid going out.

It has not been easy, we are just managing, no no much customers, things are expensive and customers find it difficult to buy.

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

It was very bad so much that it made me lose my business to almost zero level and even had health issues that period because i did surgery twice

Customers are not coming like before, I do business and I am just trying to manage myself.

My concern about the whole thing is that coronavirus with the lockdown made children to stay at home and they started learning the wrong things and they are misbehaving and there is no business to survive all sales went down.

Because has been down since the beginning of this Corona virus, i don't have enough money to invest in my business because i sale animals to customers that also supply these animals to other parts of the country, but because they are now expensive i don't have enough to sale and the buyers also buy on credit and don't pay on time.

There is low customer's patronage because of this covid-19. There is no sales at all, no money to eat. Everything is difficult because of this coronavirus

Things have been bad, I don't even have any sensible thing I'm doing now, I lost my mom and used most of my money for burial, I'm yet to find my feet again.

It has affected the prices of goods because everything is now high and this have reduced the sales because people are complaining of high cost of the goods

My business has been down because i don't have money to stock up my shop with goods, and also because the are very expensive.

Sales is dull, people are complaining of no money. There is also increase in the price of good I am selling which is affecting my sales

It has affected the prices of materials that we used in making goods because it has increased and this have reduced the patronage of customers

It makes business not to move like before, it also increased the prices of Phones and accessories to the high side and this have led to low patronage. Our sales have really reduced

People are not buying goods like before because of this coronavirus and this is due to its impact on the market. The prices of food items have increased and the sales have dropped, no market.

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

It affect our business because there was no free movement during the lockdown and we could not work. When the lockdown was suspended, we started working but things have nit been the same because the patronage is low compare to before.

May God help us and may He end this corona virus. My concern is that there is no money to work. All the money we had was spent during the lockdown. There is no sales since corona virus started and everything is just dull.

This corona virus brought set back to my business. There was no sales and some good that worth over #50000 got spoilt during the lockdown. Another thing is things are costly and there is no patronage like before.

Since corona virus started everything has changed. There is no money, there is no sales because everything is costly. I don't have enough money to run my business again.

It affect businesses because the price of everything has gone up. But I am at home selling my goods and my customers are still coming to buy. I am aged and I have been selling my goods at home for long and I am still selling just in a little way I used to sell before corona virus started.

May God end this corona virus. My concern is that the government should not impose lockdown on us again because if we don't work there is no food for us.

Business is no longer moving well, i have reduced the quantity of snacks i make daily but the patronage is still low because there's no money and i keep losing money everyday

My concern is the way things are not going on well with my business i buy and sell things now the profit is very low corona has affected me very well and the government is not employing people I'm a graduate with no job and my capital is low because of corona

Actually, it was before I have concern when there was lockdown but now I don't have any concern with COVID-19 because I have been able to work (to earn income). In fact I earn more (income) since the lockdown is being lifted.

My concern is that the government should look after us I'm a Nigerian that lives in the village food stuff is expensive in the village fertilizer to farm to is expensive we need help from the government

COVID-19 should mind itself. It (COVID-19) is where it is. It has nothing to do with me and my family. Even my business has nothing to do with corona virus.

The economic challenges which is as a result of last year's lockdown has me badly because i am a man of so many responsibilities and because food is very expensive, and also because my business is not thriving like it used to before Corona.

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

I have no business with COVID-19 right now because I've not been able to start my business. I have been hoping on the loan since I've applied.

The economic situation has affected my farming negatively because i didn't have enough money to invest in my farm and that has reduced my income because farming is the only business activity i am into.

during the pandemic it really affect my school because there was lockdown no movement for some months so we are unable to go to school and money was not coming in, so to access food during the lockdown was a little bit hard

My concern was that during the pandemic there was hungry due to due we are not going to place of work and no movement during that time so it really affect us in the aspect of money and food

My concern is capital no money no capital and no business everything is finished to buy food now is a problem I'm sitting at home doing nothing

I used to buy and sell animals to different part of the country most times to Enugu state but Corona virus lockdown crashed my business and i had to go back to full time farming for both dry and wet season and its been very challenging because i prefer buying and selling than farming.

I'm concerned with the way corona has made the financial situation of the country to go down because of corona we are not earning really well and the virus is still affecting us really well no customers

This Corona virus has really affected the economy because things were hard during the lockdown and due to no movement business was not moving so it really affects my income

during the Coronavirus things were difficult because no income was coming in and we were unable to go for our daily businesses so it really affect the economy and during the pandemic my capital went down due to business was not moving,

Coronavirus has affected the economy due to no movement during the pandemic and my major concern was that money was not flowing and things were expensive so it really affect us

Truly what I can say about this coronavirus thing is that it has really affect everything in the aspect of business and also it really affect the economy badly due to things are expensive in the market

During the lockdown there was hungry no money and business was not moving so it really affects our daily income and also it affect the economy generally because everybody was at home during the pandemic and people were scared of their health not to contacting the virus so it really affect

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

Things are really expensive during lockdown, so it really affect the economy due to no movement and business was not moving

Truly it has really affect the economy because things are expensive and during the locked down no movement we can go to the market to buy what we use in producing what we sell, things are really expensive and the main problem during the lockdown is food

During the Corona virus everybody knows the challenges we are into because of the lockdown it's really affect our market because things are expensive and due to no movement we can access our daily food, also children are at home for some month so it really affect us badly, and also no money and so there was hungry

Things(business) is not moving in the country now, especially in the farm, the Fulani herdsmen are destroying our farms by letting their cattle eat our farm produce.

I am concerned about the covid-19 because it is affecting people and it is also affecting me too. It has affected me because how I was doing my business, we have not been able to do business as we used to do it before due to covid-19. I am a widow, a single mother and have children in school,so as there's no money, I could not continue to pay my children's school fees again. What worries me the most about covid-19 is not been able to feed my family and paying my children's school fees.

Covid-19 has affected my business very well, i was unable to go to the market for a very long time and the whole buy and selling of goods was not even forthcoming as there were no customers. So, that's how my oil(palm oil) grew lumps/mold and it all got spoilt. I was suppose to buy it and sell it immediately which is the nature of our business but i couldn't sell it quickly and to avoid it getting spoilt, we eat it. It was a business loss because i didn't make a profit from it. The covid-19 has been on my mind very much, my neighbor's mother was ill and they couldn't take her to the hospital because there was no money until she died. So covid-19 is something to be concerned about, with everything that has happened, like no food to eat unlike before and goods are very expensive, especially food. So, the covid-19 has been hard, if i was able to feed my children well and pay for their school fees, i won't have been worried about it. Three of my children have gone back to school but the rest are at home because there is not, enough money to pay for all their school fees.

Coronavirus is a time to remember in tthis country and every part of the world because it killed so many businesses no sales no going out

It was a serious situation for me because my son of about 4years had acident and has been in the hospital before the coronavirus thing started and it now worsen the whole situation because my shop suffered a set back too and now no money for business again

My concern is how to make my shop that has no goods in it again to begin to get full because since this coronavirus started things have turned upside down

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

My concern with coronavirus is when will this thing be over and let us begin to do things the normal way and prices of things to reduce to normal because now no money again and business is veeey bad

Our work is not going smoothly because there is no patronage like before. Things are costly and there is no money.

My concern is that it doesn't allow market to move. Everything is costly. Take for instance, beans has increase in price now, and when there is increase in price it will affect the sales because customers will not buy up to what they used to buy.

Everything is costly. Even the tailoring materials that we use has double their original prices since corona virus started. There is no patronage as it used to be and there is no much income.

The money we owe during the lockdown is yet to be paid back. After the lockdown, things are not the same because everything is costly and customers are not patronizing like before.

I am scared of contracting the virus that is why everywhere i go i use face mask and wash my hands always corona is real i have to be worried about my health I've seen people die of the virus I avoid crowded places because of corona

How it spreads everyday among the society is disturbing honestly, people are infected everyday the amount is very alarming I can't even go out without my facemask i don't want to be sick may we never be involved with this virus

I'm concern about how it's spreading in the community but we Thank God that i and my Family are healthy I'm always wearing my mask i don't want to be infected this corona is real I'm so much worried about it I've stopped some of my activities because of corona

It is God that helped me during the lockdown with my family and also feeding my wife and children.

The coronavirus did not have any effect on my business

How lifestyle has changed,The state at with the nation is, everything is down. The economy is down financial situation is in a bad state we are just experiencing hardship

Market have not improved since the coronavirus started, in fact it is as if things are even getting worse because people are not buying like before

During the lockdown i had to move from plateau state to imo state as they burnt my shop because of the riot

Everywhere is dry, there is no money, customers dont buy in large volume again, people are just buying small small

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

The sales was not too forthcoming and price of food items is going so high is affecting my income

It was not easy with this covid-19 that is outside as the money that we are have is what we use to eat we can't use it make hair so many of my customers faced this dilemma

It has not been easy, things are more costly in fact, I am basically selling at the cost price because not many people are buying

I dont have a place to sell my crayfish, things have been really hard because there is no money, people are not even buying too

Covid19 did not affect my business

I am just managing, I dont have money to hire people to work on the farm so it just me that is mainly doing the work

There is no coronavirus or lockdown, right now. Me and coronavirus have no relationship.

Presently, we can't access corporate offices without putting on our face masks. There are delays (queue) everyday-wasting people's time, delaying our business work (activity) everyday.

Coronavirus has affected my family income. Whenever I want to sell one of my cattle, I often sell at lower price.

Up till now, we are not settled no one has money in their hand and i am a family man, we spent all the money on feeding during the lockdown

The Covid19 really affected me, business is not flowing because I dont have money to even buy goods so I have had to change to selling face masks

There is no money to buy goods because of the high cost of things generally so it has reduced the amount of goods I can actually buy

My primary concern was food because during the pandemic no movement and business was not moving even water we use to buy and the people that used to sell water during that pandemic they could not hwak so things were very difficult for us

During the pandemic there was a lot of challenge due to low income and there was hungry during the lockdown we were unable to access Bush market to buy raw food from the farmers due to the lock down so it really affects my income

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

My concern during the coronavirus it was hungry there was serious hungry due to money

My life has changed because of Corona because there's no money and feeding has become difficult.

During the coronavirus there was a lot of challenges due to the lock down no movement, schools were locked, even hospitals were locked, and unable to move freely during the pandemic so it really affect the economy badly

Corona virus did not allow us to go out for our daily work. We were only at home eating during the lockdown. The brooms am selling is scarce now and there is no much gain because of the cost of transportation. There is sales but the profit is not much. If i can stock it in large quantity there would be enough gain but there is no money.

I am just manging to run the business because there is no money, things are not easy so it is just the the little that I can do

The problem we faced since this coronavirus started is not a small thing because our life style has changed because we have to adjust to the situation at hand which is very poor income from business even till now not as it used to be before the lockdown started

My concern about the whole thing is that it has been a time of hunger no money to do my business and even the buyers are not buying as such everybody is complaining that there is no money and the people you call government did not help anybody.m

I dont believe there is coronavirus anywhere

Business is not really booming but we thank God, as least there is no lockdown again and we move about freely

There is no money to do business. During the lockdown we have spent all the money. Am a farmer and I used to buy farm produce and sell. Also, I used to buy on credit from my supplier and return money after sales. But I need money so that I will be able to buy more goods and make more profit from it

My concern is about our market. The sales is no more like before. There is no much profit again, we are only eating with the little profit.

Business has been moving smoothly, it is better now than when we were still under lockdown

God has been protecting me and my family from covid-19, so it didn't infect me . I applied for money that the government was giving people, so i can buy food but no body gave me , so what can i do? I just manage my business by trying to sell my goods but there is no money, customers don't have money.

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

Corona virus really affect me. My business is not a big one but since corona virus started the sales has really dropped, everything is costly and I could afford to stock more goods that customers would want to buy because of money.

Covid19 did not affect me, my business is doing well

When corona virus started, I left my former work and started started POS business. But the business run down and am now into fish farming. But I need money to run the business because feeding the fish is not easy now that their feed is costly.

The cost of feed is now high, the price of birds have doubled also sales have poor so I am not making enough money from the business

During the lockdown we did not see market and it was not going well at all. We spent all the money on feeding and we are just looking for capital

It has my business as affected my business as people don't have money to make hair but only food money

In kogi state, our governor said there's no covid-19, so we went about with our normal day to day business

It affects the economy of the country. People don't have money to spend, like my business now, there is low patronage. To eat is difficult, all the saved money have been spent

Due to the covid-19 condition it has affected my Income and my business as all the price of food became expensive

The Covid really affected my business as i used the money to sell recharge card, and this Covid-19 affected the world at large and there's nothing to do

Covid-19 has made our business not to move like it did before, we just manage the small money we can make each day. Due to the covid-19, some of my children are going to school while others stay at home because i don't have enough money to pay for all of their school fees. Before the covid-19, the goods in my business were not so costly but due to the covid-19, all the goods have an increase in money. People that come to buy goods don't have money,they don't buy goods like before anymore, now they buy in modu(cup measure) when they bought in bags before.

Well, it is sometimes normal, other times it is not, business is not as good as before, there is no money in the country, things are very hard in the country.

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

As a Tailor, customers don't bring clothes like before, it's hard to eat now because food is expensive in the market. I used to travel to buy some materials to keep in my shop and If a customer likes it, they will buy it and give it to me to sew a clothe for then while some buy it to sell. But due to Covid-19, I can't travel any longer, I'm afraid of the Covid-19 and the transport fare has increased very much.

Covid-19 really affected everything(business) badly, seriously my business is not doing well because of how covid-19 affected everything(business). So, we're just struggling to make ends meet. Things(business) are not just moving,even to pay my childrens school fees is really hard because there's no money. Covid-19 affected everything (business) because business is not moving like it did before,the rate of "turn over " in business has really dropped. I feel there should be a vaccine to vaccinate people,so we can all go out freely like before because there are places like hospital that you want to visit but when you remember there's covid-19,you would be scared to go there.

I am a business lady but the lockdown did not allow me do my work ata all no income for so long just spending what we have

This coronavirus is not a good thing for anybody it just came and scatered business and our normal way of life, even people that have money lost a lot and business has nor been good especially the lockdown period

My concern is that I need money for my business. When corona virus started that they impose lockdown on us, there was no sales, but after the lockdown, sales improve but there is no enough money to do the business again because of what we had spent during the lockdown. I need money to run my business because I don't have enough.

When corona virus started, Some of us were sacked at my former place of work. But I used to do a little business which I later continued and am still doing it till now. But the thing is that the ingredients I use is costly. Everything is costly now and it has effect on profit we make.

I am concerned with that cloth that we are asked to cover our mouth called fase mask because when I wear it I don't breath well. I am also concerned about the high price of things.

About COVID-19, I don't have much concern with it since all is well now because there is no lockdown any more- it does not affect our daily activities (businesses).

I just pray that everything fall back to normal. The policy of the government that did now allow gathering of many people is affecting many people's work. So to me, it is not necessary.

The thing is that it affect our businesses and some people even lost their jobs. We that we are into business, the high price if goods is affecting us no there is no sales. We need money to do business.

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

There is no work and it is hard to take care of the family. There is no patronage like before. Before corona virus started, we can work on three project in a month but now, we hardly get one. The materials we use for our work is costly and this is also affecting our work.

Things are a bit different now. I would say it is a time of grace for everyone to prepare and be wise, unlike when the first corona took us by a surprise. I hope things get better now.

My concern is making adequate money (income) during this time of COVID-19. And my children's future (education) is most important (paramount).

As of now I don't have any problem with coronavirus because my business is growing well.

I am not so worried about t again because we can now do business normally. Though things are very expensive because of it.

It has wrecked my business, I don't have much goods in my shop, no customers are patronizing me because they are complaining of no money

People are dieing and there is no cure for the Coronavirus. Also things are expensive because raw Materials can't enter into the country due to the restrictions.

I am concerned about how to solve the situation. Too many people are dieing so the government should look for a cure.

Everything is so rough, my business crashed and my son lost his job because of the Corona Virus. We spent my business capital during the Lockdown and we haven't get back to our feet till now

Covid-19 has been very tough on me because to eat has been a problem, it has affected my business and social life. People that i supply clothes to have stopped buying like they used to, they complain that there is no money. Transportation is on the high side and the materials i used to buy a yard for #500, cost more than that now. The way the government is pushing down the covid-19 to the poor masses with lockdowns and hardships on everyone. It's just very unfortunate but I thank God, he is in control.

I am not worried about it. Even though things are very expensive because of the Corona Virus but it will not affect me

No business is booming now. The Coronavirus has affected everything. Things are very expensive now

It affects every area of the country. My business has stopped because of the Corona Virus. I can't do any business again because there is no money again

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

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I believe it will go the same way it came.

Due to covid-19, i don't have money to pay my children school fees, my business has no customers to come and buy my stuffs(goods). My business is not working again like before the pandemic and everyday customers keep collecting goods on credit that they don't have money.

It has made business to be slow, a lot of people got sacked during the Lockdown. Things are getting better now but prices of goods are on the high side.

There is no coronavirus where I am

I don't have any concern about it. I just hope they find a cure soon.

Things have been hard since the lockdown, the coronavirus has worsened everything and there is no money

The business is not really moving, the coronavirus really affected a lot of things because I am not making money like before

It's not easy, things are high in cost and difficult to buy.

My primary concern is that my business is not really moving, things (business) is just somehow now since this covid-19 started, so I'm just not happy about it. It is really affecting my business because i don't have customers, so i have to stopped going to the market to sell. The government should just try and do something about it. I'm really worried about covid-19, it is really killing people. It has not been easy for me and my family because there is no money. So to pay school fees for my children has been hard for me . I used to buy clothes in bags, to come and sell it in the market but due ro to covid-19, i don't have much money to buy it, as it cost #50,000 because of buying food to feed my children. So, i told the supplier to hold on for now as i don't have money again.

Customers are coming, business is going well, I sell my goods but not like before, especially during the lockdown, people traveled to their villages, so no customers.

We are just trying, everything is hooked up, COVID 19 affected us, customers are not coming as they used to and there is increment in price of cement.

It has not been easy, though customers are coming now compared to during the lockdown.

The thing is costing us plenty money because since COVID 19 started, and we have not seen any money to support. In this our community, if you take a loan from money lenders, like #100,000, you will have to pay back #200,000 in 8months time.

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

This COVID 19, things are not moving well, everything is locked, but we thank God we are alive, but things are not moving well.

It's moving though, but it disturbed those people dealing in perishables more.

I don't think there is any concern since the lockdown has been lifted.

Everything is normal now. I am happy about the freedom to move around and do business and other things.

It is not easy because sales is not coming in the way I want and I need more money to run the business

During the lockdown, we did not open our shops,if anyone did then, the police and army will disturb the person. Now, customers are still coming, though not like before, you know how January can be.

It has been so bad, based on there is no way we can sell our produce, so it brought us backwards in business.

My sister, business is not moving well since then, we live from hand to mouth, we just manage to pay bills like NEPA bill, things are not easy.

I was concerned last year (2020) but I don't have any concern about COVID-19 anymore.

It has not been easy, but we give God the glory, we could not travel out, if you did, you could be picked up and quarantined, for now, we thank God for the improvement. we pray not to experience same again.

I am just managing myself like that, things are not yet exactly the same as before.

I won't lie, I have been managing myself small small, a cup of rice is now #180 to #200. Now you have to scream and shout for customers to come, some will come, look and go only a few people buy.

Everyone is just pushing, if there is no fish to cook with, we use crayfish to cook and eat, even beans is now very expensive.

It has been tough, the pandemic, the whole economy and the rest.

Business has been dull, but now that we have started again, it is moving and I bless God.

There is hunger in the land because of the Corona Virus, it has affected my business, things are very expensive.

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

There is no skin-pain, things are going well.

It is a terrible situation, a lot of challenges, it affected my business and wellbeing, prices of goods and costs of living. It was not like this before COVID 19, personally, things have been difficult for us, from COVID 19 to EndSARS protest.

It has affected the education system, children couldn't go to school, it has also affected businesses because goods cannot be transported to other states. These things are making me to be worried

The covid-19 affected my business because it hindered many things(businesses) especially on the side of selling things(goods), the money is not really coming in like it did before the pandemic. People are facing many problems because of money as their business is not doing well and there are challenges of buying food.

To be honest I'm concerned about many things the financial situation that is getting worse everyday is my concern and i have to be wearing this facemask every day I'm finding it hard to breathe it is not making me work well I'm a laborer the government is forcing us I want to be able to breath well and work so i can provide for my family

My business is doing fine, the coronavirus did not really have any effect on it

My education is my main concern because of this pandemic I've wasted so much time and now that we have resumed school every thing is expensive even photocopy has added price food to eat is something else

Many of the crops I had on my farm were stolen during the lockdown so it has been hard for me to recover from the loss

Truly, since the starting of February last year, I'm a person that my life is with Christ, so i know that the covid-19 is happening but i believe that it is God that protect his children, so even my children, i pray and encourage them and inform them not to mingle anyhow and they should maintain and observe the covid-19 protocols but after doing our best, it's God that is keeping us safe. So i don't have any panic because of covid-19, there are many sickness that kill like the covid-19 and it's God that is keeping us safe.

My sister, I don't have any money, I applied to Market-Moni for them to help, but I haven't received anything from them, customers are coming but no goods in my shop.

My business is going on by the grace of God, my customers are complying well, just that no money to support it.

The covid-19 is affecting my business seriously, as i have not been able to buy goods for my shop. So i need some capital to boost my business. I lack capital because most of the time, our costumers don't have money to buy goods and during the lockdown we were not allowed to go out to do business. About this covid-19, we are going out and coming back home, we are using facemask to cover our nose and mouth, we have sanitizer and wash our hands.

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

Corona has made the financial situation of the country to go from bad to worse capital is finished this lockdown has made us suffer very well to do business now is something nothing is going on well even kids are at home

My dear, business is very difficult, you can put in money to buy goods, but the next day, you may not have the money to buy new goods, but the little I have, I manage, I really need help.

Everything has been very bad, cost of everything is high and with the way the cost of dollars is high now, things are expensive, something that was #250 before is now #500, except the customer understands.

The coronavirus affected the price of drugs, now everything is on the high side and there is no even money to buy goods like that again

Things are very difficult, we are just trying the little we can afford.

There is nothing nothing at all, there is no money for business, I am only doing farming with my husband and children.

Business has come down since the coronavirus started, also many customers are buying on credit so there is no enough money to even restock the shop

I'm afraid of covid-19 sickness but on the information passed by the government that we should be covering our nose and face with face mask, we cover ourselves when we go out of the house. As we are managing to protect ourselves from covid-19, God is also protecting us against it. Things (standard of living)is difficult due to covid-19 and as there is no money, it has become difficult to do business because as people don't have money, they are not paid salaries for months now. It's just God that is providing for us. The bible says that , when the end time is near there will be many forms of illness but we are praying to God that he should remove this terrible disease. That a way should be found to completely remove the covid-19.

As I am here, I don't have a place to sell, I give my children to hawk, I used to join them before but for sometime now I stopped cause of my health. Now people like pricing the fish unreasonably.

Everyone can feel its impact on the economy. Things are too expensive now even foods. One will need about 4 times of what we use before to start a business now. It is so terrible.

There is no one who does not know how things are in the country now, but we thank God in all. My husband just retired and now see how business is now, we have to just try to survive since money is not coming like it used to.

Since after the lockdown, customers have not been coming like before and there is no money to continue business, no money to eat like before, sometimes we just fast.

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

My primary concern is that the covid-19 has made business to be calm, the way things(business) is in the market now is not like how we do things (business) before as the price of goods has rises in the market. I'm just thankful to God that covid-19 has not affected my business too much as i have been able to make sales as compared to other businesses that have had to close because of covid-19.

Customers are not coming like before COVID 19, though they still come and not like before. I was working with the government, but the government has not paid me for one year, I left, so there is no money to even put in my food business.

I am worried that the government is not doing anything to help the masses. I don't have anything to sell again because of the Corona Virus. My business ran down as students were sent home because of the Corona Virus. I am still struggling to start business again

The coronavirus has affected the market. Market is not good again, people are not buying what we are selling because they don't have money. Government should not have lock us down

It was very difficult during lockdown but things are getting better now. Though the effect is that things are very expensive now and there is no money like before.

As a result of covid-19, nothing(business) is moving well, as customers don't have money again, my business is almost collapsing. We used to go to the bush market to buy grains for our business where it was cheaper, as things (business) are not going well, to even go to the bush market is a problem as there is no money due to covid-19. A bag of soya beans now cost #22,000 and then guinea corn cost #25,000, everything(goods) are just expensive which i can't afford anymore and not many customers can afford it.

Since there is no lockdown, I don't have any much concern with coronavirus. And I believe that it has nothing to do with me or anything I do.

I am concerned because to eat was a problem when there was lockdown. We were not allowed to work, we were just at home for like a year. All the capital was spent on food. We could not travel to buy goods then. I could not continue with the business after the lockdown because there was capital again. I used to sell plastics and cooler but now am selling vegetables.

My primary concern about this corona virus is that there is need for everybody to protect themselves from contracting it and there is also need to come up with a solution to it here in Nigeria.

My concern is that corona virus spoilt things a lot. The sales is not moving and the profit is not much because of high price of goods. Since corona virus started, the price of goods have gone up and it is affecting our sales.

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

There is no money like we earn like before. Our business is not doing well and even to take care of the family is not easy. The current situation in the country is bad so we need assistance from government.

It is serious. This corona is a serious thing. There is no enough money to do business because during the lockdown, the capital was spent. Another thing is that everything has increased in price even the goods we sell. So there in no much gain from it.

The coronavirus have really affected the patronage of my used clothes business because most customers are scared that the used clothes am selling might have been worn by covid-19 patients

I dont have any money again, I have spent most of it during the lockdown so I really need to push my business

It caused dropped in sales because of restrictions on people's attending parties which really affected my business. And also, it affected prices of goods to be high

Covid-19 have wasted most of our time due to the lockdown and restrictions by government. Also, it has made us poor because businesses are not moving fine again since the start of covid-19. To get what to eat now is hard

Everything is not moving fine, no sales, no money. People are losing their businesses and job. The coronavirus have caused a lot damages to businesses including mine

My concern is the state of the economy, if only things(country) will be stabilize, then even business owners will be stabilize. Once things (business)are not stable with the economy, then everything certainly become shaky, and it start to affect the business. If we keep worrying about covid-19, when we can't change the situation, it's better to just keep praying about it. The more it refuses to go ,the more it affects the common man because if there's another lockdown a lot of business will collapse .

Covid19 is just one thing that has brought backwardness to business like my own case now my computer centre has been very dull with business activity

My concern rifght now is the bad effect the whole thing has on my business, because my market is down now not like before we are managing to survive in business now

before i was having much customers, so as the covid-19 started my customers started lacking money and did not patronize me again

we sell on credit now and used all the money of my business to feed myself and my family

the patronage i get from my business is not like before, a lot people no longer buy items the way they used to

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

The people who are suppose to buy things from us can not even come out to buy because of all this covid19 wahala, afraid of infection if you go out so the market and sales is bad no money to do the business because goods are expensive so buying enough goods to sell is not easy like before again

i am thankful to God as i did not feel affected by the Covid in any way

Paying school fees has become a task unlike before the covid-19 because business is not running smoothly like before. Even feeding is an issue now as the price of food items are very expensive. The food we used to buy at a cheap price, is unaffordable now. The number of customers that buy my goods have dropped, people that used to buy goods in bags are now buying in mudu(cup measure).

My concern is just simply my business which is nothing to write home about since covid19 started, people are majorly concern about what to eat than buying other things again high cost of everything we sell makes it more difficult to have sales

we have spent all the capital of the business on eating during the lockdown so we are picking up

My primary concern I have related to the coronavirus right now is the high price of food items since the start of COVID-19. Since then, price of items never went less.

The business has been a little different since the lockdown, my business needs money now.

i am thankful to God that this Corona virus did not take our life but when it comes to my business, we have spent all the money on feeding so no capital like before

The capital has dropped so much for my poultry farming and survival is very difficult

We do not experience coronivairus in my family, so there is no much concern.

i was not affected by the lockdown at all

i have been at home since last year march doing nothing though i was sick and spent all my money trying to get better and even when i got better i could not go back to my business as i have spent all the money for feeding also people were owing me and when i ask them they say they don't have money

My children education is my concern. They have not been able to go to school regularly.

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

Covid-19 has affected our business seriously, business is not moving fine because there is no fund for people (customers) to approach our business and it has become very difficult to do business as goods are very expensive now. Since the pandemic, business has been stagnant as customers don't come to my business like before. Right now to be sincere capital is what is stopping my business from making more money. What worries me about covid-19 is that i don't know if covid-19 has come to stay or go, so I don't know if i will be infected or any member of my family will be infected. I'm just praying that covid-19 should just end. So that everything (life) will come back to normal.

My concern throughout since the coronavirus started till now is that market has been slow especially that time that the lockdown started

It's not easy but we thank God. Customers are coming but not that much, they complain about them not having money.

Have you experienced a situation where the things you plan to do you could not achieve any just because of this coronavirus, prices of everything is just too high

the prices of the material that we use in the cafe have shoot up and we no longer make profit like before again

there was no means of going to my business place, no even vehicle and there even suspended the opening of market so it really affected me

my business was not moving forward during the time of the corona virus, there was no market and people were not buying anything

due to the restriction of movement it affected my family and i had financial challenges

During the COVID 19, they gave us time to go to the market. we are just moving with the way the market is. And now, you know when the shop is full and you have what your customers want, they will come, but when your shop is not full with what they want they won't come, I just need my shop full.

The business broke down during the lockdown and even now there's no money for business again

Due to covid-19, i hardly have customers because everybody is struggling for survival now , so they hardly have money to sew new clothes. Now food is very expensive in the country and what we can't survive without is food. So people don't have money to spend on new clothing which has lowered my income very much.

It was before I am concerned about coronavirus but right now I am less concerned.

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

Firstly, I'm not earning like i was earning before and now i find it hard to take care of my children because my husband is not all that financially stable. I'm the one taking care of my needs and that of my children. I'm a teacher and teachers were not earning during the covid-19 period. The school I'm teaching now is not paying us properly. We resumed 15th January 2021 and our proprietor decided to pay us just half of our salary. In general, everything in my life has just turned upside down. I just thank God for sparing my life from covid-19.

All i can say is that may Allah bring an end to the economic challenges in the country because the prices of goods have gone up and sales rate has also drop, everything is just difficult.

Because activities are in a standstill, there is no money that's why i started dry season farming but i don't have enough money money to invest in the farm.

Corona virus has made my life very uncomfortable because getting goods is very difficult and they are expensive, and when it comes to selling those goods it's very difficult because of low patronage and i sometimes lose instead of making profit.

I am in good health and my family too is in good health, so i dont have any concerns at all with Corona virus.

Covid-19 is truly affecting our business as an okada(motorcycle) man by profession, all the market women or anyone i carry will tell you that there is no money in town and the place that we are suppose to go for #100, they will want to pay #50 or even pricing the distance for #30. And when you move round town, before you know, the petrol is finished from your tank and with the little money in your pocket, you will use it to buy fuel. So, for the whole day,i hardly go home with #700 or #500 in my pocket. As a result of covid-19, the price of goods is very high in the market because of covid-19 lockdown. So life is not easy due to covid-19. If you enter the market, you will see that everyone is just sitting idle in front of their business doing nothing, selling nothing. Market is not moving, so it's affecting our business too.

It has not come close to me and i don't think it's a problem to me but i take precautions of washing and sanitizing my hands and wearing face mask.

It affects everyone, we are just trying our best, though things have not really returned to how they used to be as things are expensive.

I'm very concerned about this covid-19 because things( goods) in the market is very expensive, its making business performance to be worse for customers to get goods in the market. If you are not able to sell your goods in the market, how will you be able to pay for your children's school fees to give them a better training and feeding? The quantity of goods i have in my shop is just going down because of financial issues due to covid-19 and the little i have, I'm using it for my family stuffs like buying food. As a result, the income i make is not as it was before covid-19.

Business has been very bad, but it's moving slowly now, better than during the lockdown period.

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

When God is by your side, i will not lack anything. My business is okay because i was farming last year and i have uprooted my cassava, sold it and used the money to open my business.

It has been rough, things have not been easy, but we are managing the business.

The problem is that the covid-19 slowed down everything(businesses), business doesn't go like it normally goes, people are suffering, everybody knows that business is slow now because of covid-19. Even my poultry business has declined because sometimes i come to the market i dont see much people to buy my goods, just a few people will come and buy. Then you manage to buy food with the money you made sales and go home. I'm very much concerned about covid-19, it's something(disease) that snuffs out the life from a person and i watch how white people are dying from covid-19 on the news, so it's something someone should be concerned about it.

The coronavirus got me worried but I was very careful than before because of the covid-19. Also, things are now very costly

When you are in a situation where you can not go out of your house no means of making money and eating becomes a problem then it is a serious issue that was the experience of coronavirus since last year till now

This coronavirus really affected my business because it almost collapsed it. I finished all the money that I have during this covid-19 period

It has increased the prices of goods and this have really affected the sales because people have not been buying like before the start of covid-19

It does not allow business to move very well because it has make most things costly and reduced customer's patronage

The issue of covid19 has destroyed a lot of things and business has not been the same since last year, children are at home since and there is money to put them in any trade so it makes the whole thing worse

The covid-19 affected my business heavily, we were not allowed to go near the market, people were forbidden not to go out during the lockdown. As things (business) is coming back normal gradually, we are praying God will help us to pay up the debt we incurred during the lockdown because our children didn't go to school and were eating despite the fact that there is no income coming into the business. Many of the things(business) we used was borrowed on credi. The little capital we had was drained during the lockdown, the little money we saved, we used it to eat food. Because of covid-19, we couldn't buy and store food again. I have two kids that are schooling, so since school started, they went back to school and to pay their school fees took too much of my capital because no income is coming. I'm very worried about the covid-19 because it's people's lives that were loosing, many people died and it affected me too because one of my uncles in in the village died and was suspected of dying of covid-19.

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

My concern is that it affected my education since that month of march school has not resumed so am not happy about that as a student

It has affected the sales because the price of goods have gone up and the money we used to buy like two cartons is now been used to buy one carton

We just thank God, customers are coming and we are doing well.

It has not been easy and I thank God that COVID 19 is over and everything is fine now, customers are still coming and I am concerned about COVID 19.

It makes business difficult to do because of the high costs of buying goods to sell now and it has also reduced the gain (profits) we make from the business

It affects me seriously because we don't see customers again to repair their cars like we used to because there is no money in circulation

Due to the effects of this coronavirus, people are complaining of no money which is affecting our business and this is causing low sales and low income

I am concerned about how it affects the older people because of their weak immune. Secondly it is affecting businesses, things are very expensive because of the Lockdown. It is so bad that I have to apply for a psychological class for my mental sanity.

The coronavirus did not affect my business

Staying safe and avoiding crowd is a big challenge for we in the market. Even with the use of face mask, not everyone is using it. This has affected business because people are not coming to the market like before because of the restrictions. No money in circulation and the price of everything has gone up

There is no sales and the prices of goods have gone up. This have reduced the capital we used in buying market and it has also reduced our profits

People are not buying so there is no money to even restock my shop because sales has been poor

My concern is on the economy. The prices of things are on the high side now especially food. My capital is not enough for my business again because of the high price of commodities.

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

Well, there is not much to say, I'm still alive, so I'm thankful to God. If there is a vaccine for covid-19, the government should try and cure it, so that it would not infect other people. Business will not get better if covid-19 is not cured.

My concern is my business before corona if i go out i can roughly make 2k and more daily but now I only make 700 even the customers are complaining of money and the things I sell is expensive if i go to buy with plenty money I'm only able to buy few things because of how expensive they are

At first, during coronavirus lockdown all my market (business) closed because, no customers to buy my goods (shoes) people were focused on buying food stuff. Now we are reinvesting gradually hoping that everything will be fine.

During the lockdown when there was no movement, my farm was looted, I lost most of my crops

It has been a tough and challenging year for us especially we business people. No work, no business, everything (business) has been stagnant. So, we're just living by the grace of God. Things (goods) are very much expensive now in the market, when you add money for the services due to the increased cost of material, people complain that the price is too high, it's too expensive. Then they go looking for a place the price is lesser. There is nothing we can do to lower the price except close our business. The goods in the market now are not all that good, like some of the paper we're using now are not good, as the paper we were using before, the quality is poor. My main worry about covid-19 is the hardship and the high cost of living now.

What is worrying me is too much since covid-19 started business change completely. I'm lacking money to take good care of my children, things (business) is not moving well, the covid-19 disorganized everything (business), nothing has been moving well since it started last year. Last month and this month, business is not moving, people (customers) are lamenting about the hardship in the country. You know, someone will spend money after he has money to sponsor his children in school, before he will come and buy shoes. But if it's something like food items, someone must buy food items to feed the family.

My concern is how i can't move about freely I can't do business well income is not coming like before since the start of the lockdown if we make food to sell we get leftovers no customers because of social distancing

Due to covid-19, I'm lacking food to feed myself and my family. There was one time that the government brought food for us and one time that our community people bring food for us but it has all finished and food is very expensive because of corona (covid-19).

What corona virus has caused is not small at all. We didn't have the opportunity to travel to sell our goods. We had to spend from the business capital during the lockdown because we could not do anything then.

My concern is food we don't have enough food stuffs in our house children are going back to school no food and money to provide for their needs we are hungry

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

What concerns me the most is my income I don't have customers and recently my shop caught fire i have loss so much things now I'm barely surviving i need new capital

My main concern is how business is not going on well and there is too much poverty i sell oil people that are selling it to me are not selling anymore people have collected my oil on credit they are refusing to pay because they don't have money to pay back I'm finding it hard to run the business with little capital now i have to use the money to pay my children school fees

My concern is poverty and lack of support corona has caused many things I'm not happy at all everything is hard in this life my husband is not able to provide for us food is expensive

Things are not moving like before because everything is expensive and i don't have enough money due to the economic challenges. <sup>8</sup>

I adhere to the preventive measures of wearing face mask and sanitizing my hands, with all these measures by the grace of Allah nothing will happen to me.

My concern Corona virus is the preventive measures that Government is forcing us to adhere to especially wearing face mask, its been uncomfortable to me and i don't like it.

I'm concerned about coronavirus before but right now everything is becoming okay, since we are mindful of safety to protect ourselves.

What concerns me is my studies and how corona is spreading I've wasted so much time at home not going to school I would have finished by now but because of corona I'm still in school and don't want my education to stop again with the way it's spreading I want to finish

To be honest inflation of price concerns me the most every thing is expensive this lockdown that we were into has made things to be hard for me like my business now most people are not buying they are complaining it's expensive and that is how I bought it

It affect buying and selling activities. Business is not like before because of the high price of goods but we are making our sales. There is curfew in our state, that is Ekiti state because of corona virus, so we could not travel normally for business.

My concern is that during the lockdown, we loose a lot of things. All our capital was spent then and it is affecting us till now. When we get supply of goods, we make part payment and pay the balance after sales. No enough money to do business and the income has reduced.

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

As far as Nigeria is concerned today, everybody is affected. Sales is not like before, it has dropped and there is no income like before. Everything is now costly, take for instance, vegetable oil of #50 is now sold for #80. We have to pay our children school fee and take care of some other thing. So we are affected.

Business was seriously affected, there was no movement but things are starting to get better

Since last year's lockdown to today things are not moving my business is not thriving because customers don't have the money to spend on clothes, it has really affected my income badly and i can barely feed my family.

My business is down due to low patronage, because of the increase in the prices of goods and people don't have enough money to buy what they need

It has made life very difficult for me because everything is expensive especially food items.

Though the business was affected by the lockdown, things are changing and improving gradually

The Corona infection is mild in Taraba state eventhough they said some people have been infected in the state but i have not seen anybody i know with the virus, but a lot of publicity has been done to the public about wearing face mask and washing hands and we have really comply with the directives.

I could not work during the lockdown, also schools were closed so there no money coming in,

Because I know we will always come out of it. It will go like Ebola. So there is no need to worry.

Business has not been really moving since the coronavirus started, just trying to push it with the little money that I have

What concerns me the most is my business the profit i got has finished all during the lockdown capital is low. But now things have started coming back even though it's slow but I know it will be back soon customers have started coming not like before sha

I don't have any concern about COVID-19, even from the start of it because I didn't experience any symptoms of it nor any other person around me.

What concerns me the most is the price of everything that is expensive my business stuff is expensive even customers are complaining of things are expensive and they don't have money and before I'm able to find my business things it's now hard very scarce

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

My business was not really affected by the coronavirus except during the lockdown when there was no movement

Now, I am not concerned about COVID-19 because I believe it is no more. And everyday majority of the people in my community don't wear mask (face mask) and there's no sickness or death relating to corona (coronavirus).

The challenge i have now is lack of money to carry out my farming activities especially dry season farming because there's economic crisis and everything is in a standstill.

I am only concern about it (coronavirus) during lockdown. But now I am really not concern because our leaders (government) don't really cares.

Coronavirus has really affect our economy due to the lock down so it really affect our income

The Pandemic has affected my business negatively because it has reduced my sales, people no longer patronize my business like before because they also don't have money.

All what I can say about coronavirus is that it really affect the economy in the aspect of no money and due to the lockdown we are unable to go to the market to buy things and sell, also it really affect our intake at home

Honestly my primary concern was that of children because if adults can follow the precaution children cannot follow it so my primary concern was our health during the pandemic to follow the rules and regulation of the NCDC

My primary concern was to stay safe during the pandemic because the virus has no cure and we were asked to sit at home to help us not to contact the virus but it lead to economy situation due to business was not flowing no income, so there was high rate of poverty during the lockdown and also food was expensive

Truly my concern about covid-19 was that no money and business was not moving due to the lock down everywhere was down nothing was moving at all and my primary concern was the health of my children and that of my husband so I'm really concerned about the pandemic

during the lockdown it really affected us in the aspect of food and money and also we are also concerned about our health to stay safe,

During the pandemic there was no movement so it really affect the economy due to not going out for daily businesses and income is not coming in so it really affect us and food was expensive and also my husband was at home doing nothing to the lock down

During the pandemic there was a lot of challenges in the aspect of food, school fees, income and also there was no movement so it really affect the economy totally

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

During the covid-19 a lot of challenges in the aspect of income, children school fees also no movement to go to the market because of the lockdown, there was a lot of poverty

Businesses are down, it's affecting the economic activities of the nation, food is very expensive and money is very hard to get

Every sickness is not nice no matter what, corona virus has disturbed people in so many ways, businesses were down and all. We just hope it will come to an end soon

My Concern was that we were not doing anything due to no movement unable to go to shop and there was hungry due to no income so it really affect our business during the pandemic life was tough because I've been at home for a long period of time doing nothing so it really affect me badly in terms of food and children school fees

We have been shattered, we don't have anything with us for business, we are seeking for help from God almighty and government

There are a lot of things, businesses have stopped, everywhere you go you have to wear face mask and social distance which is very disturbing That's why we pray to God to bring an end to all this

I am a farmer so I am not worried about the Coronavirus. Though things like fertilizer and foods are very expensive now and it's affecting me in a way.

My concern was that during coronavirus there was no movement and business is not moving like before also things are expensive, so it really affect us during the lockdown, to buy food it was a problem due to no money income was not coming so it really affect the economic

During the coronavirus there was hungry because we are not doing anything and money is not coming in, our husbands are at home and they are not going out due to the lock down, so we were badly affected in the aspect of income and food was very expensive

How everything is messed up, businesses everything, nothing this pandemic hasn't touched

Nothing

The Coronavirus has affected the local market, things are too expensive in the market. The Lockdown has made me to loose plenty money because we ate most of the things I am selling during the Lockdown.

Children are at home, schools are closed we are just prayerful

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

Covid-19 has made business not to be moving well, people don't buy goods like they used to before the covid-19 came. The government has not been assisting us, food is expensive in the market but nothing is done about it . I'm not interested in anything that has to do with the government. Anything pertaining government I don't need government help, I don't believe they can help us, only God can help us.

My concern is how it has affected business. Even up till now, the economy is not stable yet. Business is not moving well at all

Corona virus is something that lives have been lost which is a very scary disease. I was watching news today i heard that over 90 politicians are required to isolate their selves abroad which is sad.

I am not concerned about it, the government is just deceiving us and making life difficult for the poor.

My main concern is about how education is tampered and how life is difficult at the moment

There is no market, people are just buying small small because no money, so the business is not really moving

My primary concern is the isolation and restriction of movement which will slow down my business again. The task force that enforce the covid-19 rules , even if you wear face mask, they will be chasing you away, that you should go back home. The corona(covid-19) really affected everything (business) because all the people that used to buy goods will tell you that they have stopped working or that there are no jobs anymore to work and raise money. A lot of customers stopped working on sites because of no more jobs. Goods in the market are very expensive, their prices are now like three times of how we used to buy it before the corona came and we don't have plenty money like we used to have before.

People are not conscious of their safety. They are not observing social distance or use nose mask. Also, it has affected businesses because my customers are not patronizing me like before

My concern is how we that are into business have lost a lot, we don't go out to look for food, i as a person have lost so much when we were in total lock down which up till now i have not recovered. I had like 5000 fishes the time we were locked down everywhere was closed no food to feed the fishes i had to loose more than half of them. I am meant to get almost 4million naira and i resulted to getting less than 1million naira.

I am more concerned about my health and my families health and i pray to God to distance us from this virus and cure every othe person that has contacted it.

The lockdown has a big negative effect on my business. Many of my goods got spoilt during that time. Though business is improving gradually but things are too expensive now

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

Truly what disturbs me most is that we the poor that go out everyday to look for money so we can provide for our family are down now, we go out twice Or 3 times in a week which you can go out and see no single customer come towards you, its very bad.

It has changed everything, people are not doing big party again because of the restrictions. This makes business to be dull for caterers like me.

There are alot of things, everything has stopped, a lot of problems, a lot of hardship and no work and food to eat. A lot of businesses were down.

The situation is affecting my business. Customers are complaining of no money and the cost of transporting goods from the north is too high and I don't have much money because I deal with perishable goods like tomatoes. The cost of doing business is now times 5 of what I was using before.

The lockdown affected me very much because I'm a teacher, so when schools were shutdown, i wasn't paid salary for many months, i didn't have an income anymore. Now on the news they are saying they will be a second wave, so there will be another lockdown again which means i will be unemployed again.

I have employees before but I have to let some of them go because there is no money to pay them. The cost of getting fertilizer and workers is very high now since Covid came. It has affected me a lot.

Business has been disorganised because there no money.

Truly, I don't even need to tell you and that is one of the reasons I applied for Market-Moni, they haven't paid me in the cyber cafe where I was working, no transportation, so my employer asked me to stop and only asked his sister to work for him because business was not moving.

People are not getting money like before, though the effect has reduced a bit but things are very expensive now.

Most especially I'm very concerned about my house rent because I have been owing my landlord for close to two years now and I have not been able to complete my balance that I owe him. As a result of covid-19, the government chased us out of where I normally stay to do my business that we should go to the new place (market) he built. That it has a lot of space, not congested but the place (shops) are very expensive and i can't afford to pay the bill. The price to buy the shop is between 3 to 5 million naira, then you can rent it out for two years. I'm looking for money to pay at least a balance for the shop rent, even my landlord in disturbing me for my house rent. I'm very much concerned about covid-19, i have younger sisters to take care of and I'm finding it difficult to pay their school fees.

I am maintaining the law from the federal government because COVID 19 is very dangerous

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

It has affected my family a lot. My husband lost his work because of the Corona Virus, the company stopped them. My business has been down since then

It's not like there is anything serious happening, customers are not coming like before, I am just trying and sometimes I don't even sell for a whole day.

The Coronavirus has affected the economy so much. The price of everything has gone up. I am not able to buy feeds for my animals. The price of feeds increases on daily basis. Also the cost of buying fuel daily is something that is affecting the business

There is no money in town. Things are very expensive now even food. The government should help the poor.

Because of the coronavirus there has been low customer patronage. Everyone is cutting expenses, no one is doing a big party, so no business for us.

I don't have a worry of contracting the virus but the economy is a mess because of it. Things are very expensive now especially food.

The covid-19 is affecting us bad, during the lockdown they shutdown the market for almost three months and our business that was doing well, fell. Our landlord increased our house rent due to the pandemic, even as we don't have the money. I'm praying that the covid-19 will not come in the second wave that is on the news because another lockdown will set me back again.

Covid19 case is not a good thing and i am not praying for it to happen again because it is not a good thing both for our health and business, i have lost all and i am just struggling

I don't have any concern about it. It was not easy during the curfew but we can go out to do our work now.

My primary concern is nothing more than the virus wahala has parked me out of business my little groundnut business has stopped because everything finished i mean my capital during the lockdown and i am not doing anything again, looking for money to start all over

Covid-19 affected me so much that I have to borrowed money to pay my worker's salaries because customers are not patronizing us like they used to, many of them are complaining that they don't have money

The covid-19 has affected my business badly but we are managing by spending small money or buying the little food that i can afford. Since covid-19 started we didn't get any helping hand at all, no assistance even from the government. Things( business) is very hard now, business is not moving like before the covid-19, so we rely on my farming now because business has been slow.

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

Because of this coronavirus, we now experience reduction in sales and increase in prices of goods. And people are after what they will eat and not like goods am selling

There is an increase in the prices of goods and services due to this coronavirus. And this have affected our sales because people are complaining about this high prices and they are not patronizing us like they used to

Well, i must say that I'm afraid, the way this second wave will go, the kind of news report we hear everyday on the radio, the covid-19 is really shaking everyone everywhere and also putting fear in people on daily basis. I'm very worried about the covid-19 on a s serious note, they say on the news that the second wave will be more dangerous than the first one. I listen to the news a lot and it makes me to be afraid, how they talk about it.

It has affected business generally, the number of people that patronize us (Tricycle) have reduced compared to before COVID-19. People now complain of no money and this is affecting our business

I don't have any symptoms again after undergoing the Corona virus treatment because last month i got infected but i now strictly adhere to all protocols of prevention like washing of hands, wearing face mask and social distancing.

During this covid-19, thieves came to burgled my shop and looted all my goods. I don't really have goods to sell now

I have no concern because i adhere to social distancing, wearing of face mask and washing my hands regularly, and it's been effective since i don't have any symptom

During this covid-19, everything is upside down. No money, no patronage, no business and no food

The issue of coronavirus have increased the prices of goods which is affecting the sales. Also, customers are not coming to buy like before because they are complaining of no money. Everything is upside down now

My concern is everything that is costly now. The price of materials that I used in making what I sell have increased and this is affecting my sales and income

The covid-19 affected my business seriously to the extent that to eat now is hard. It has made my income reduced because there is no sales and everything is costly

I have no concerns related to coronavirus because it doesn't really have any effects on me or my business in any way right now

This coronavirus has affected my work because it does not allowed us to work and sell like we used to. No money in circulation and everything is now costly

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

It spoilt things a lot. I am into transport work. Instead of five passengers we are used to carrying at the back seat, it reduced to three passengers because of corona virus and this reduces our income. If we attempt to carry more than three passengers, police will arrest us and that is a problem.

It affect us because our business is not doing well. For instance, In a situation that one is supposed to make a profit of #20000 and struggling to make #2000

It affect our business because most of our goods got spoilt during the lockdown and the price of everything has gone up. During that lockdown we had to spend from our capital.

It has not been easy, it is a severe journey, but as a farmer, we are still eating, it is just that I don't have money on me.

Though business is not like before, it is better than the lockdown period when we could not go anywhere

Things (business) have been difficult due to covid-19, especially in maintenance, this January, the machines need serious servicing and that servicing took over ₦200,000 from me and the man that owns the shop, is telling me to relocate my business which means i will have to dig out the machinery, which will take another ₦200,000 . Due to the covid-19, i don't have money as the business has been slow . So i talked to him and he gave me the grace of from now till April to raise money and also find a shop. Covid-19 has come with many restrictions, you don't go here , you can't go there, you can't do this . All these restrict the money that should be coming to me or our mybusiness. This is affecting us because our people have not cultivate the culture of online sales. So they need awareness and they need to know how to make sales or order for goods that will reach at their door steps. And according to the news on reality of covid-19 that they may contact the disease and die. So people need more awareness through churches, town hall meetings and through personal contacts.

Business is down because there is no money, I spent most of the money I had during the lockdown, so I even need capital to restart the business

The poultry are now expensive so it has made it hard to really do the business because there is no money

Corona virus has affected the buying and selling (economic growth) of the country- the price of things and food are going up; and also my family income is not okay (stable).

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

Covid-19 really affected my business in the sense that the nature of the business is such that people are afraid of coming here but it's a place where people from different places come. The type of business i run is a hotel business and now people are afraid to come to the hotel because of covid-19, people are afraid to come and drink, they are afraid that the person serving them might have the virus especially if the person bring glass cup and touches it. So, the covid-19 really affected my business since last year, most especially during lockdown, i really lost a lot of money which I'm trying to recover. Due to the covid-19, I'm really down financially. In December i sold market, the market really moved but at the peak of December, that's 21st to 23rd, business was really horrible, everything (business) went off, it dried off and even now I'm in the shop but i can tell you that from yesterday, i have not sold up to ₦2,000 and i will have to buy fuel for the generator and other things. My main worry about covid-19 is that, there is a low turn up of customers, people don't come out to celebrate. Before the covid-19, there used to be about ten people to celebrate birthdays but now people prefer staying at home, that's if they celebrate, they just come to my shop and buy one or two bottles to take home. People are scared of contracting the virus.

My concern with coronavirus was that it doesn't allow us to sell our market as normal and this has really affected our daily income. It also affected the education of our children- they couldn't go to school easily.

Corona virus has increased poverty in the family and all over Nigeria, simply because there was no market and people's business (investment) stopped.

well, it hasn't been easy, we don't know where to start from, people are not buying food again, right now we are not seeing any thing to eat

I don't have any concern with COVID-19. I just don't want to place my mind on what I cannot believe and control.

The covid 19 affected everybody, you cannot do anything you like on your own without money. the covid 19 has made everything paralyze

Since we don't record any death in the family, I don't think COVID-19 is my concern. THE only problem we are confronting is the insecurity (insurgency and kidnapping) in the state that sometimes affect our business.

The covid 19 has really affected us economically as we are in the mouse and the people that are owing me have refused to pay and we have responsibilities like paying school fees

During that Covid 19 period we were at home for 3 month and we only came out once and it was terrible then, no food to eat, though the situation is getting better but people are still complaining

due to the covid 19 i have not been paid my salary since last year june because i am a N-Power beneficiary so it is my farming that i am using to sustain myself

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

Everybody is facing (minding) their business. For me, it is time to make money (maximise profit) by investing well and not wasting money.

Before i don't use to sell on credit but because of the covid i had no choice than to start selling on credit because people are complaining that there's no money

My concern was that no money no food due to business was not moving so it really affect our income because we are unable to go to the market to buy what we sell and during the lockdown to eat food is hard due to money was not coming in so our day-to-day business reduce a little bit as at the period of lockdown

My concern during covid-19 was that, there was hungry and no money to spend due to the lock down because the virus came suddenly so immediately they asked us to stay at home no going out so it really affect everything generally such as no money no food even schools were locked so it really affect the economy

During the lockdown there was a lot of challenges due to no movement so it really affect our income and also no food, so it's affect the economy generally there was high rate of poverty due to this coronavirus, to access day-to-day income was hard and no food due to no money to buy it

Talking about coronavirus it has bought a lot of poverty because we were locked for some months not to go for our daily bread and food was expensive during the lockdown , to access your day-to-day activities was a problem so it really affect our income

Coronavirus really affected me because it made me lose my job. That is why I am into transportation now

The coronavirus is affecting my sales and income. People are not buying like before the start of covid-19 because most people are complaining of no money

my primary concern was that no movement and during the lockdown we face a lot of challenges because it's not too long we relocated to the new market so it really affect our income because they give us twice day in a week to go to the market, so the income that we get was low so it affects our eating and our way of life and also we are all caution about our health during the pandemic

My primary concern during the pandemic was that no money and food is expensive due to the lock down so it really affect us because we are all at home doing nothing, to even feed our family is a little bit due to lack of not going to work and money was not coming in so it really affected everything and there was hungry

My primarMy concern during the covid-19 was not to contact the virus but the lockdown really affect my husband because of no movement unable to go for his daily business so it really affects our income during the pandemic,

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

There has been a setback in my business and i have a family to care for, i don't have enough groundnuts now to sale because it's expensive and i don't have enough money because i used my capital on feeding during lockdown.

I don't have any concern because the rate of infection in Adamawa state is low and i adhere to washing hands, wearing face mask and maintaining social distance.

It has not been easy, the number of debts piling up, the people owing me are not paying, those that pay, pay in bits and because I am trying to maintain old customers, I have to understand with them.

Corona virus has affected my business because my business stand in Wuse market has been shut down to reduce the crowd in the market, and i can't go back to the village now because i only farm during rainy season and i need to work to provide for my family but my business is not moving.

The coronavirus did not affect my business

I am not affected by the coronavirus, everything is okay and business is doing fine

I dont have any concern reated to the Covid19 because it did not affect my farm work

The way people patronise me has gone down, there is no money so a lot customers are not coming like before

Corona virus stopped my business for a while whereby my income dropped (declined) and it affected my family's food consumption

My experience and concern about covid19 is such that i can not forget in a horry because almost all the time during the lockdown we where always arrested by police for opening our shop so no sales just from bad to bad and till now because of price hike customers nolonger buy like before

Infact i do not like to talk about my experience about this coviid19 issue because it came with a lot of problem and as we speak nothing is happening business wise

I thank God we did not record any death here in my family, but only experienced scarcity of food items.

My own concern is my market because there was almost nothing moving again during that lockdown and till now the story is still the same we just keep spending all that we have

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

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During the time of lockdown, some of my goods expired due to the on and off lockdown which lasted for months because of that, there is no other means of livelihood, my income became very low. Due to the covid-19, I'm thinking of changing my business because the business is not viable due to poor funding. At a point, the capital wasn't there to fund the business again because of covid-19. Everybody is in the same situation, everybody has moved on from worrying about covid-19, life is always unstatic, so I can't be living in the past due to the covid-19.

My brother the thinking of coronavirus also killed me, nobody to help me business was very bad and nothing is going on well again.

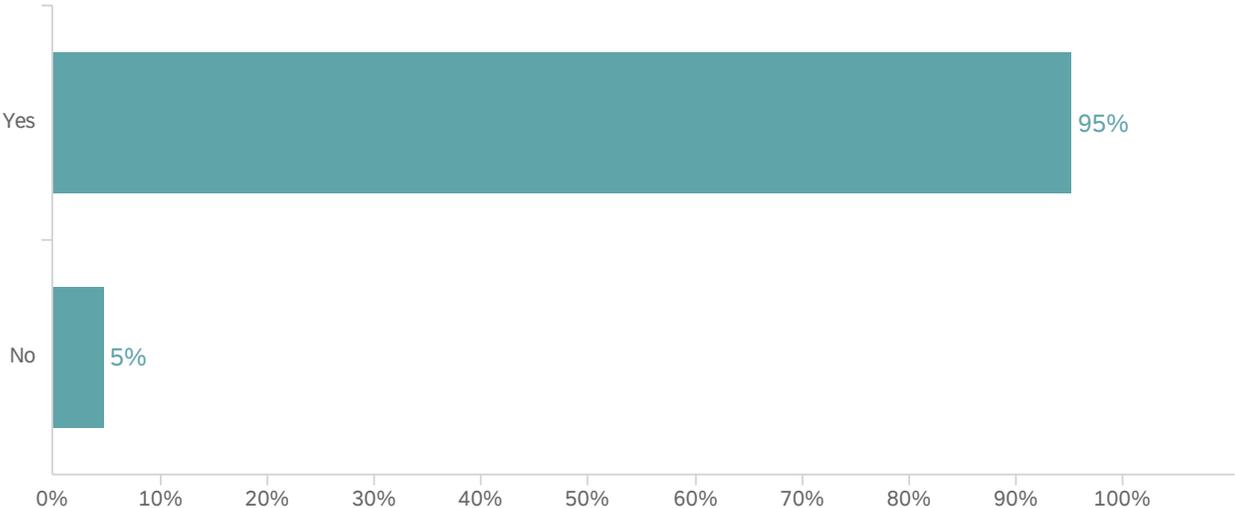
## SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers, supply issues, and closures due to COVID-19 restrictions* are the top impacts reported by 63%, 31%, and 29% of customers respectively. Only 5% have been *able to switch* their main source of income entirely, suggesting a poor level of job mobility
- **Overall Financial Situation:** 91% say their *situation has worsened*, with 44% saying it has gotten “much worse”
- **Income:** 90% experienced a *decline in income*. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 66% have been able to pay them, while 33% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to a high of 78% able to pay in round 13*
- **Cash Accessibility:** 27% *don't know or can't say*, 13% report *somewhat or very difficult*, 60% report *somewhat or very easy* to access cash
- **Farming:** Only 41% of respondents are involved in farming. 41% of those who farm reported a *general limitation of financial situation impacted their ability to do business*, 40% report *difficulty in acquiring inputs*
- **Food Consumption:** 64% report a *decrease in food consumption*; 18% say they regularly go hungry, and 51% say they sometimes go hungry
- **Savings:** 92% report a *decline in savings*, those who “very much decreased” savings *decreased from 68% in round 1 to 65% in round 13*
- **Coping Mechanisms:** *Using savings and reducing investments* are the most common coping mechanisms reported by 87% and 42% of customers respectively. 32% have *borrowed money* as a way to cope with COVID-19

# Continuation of Main Income Activity / Business Post-Lockdown

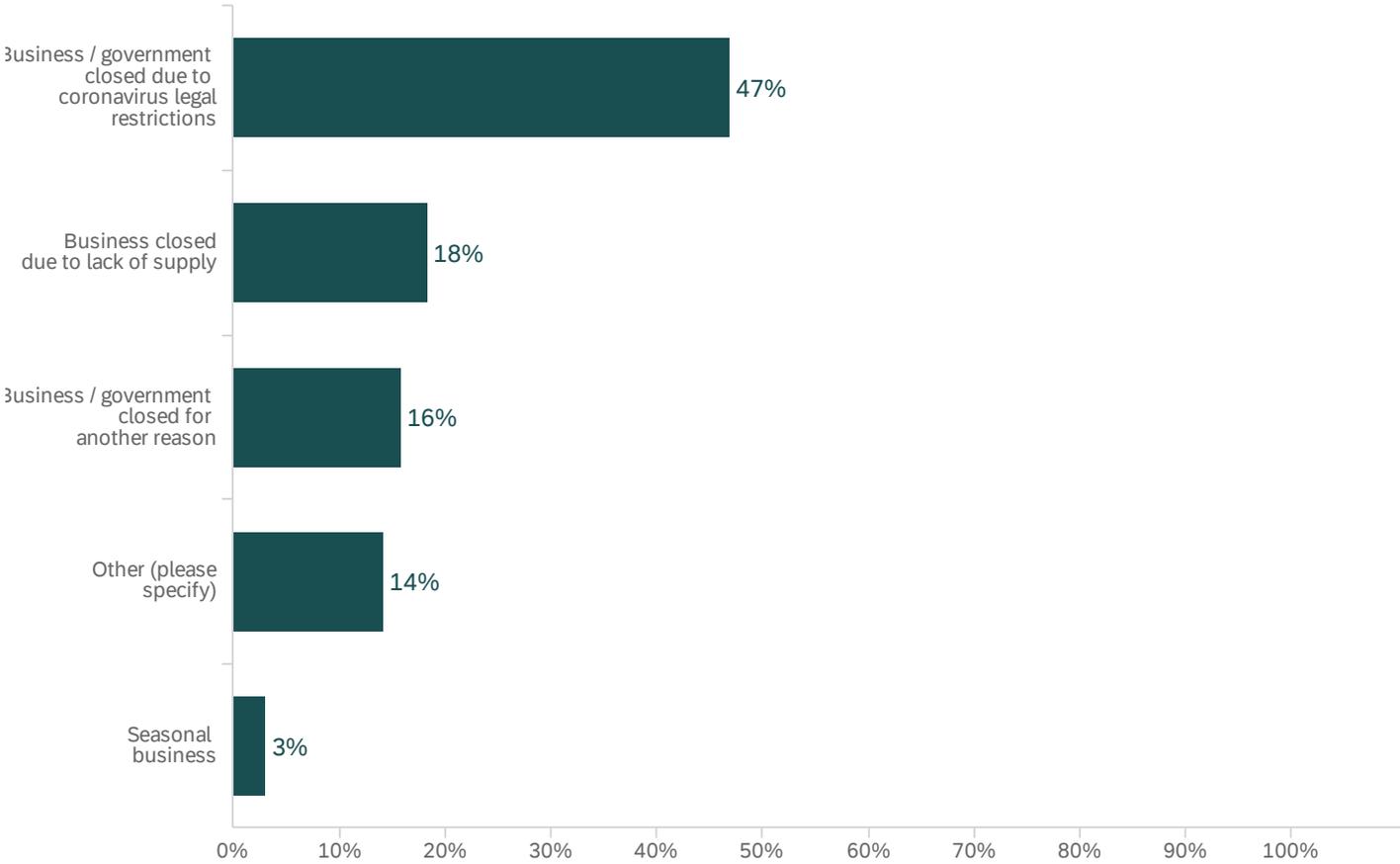
**Q:** Is this [main business activity mentioned] the main activity you were involved in before the lockdown in March 2020?  
(n = 7,550)

**Insight:** There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.

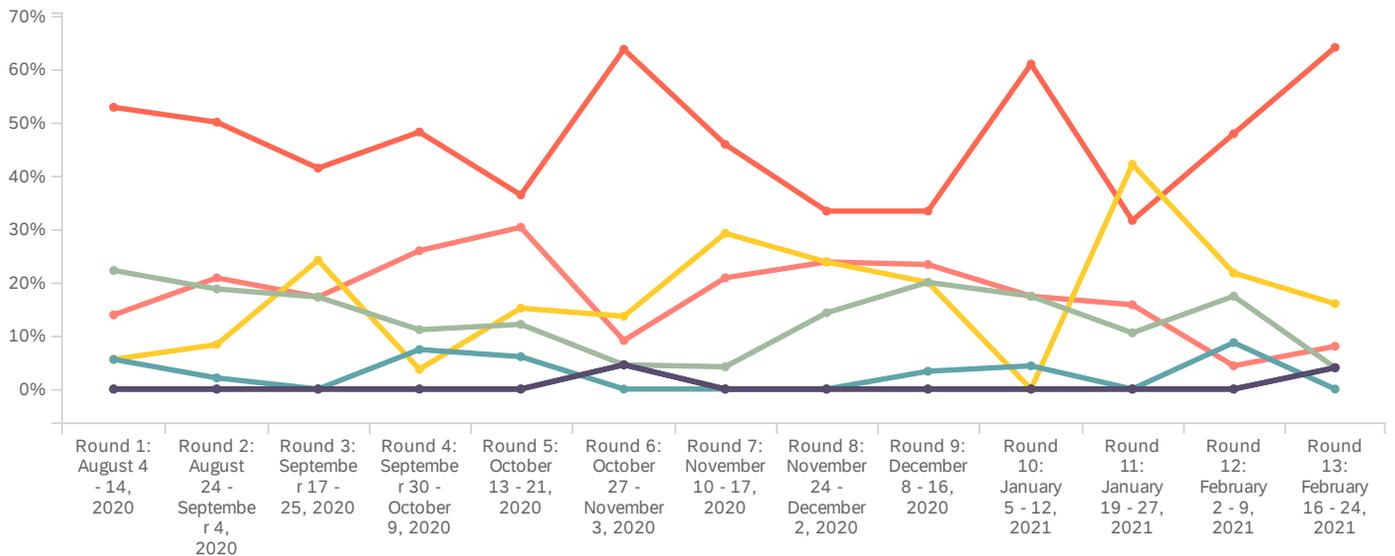


# Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)  
(n = 360)



## Reasons for Business Change by Round



Legend:

- Red:** Closed Due to COVID Legal Restrictions
- Pink:** Closed Due to Lack of Supply
- Yellow:** Closed for Another Reason
- Green:** Other
- Blue:** Seasonal Business
- Dark Blue:** Not Able to Farm Due to Lack of Inputs
- Purple:** Not Farming Season

Other (please specify)

She was a student and started a business in 2020

No business

Because of high cost of things of goods in the market, so now I I manage to farm.

Because my former employer did not pay our salary

I don't have a business before

I didn't have a business before

Other (please specify)

---

I don't have any source before

There was little to no gain and no enough money to improve.

I was previously in service/school.

I don't have a business before

I wasn't doing anything

I was not able to make profit from my last business so I changed.

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Respondent was unemployed before starting this business.

Not doing any business before

. I used to tie and die but I wasn't making profit.

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

I am a student and schools have been closed due to COVID-19 restrictions.

Lost of capital because of creditors

Other (please specify)

---

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

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.

Other (please specify)

---

The former business I was doing wasn't profiting me anymore

Temporarily closed because of low patronage from customers and no money to restock my provision store

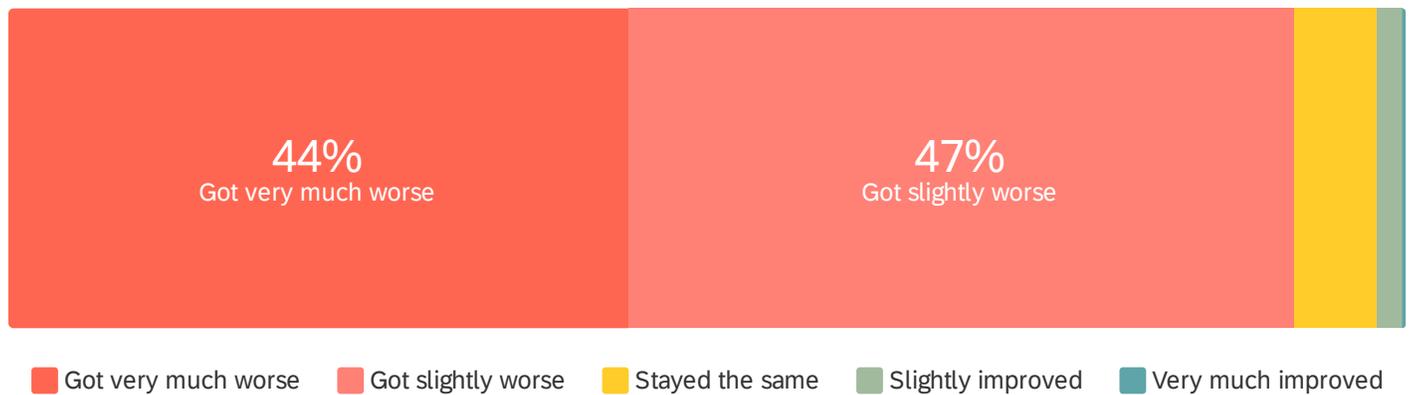
Am house wife before

Lost my capital

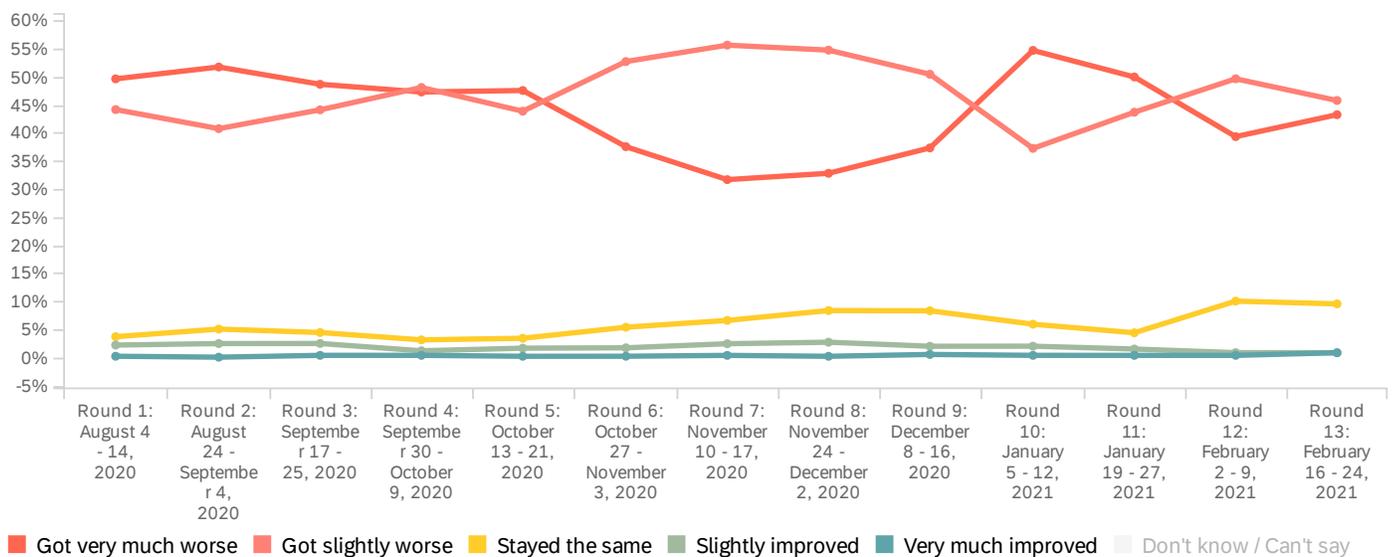
I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

## Impact on Overall Financial Situation

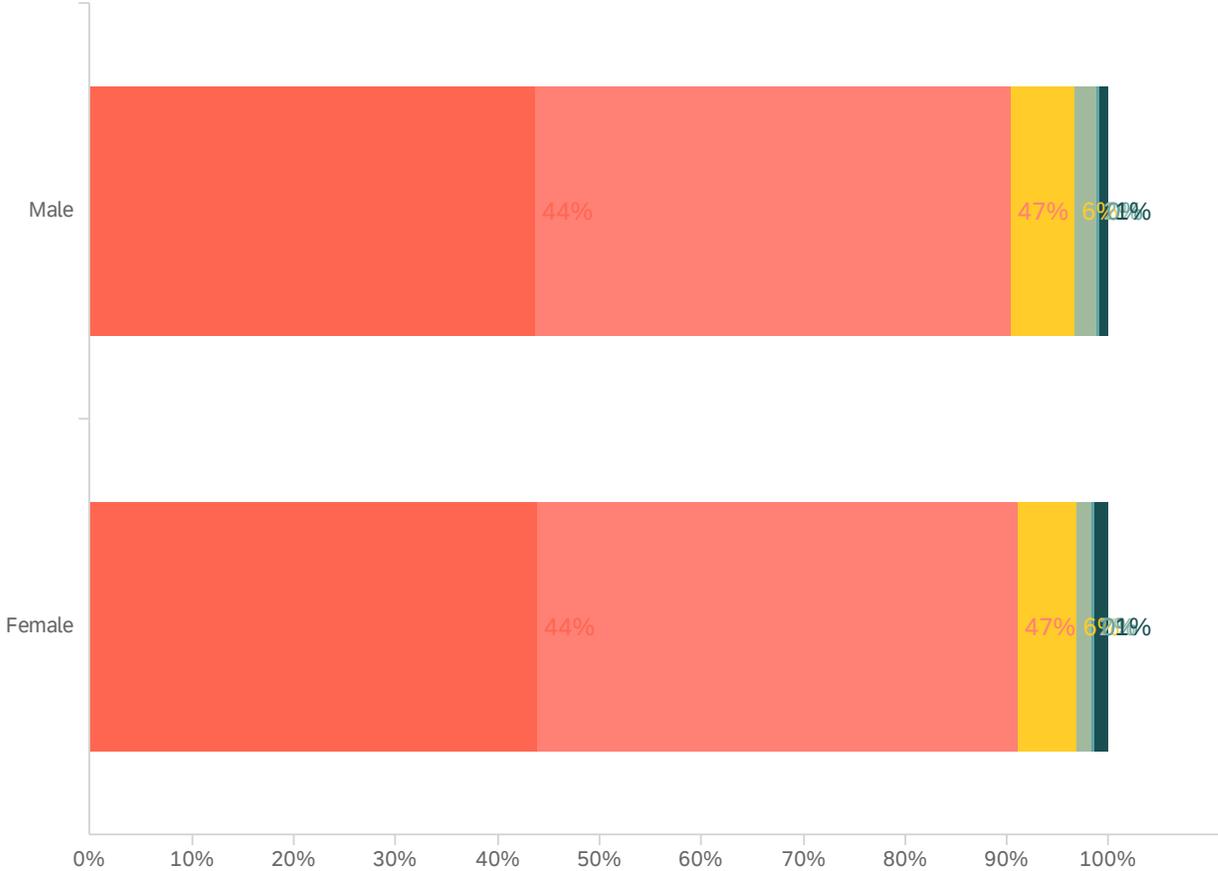
Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:  
(n = 8,044)



## Impact on Financial Situation by Round

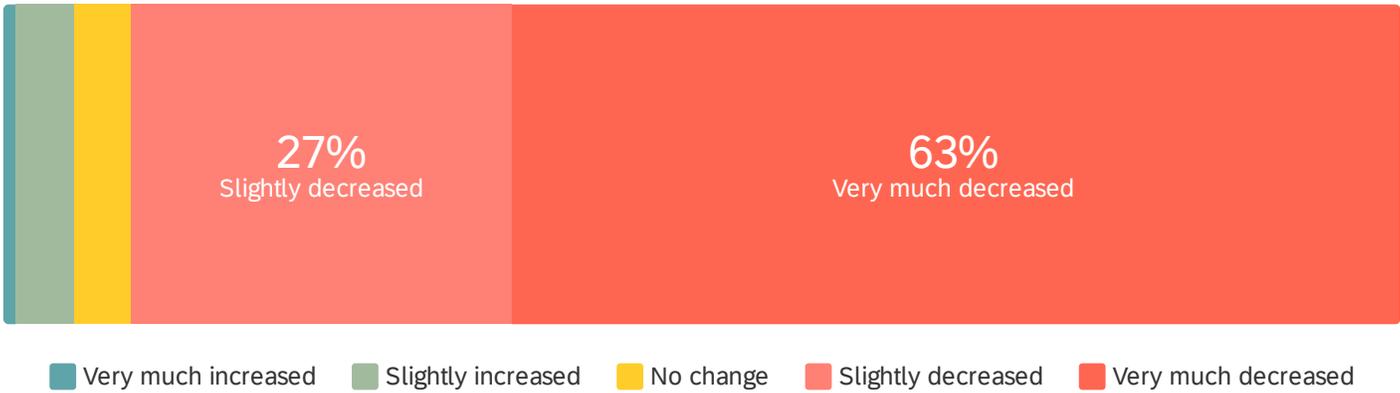


# Impact on Financial Situation by Gender

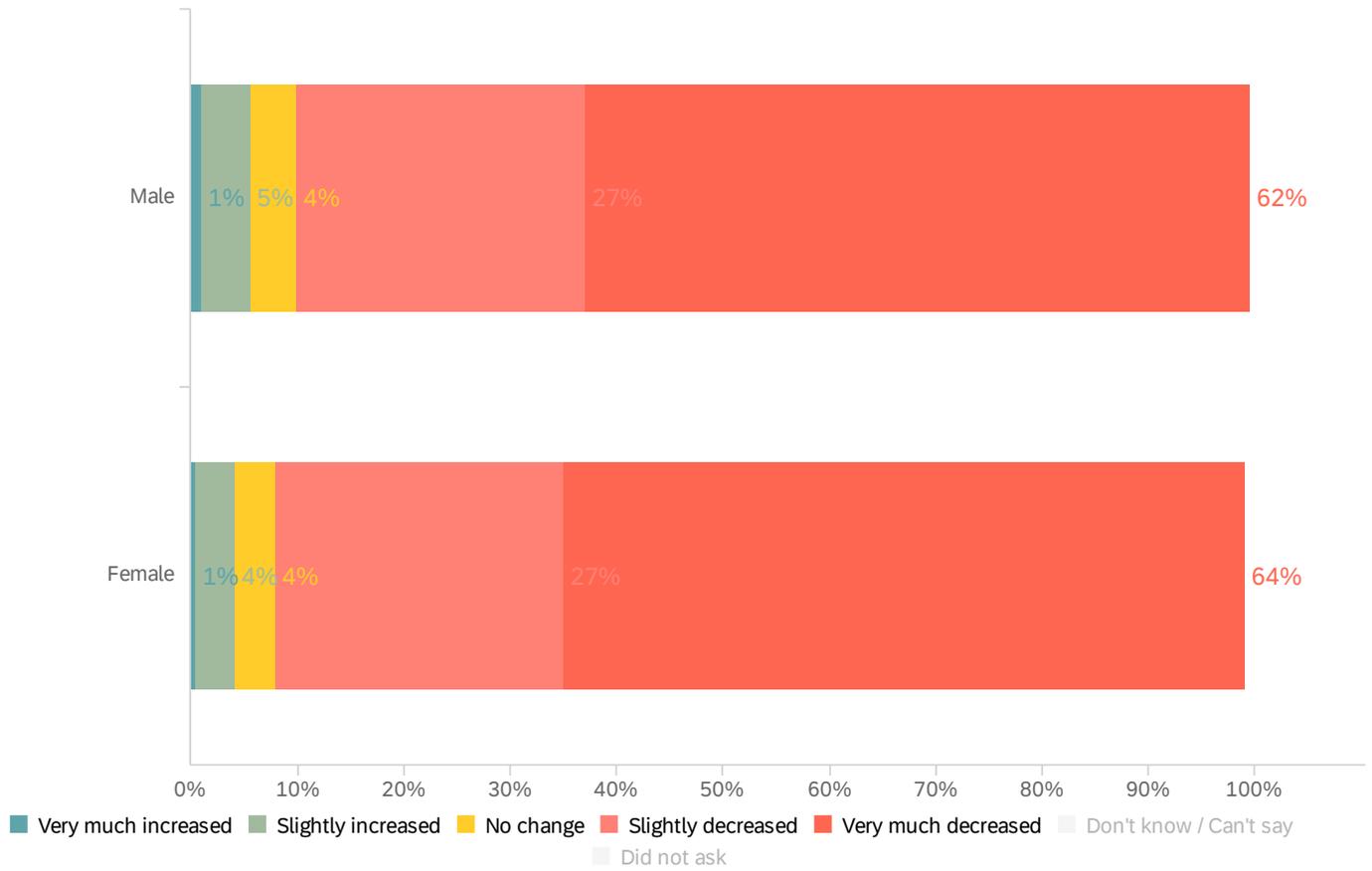


# Impact on Income

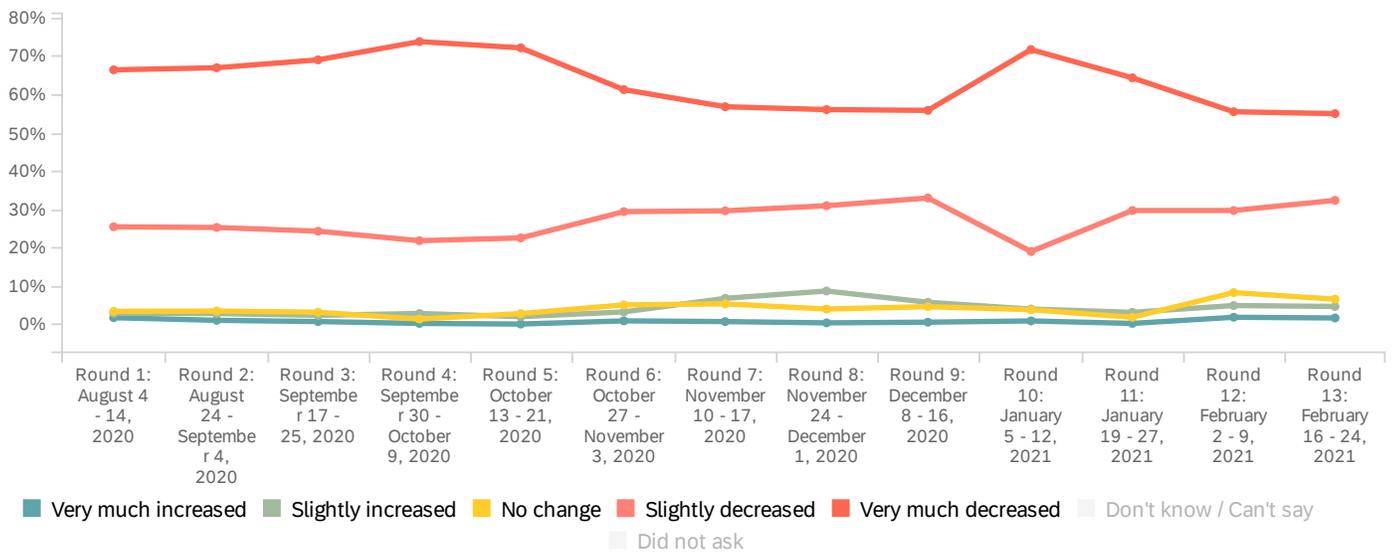
Q: Has your income changed since the lockdown in March 2020?  
(n = 8,044)



## Impact In Income By Gender

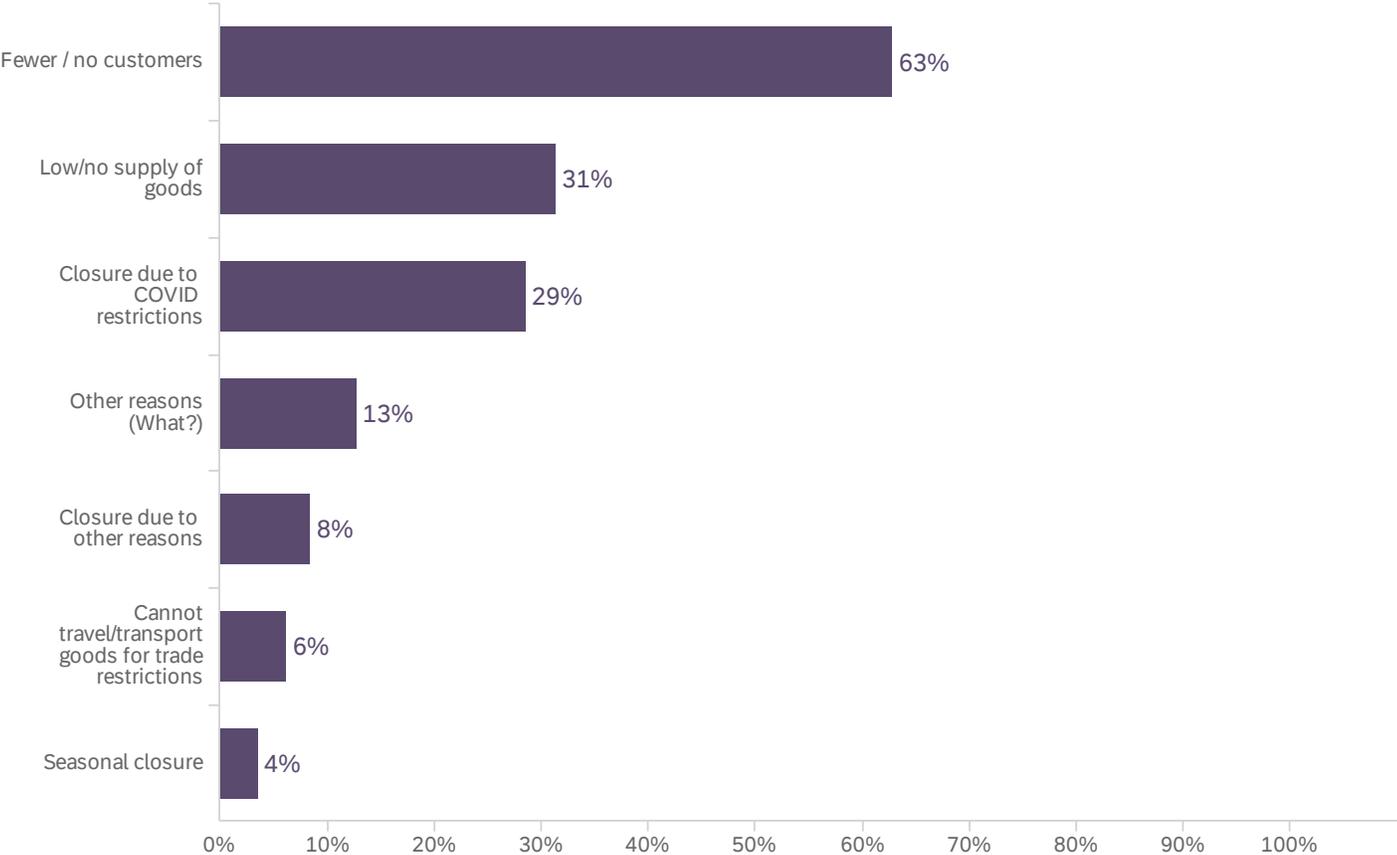


### Impact on Income by Round

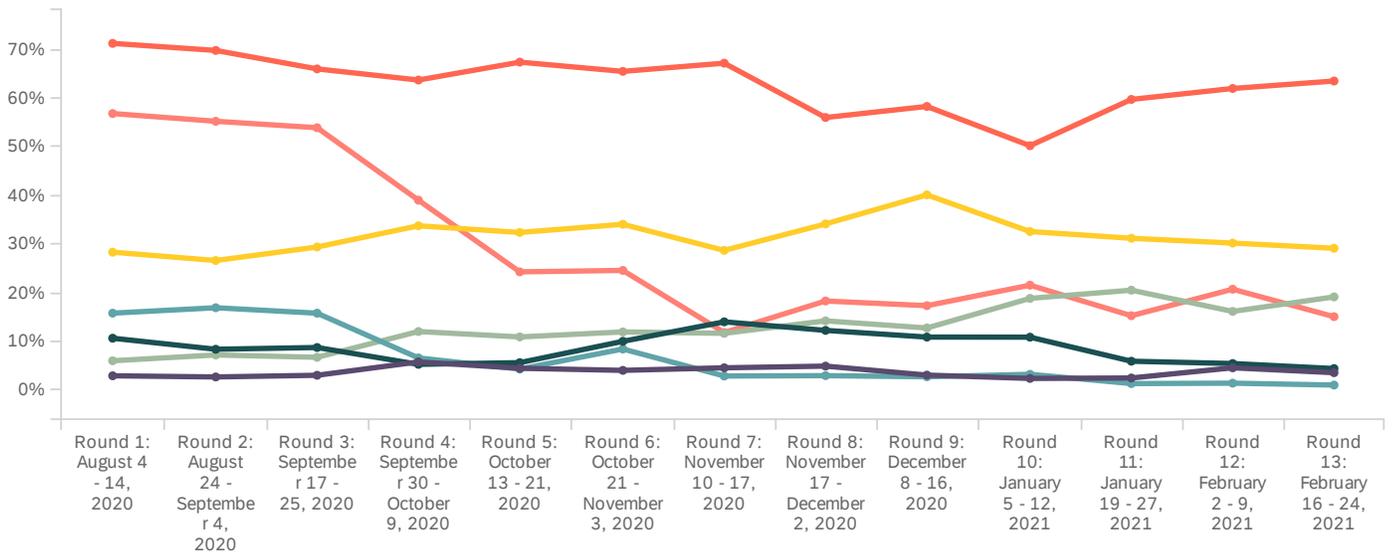


# Impact on Business

Q: Has your income from your business this month been impacted by any of the following?  
(n = 7,717)



## Impact on Business by Round



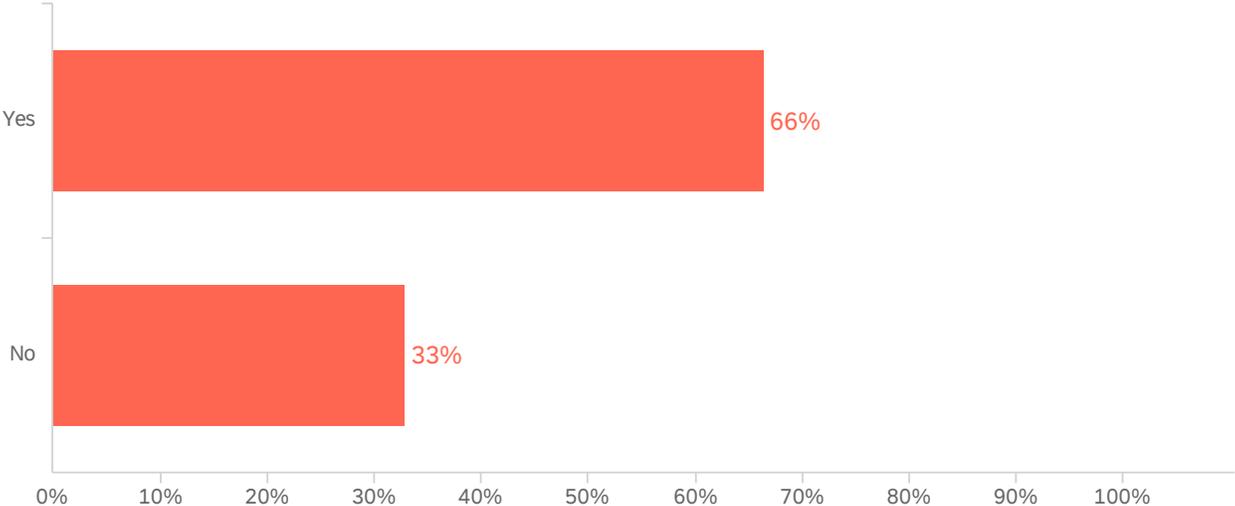
Legend:

- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Low/No Supply of Goods
- Green:** Other
- Blue:** Cannot Travel Due to Trade Restrictions
- Dark Green:** Closure Due to Other Reasons
- Purple:** Seasonal Closure

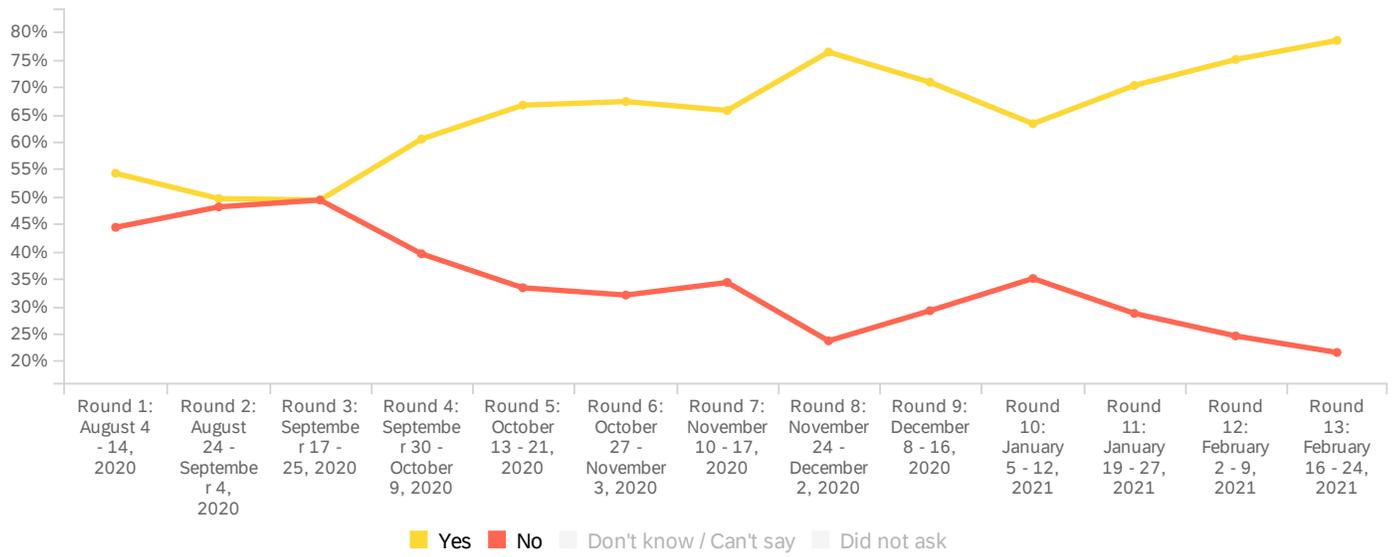
# Percentage of Respondents Able to Pay Employees Since Lockdown

**Q:** Have you been able to pay the salaries of your employees since March 2020? \*  
(n = 2,112)

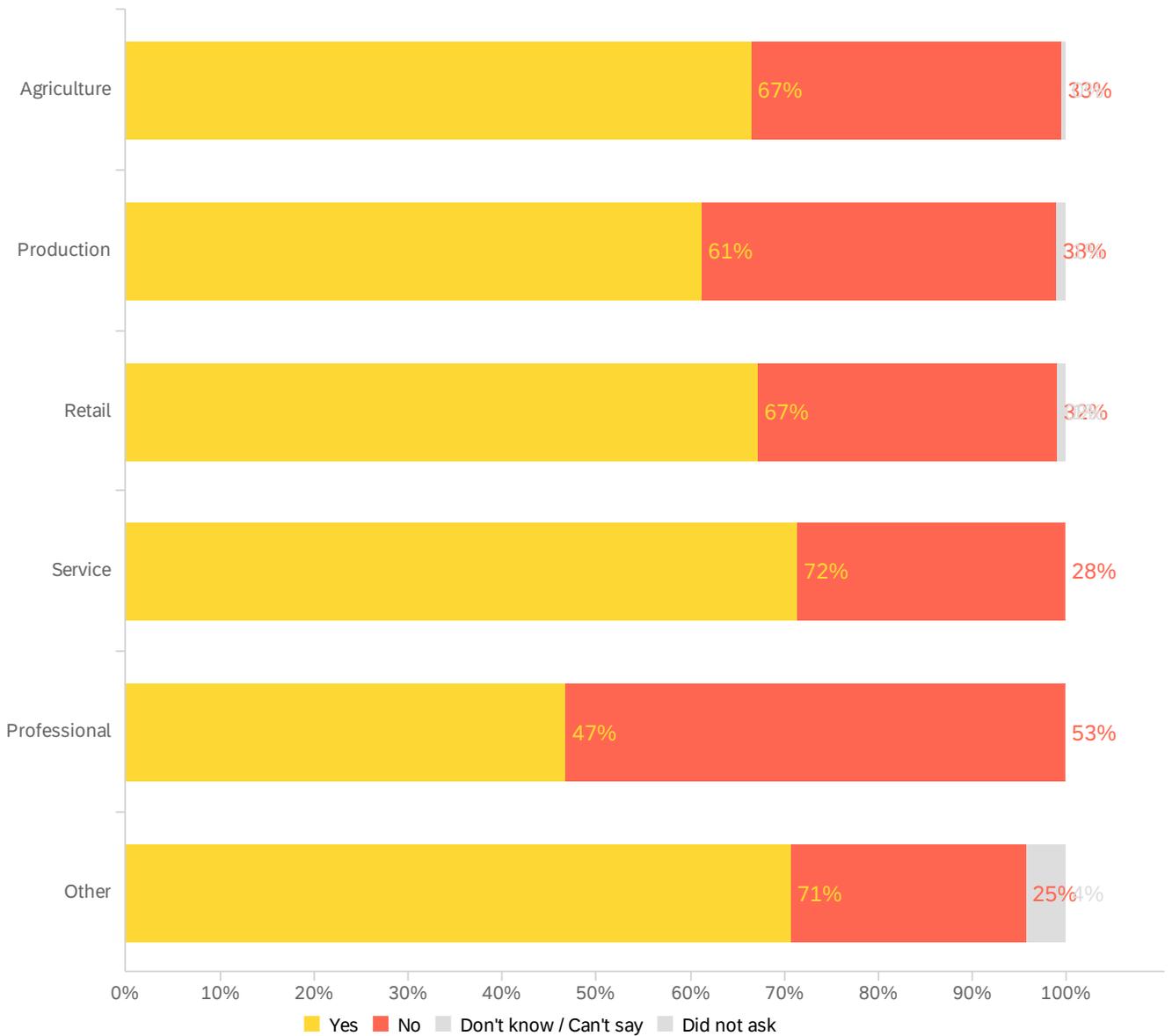
\*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



## Ability to Pay Employees by Round

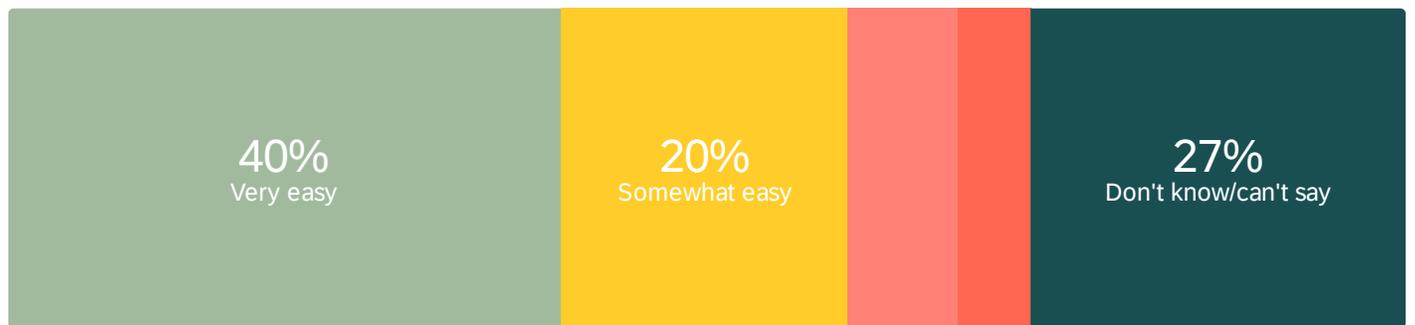


### Ability to Pay by Sector

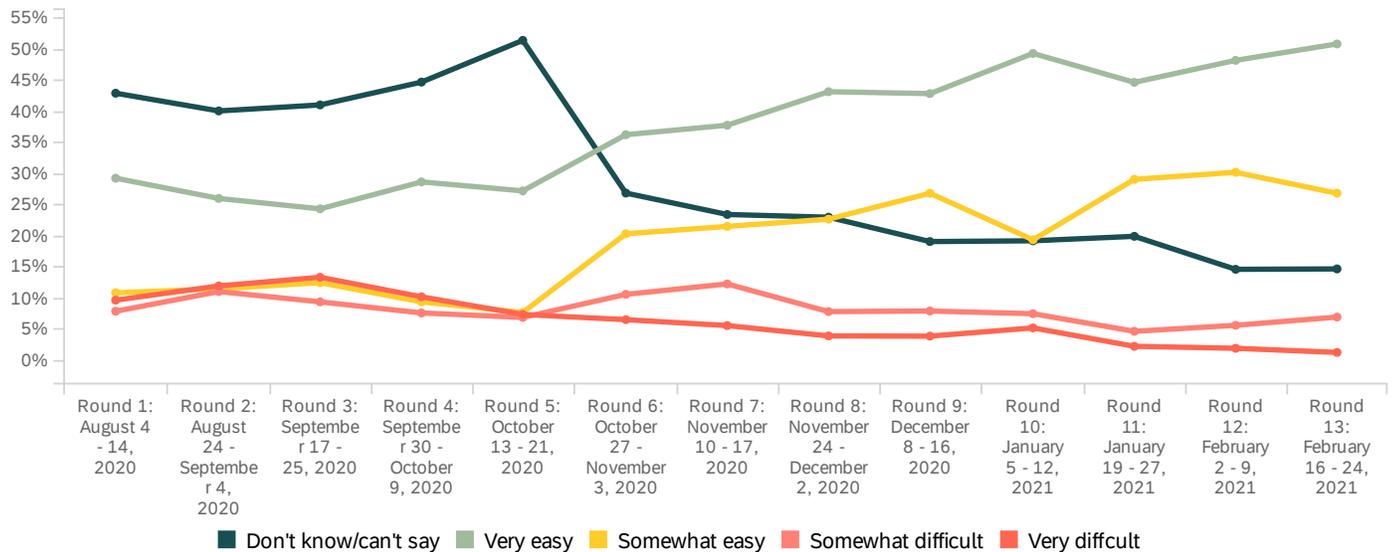


## Impact on Cash Accessibility

**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 = 6,786)



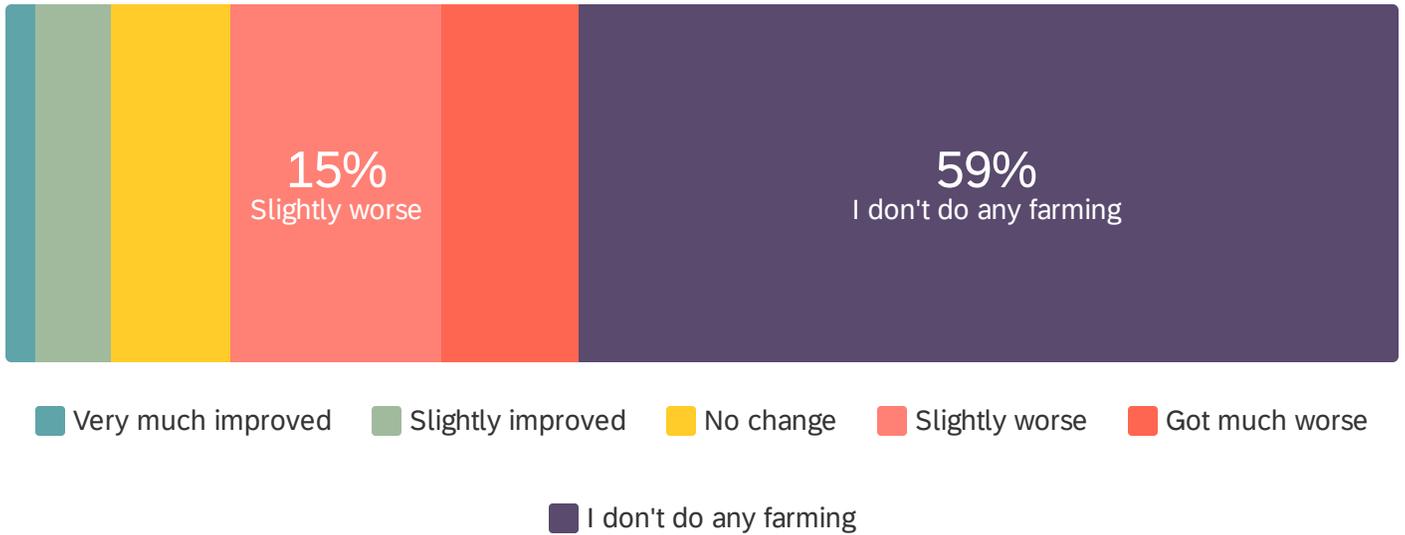
■ Very easy   
 ■ Somewhat easy   
 ■ Somewhat difficult   
 ■ Very difficult   
 ■ Don't know/can't say



■ Don't know/can't say   
 ■ Very easy   
 ■ Somewhat easy   
 ■ Somewhat difficult   
 ■ Very difficult

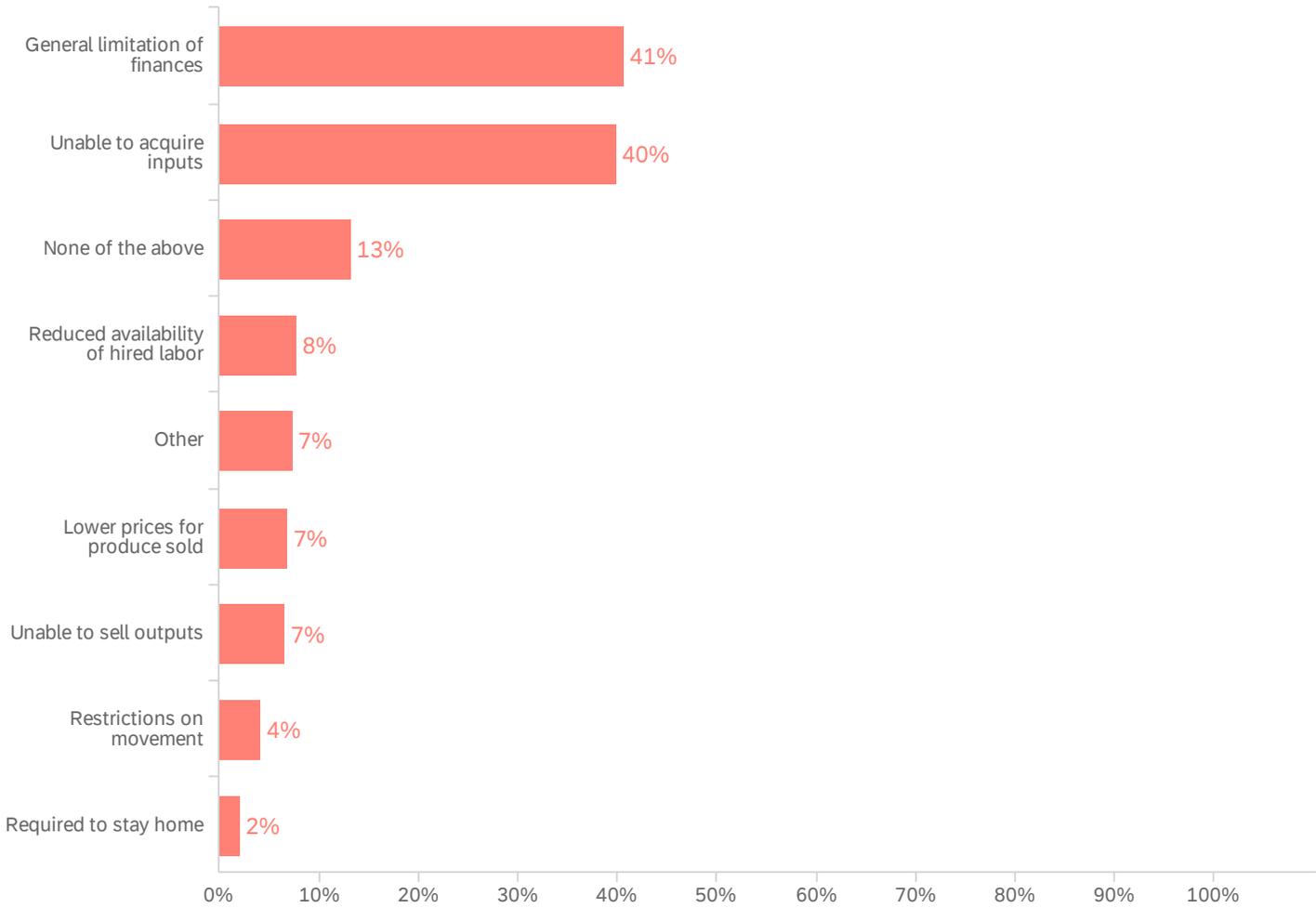
## Impact on Farming

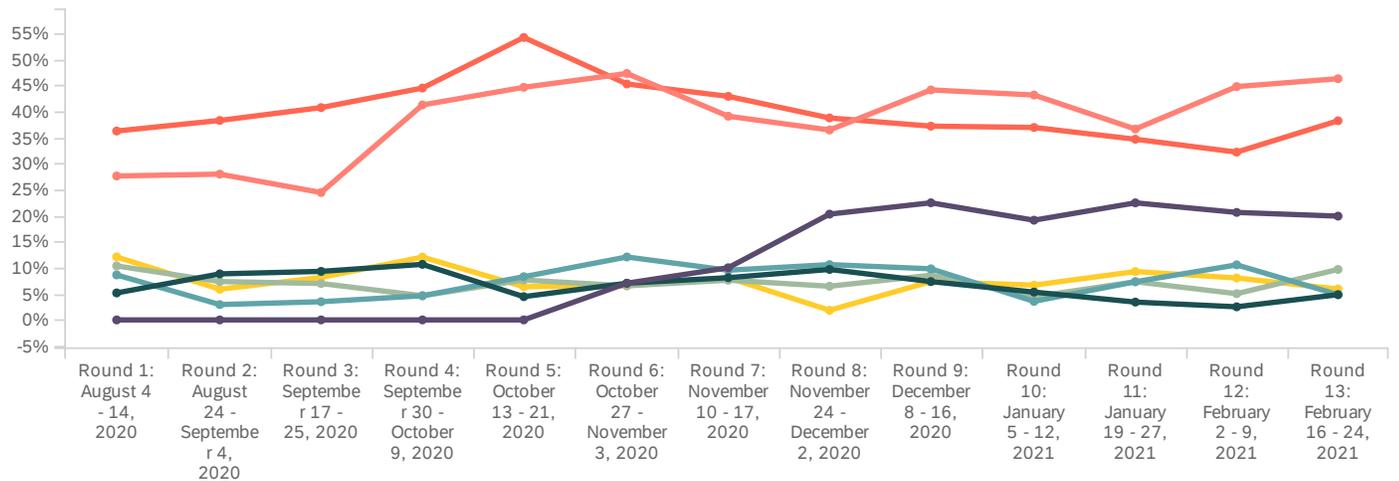
Q: Has your farming practice changed since March 2020?  
(n = 6,822)



# Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 41% of respondents with farming practices)  
(n = 2,271)





■ Unable to acquire inputs 
 ■ General limitation of finances 
 ■ Other 
 ■ Lower prices for produce sold 
 ■ Reduced availability of hired labor 
 ■ Unable to sell outputs 
 ■ None of the above 
 ■ Required to stay home 
 ■ Restrictions on movement

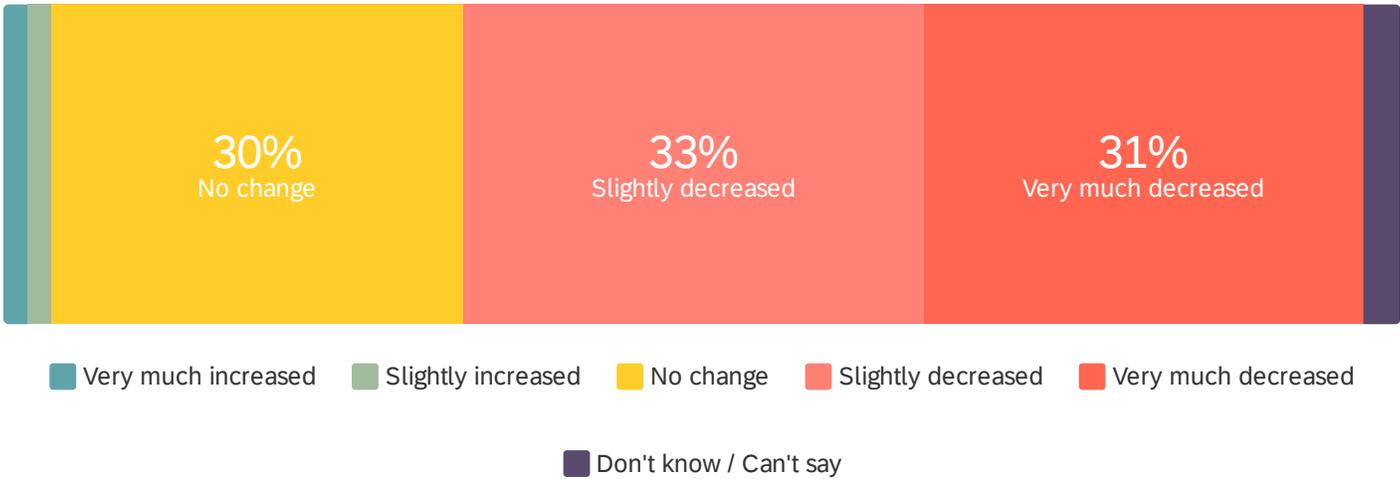
# Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)

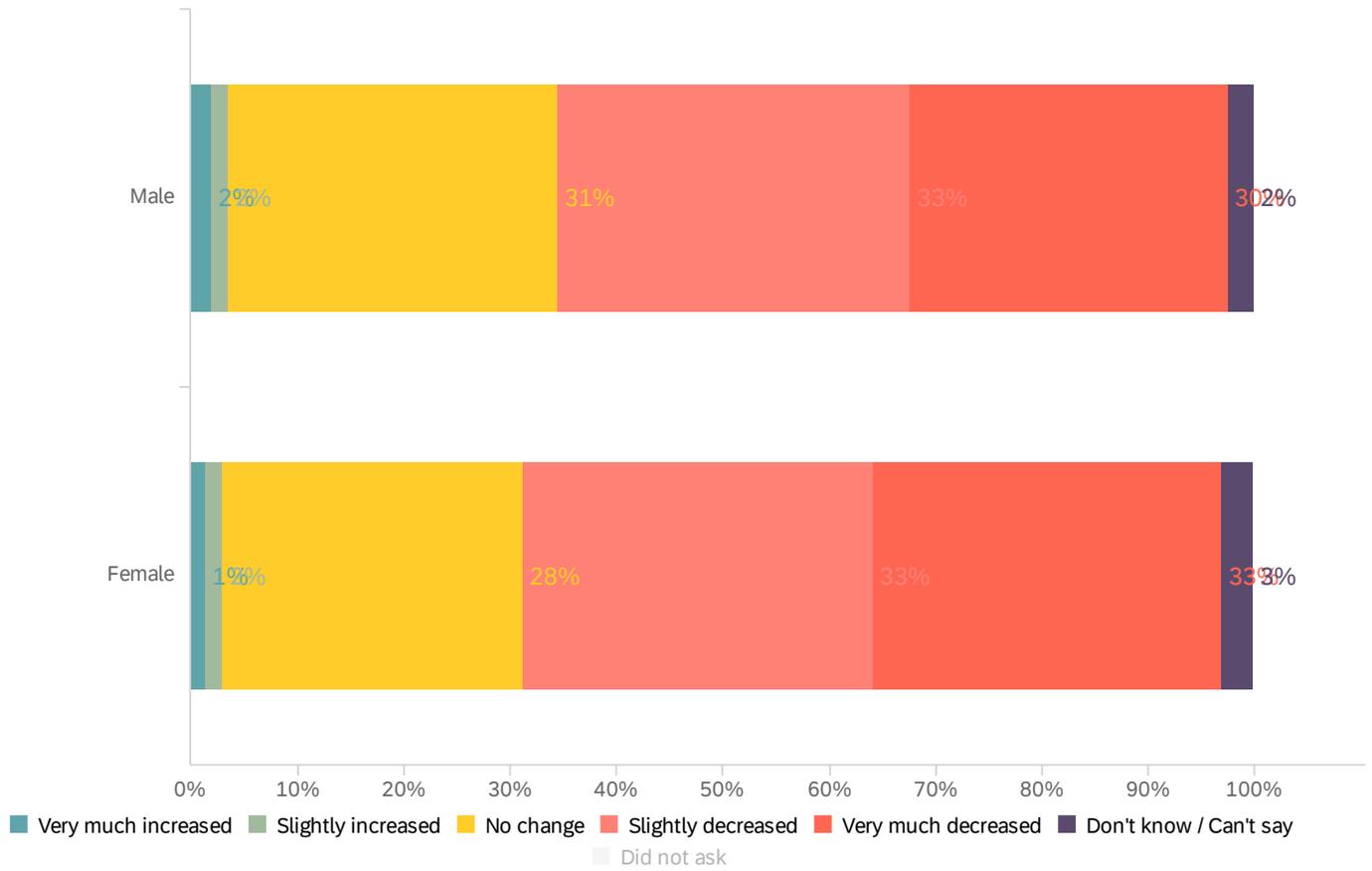
Q: Compared to before the start of the COVID-19 pandemic, have there been changes in food consumption in your household per person? (Round 9+) \*

(n = 8,044)

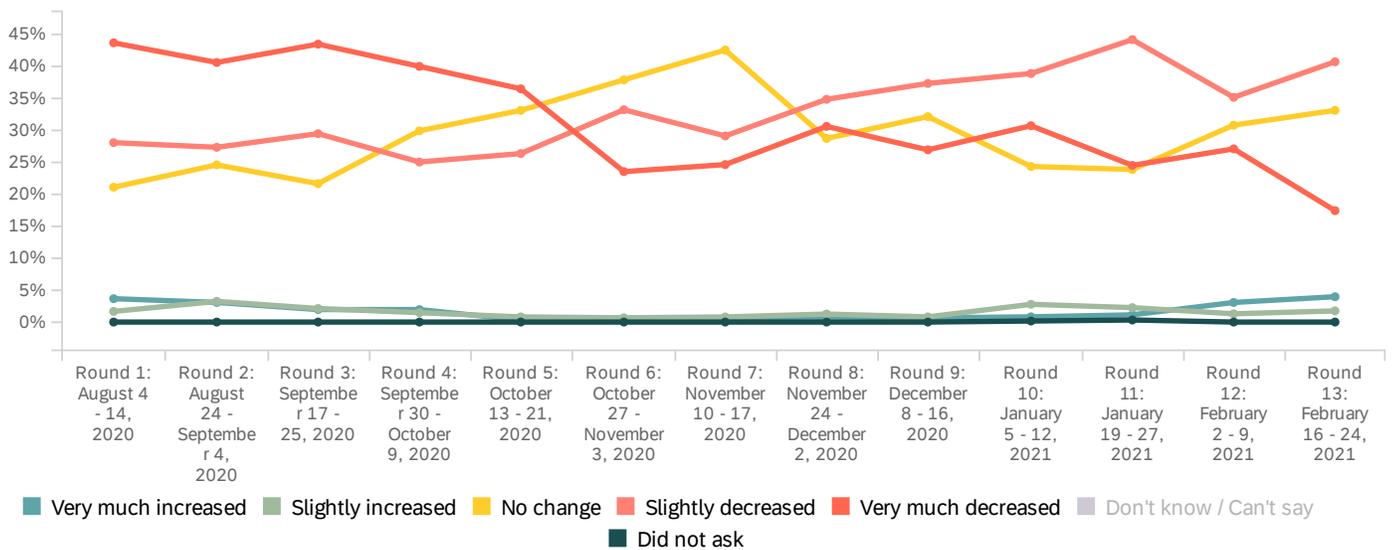
\* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



## Food Consumption by Gender

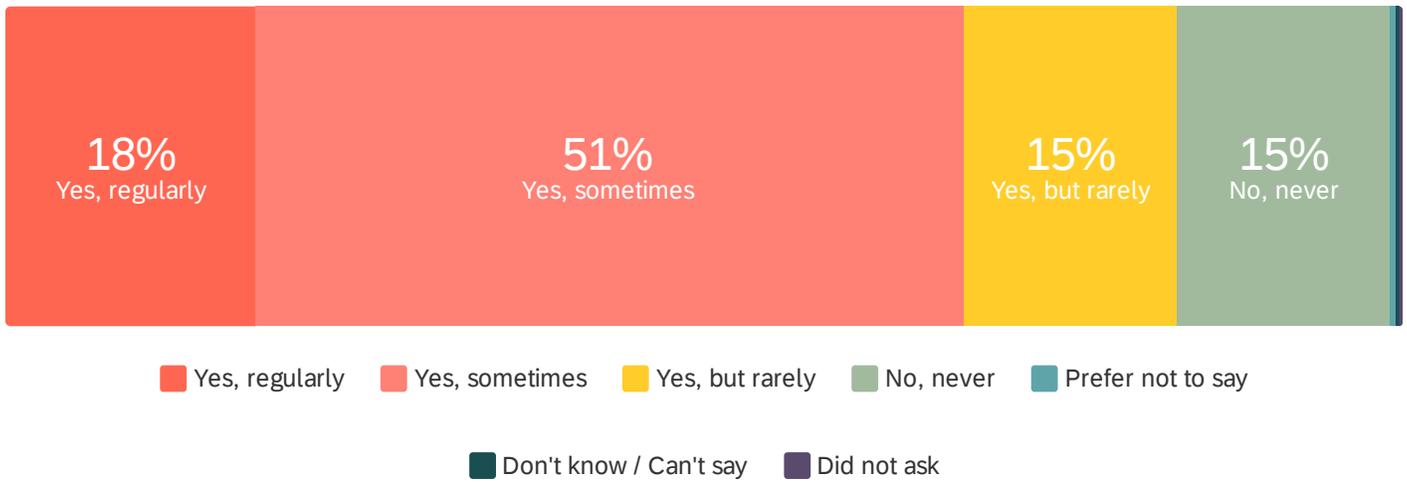


### Consumption Changes by Round

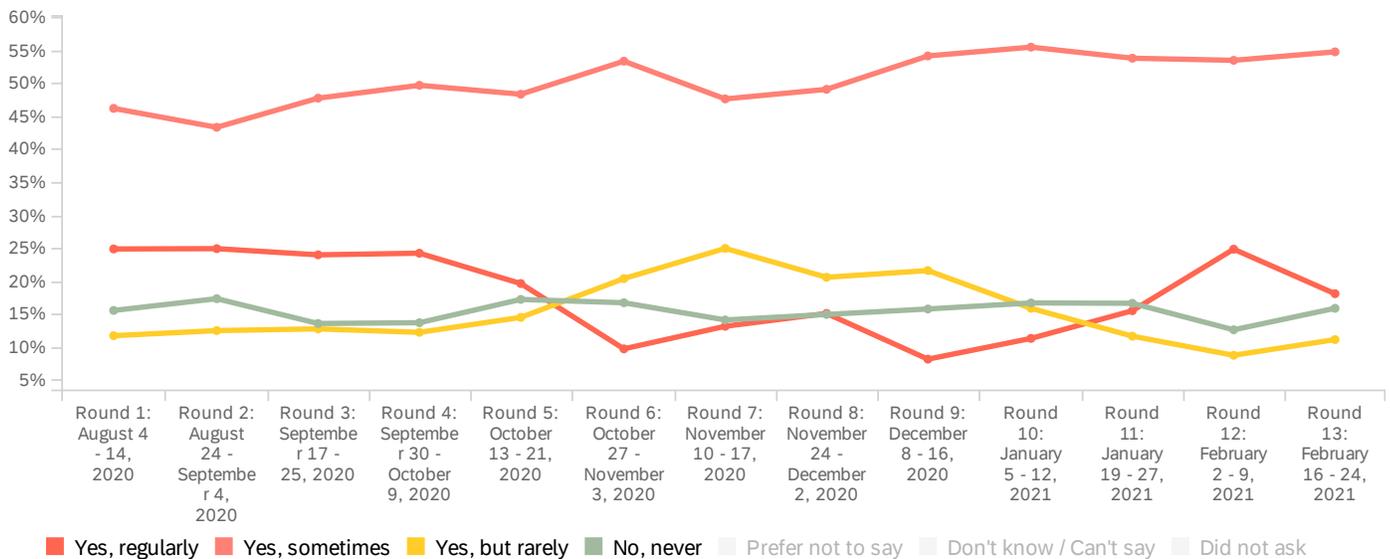


# Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?  
(n = 8,040)

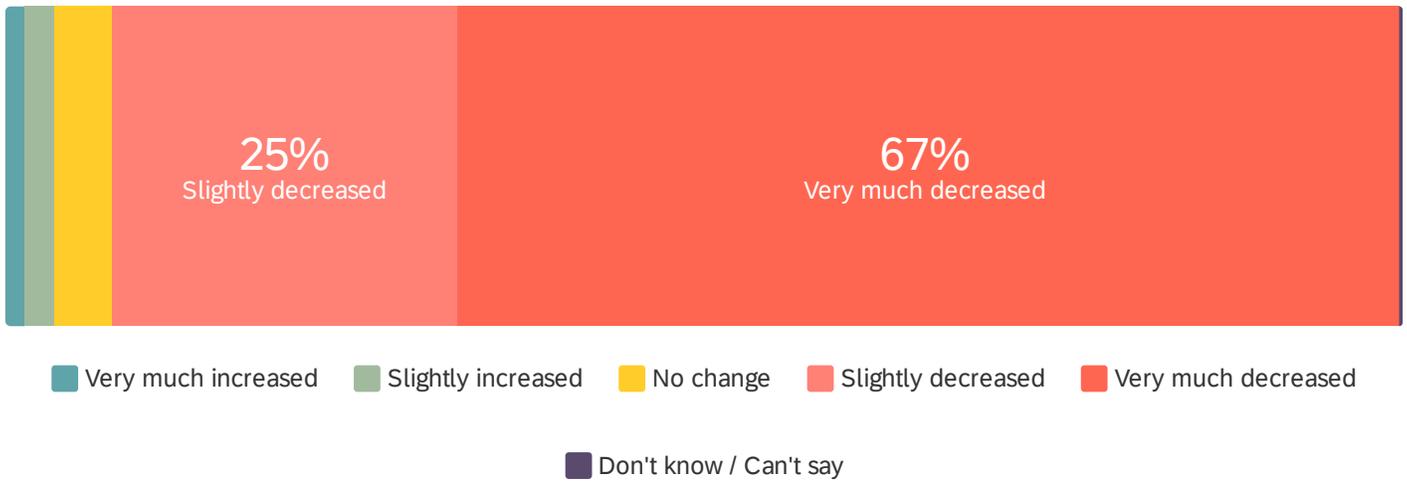


## Hunger Frequency by Round

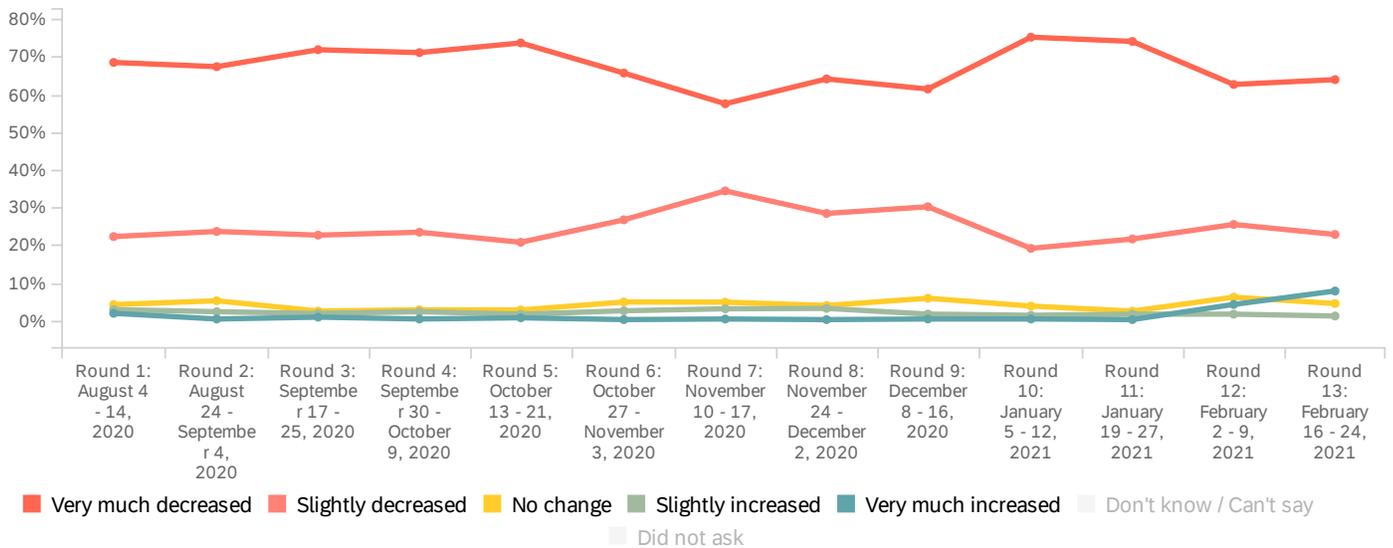


# Impact on Savings

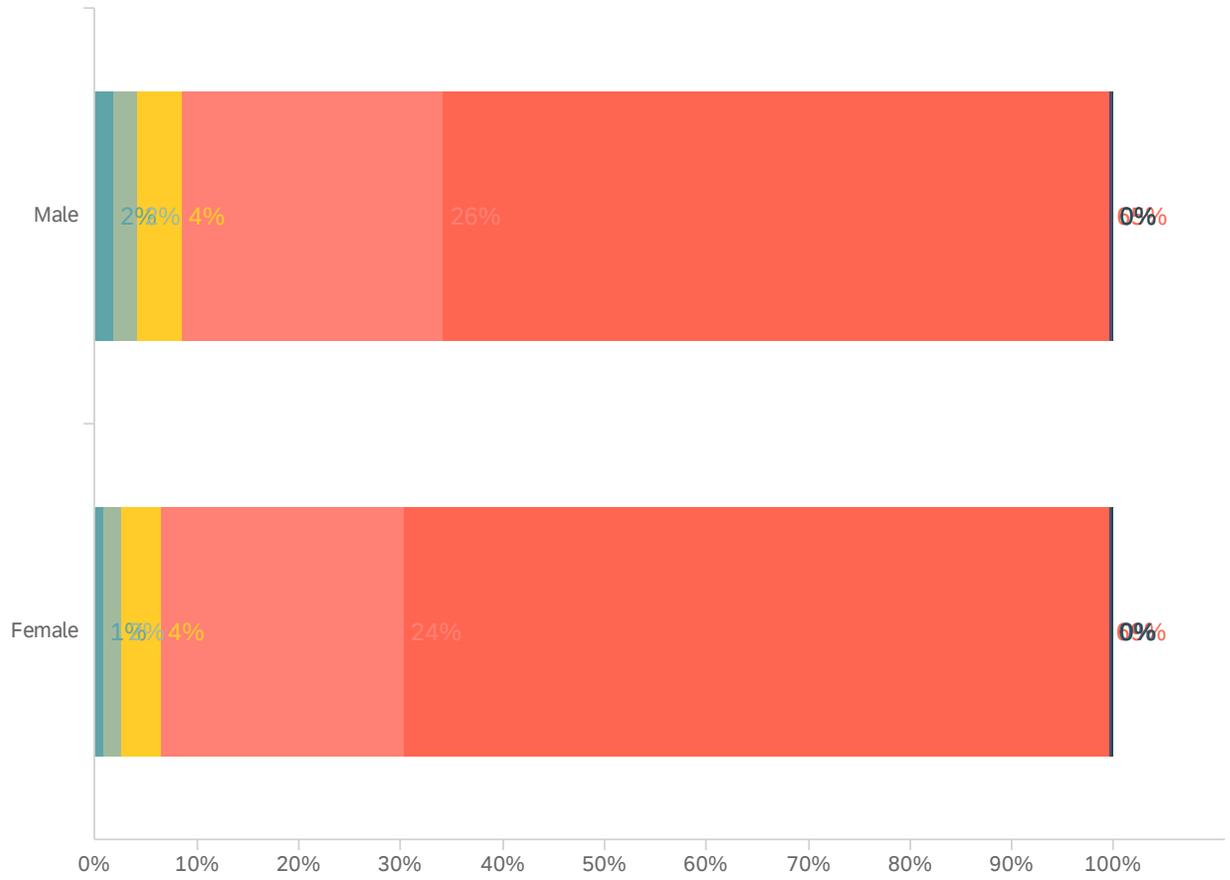
Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?  
(n = 8,044)



## Savings Impact by Round

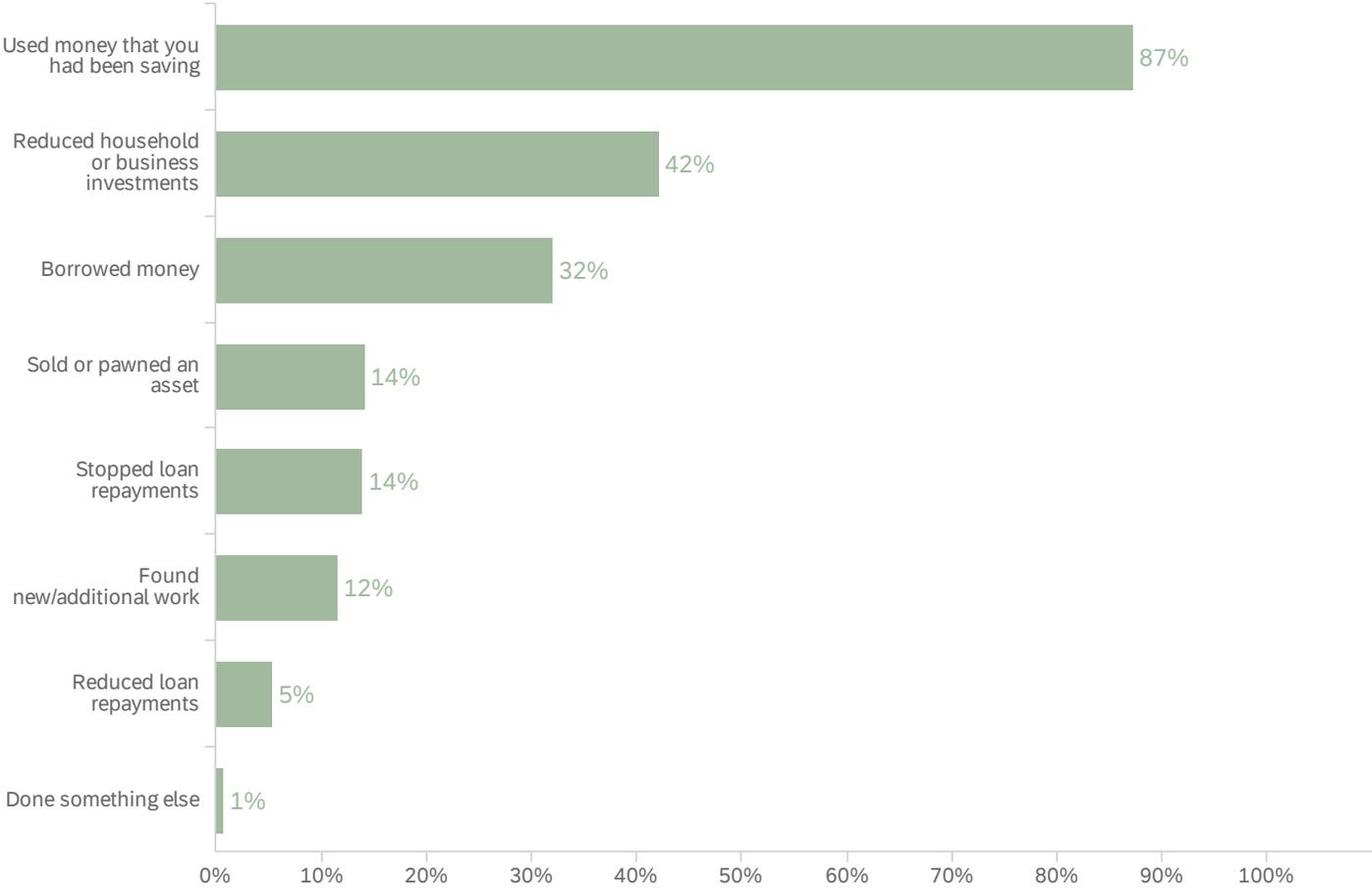


## Savings by Gender

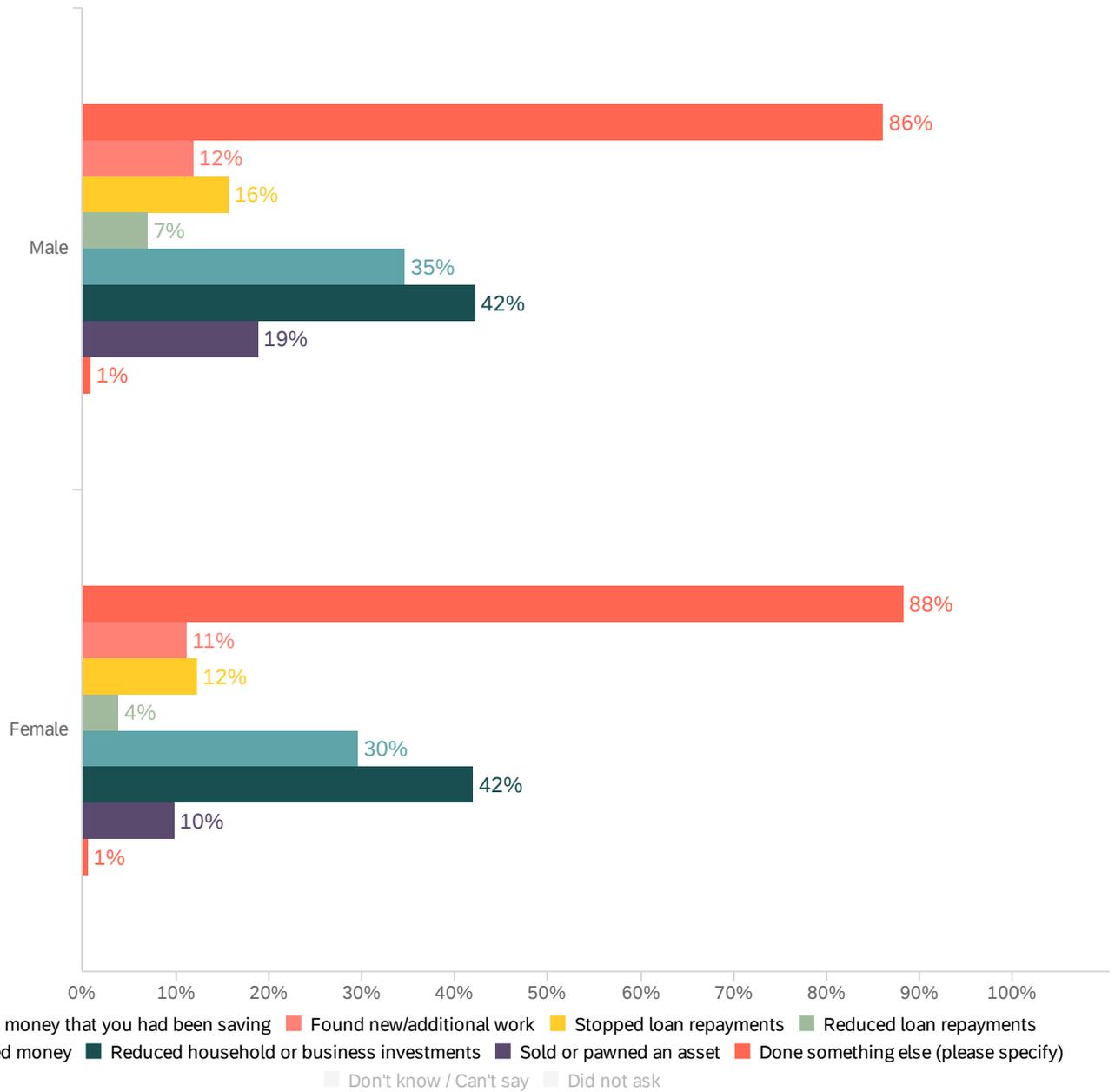


# Coping Mechanisms

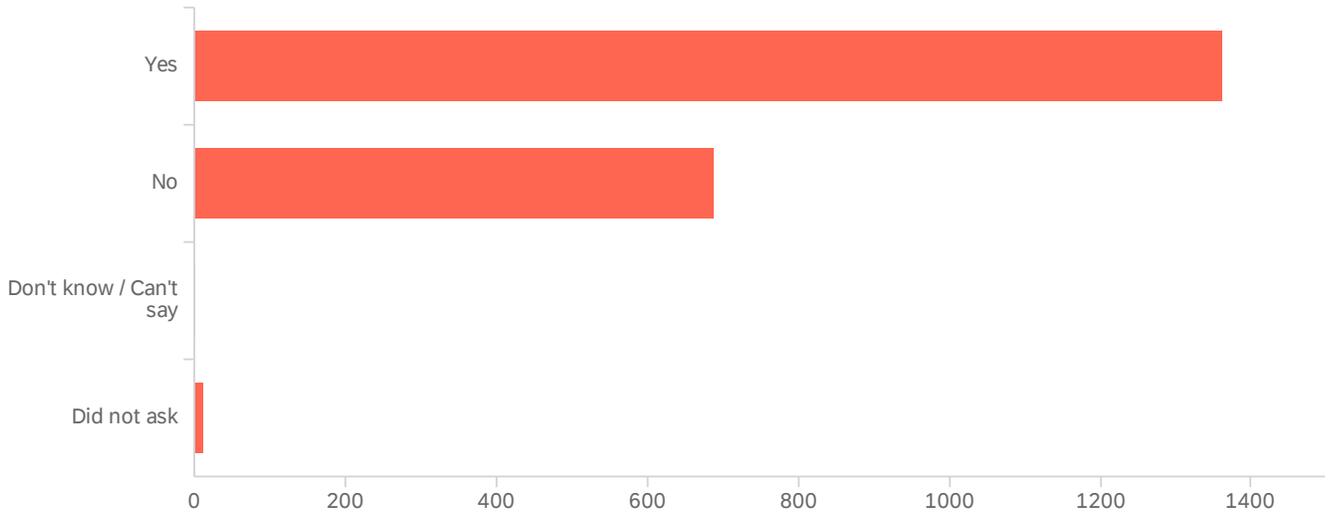
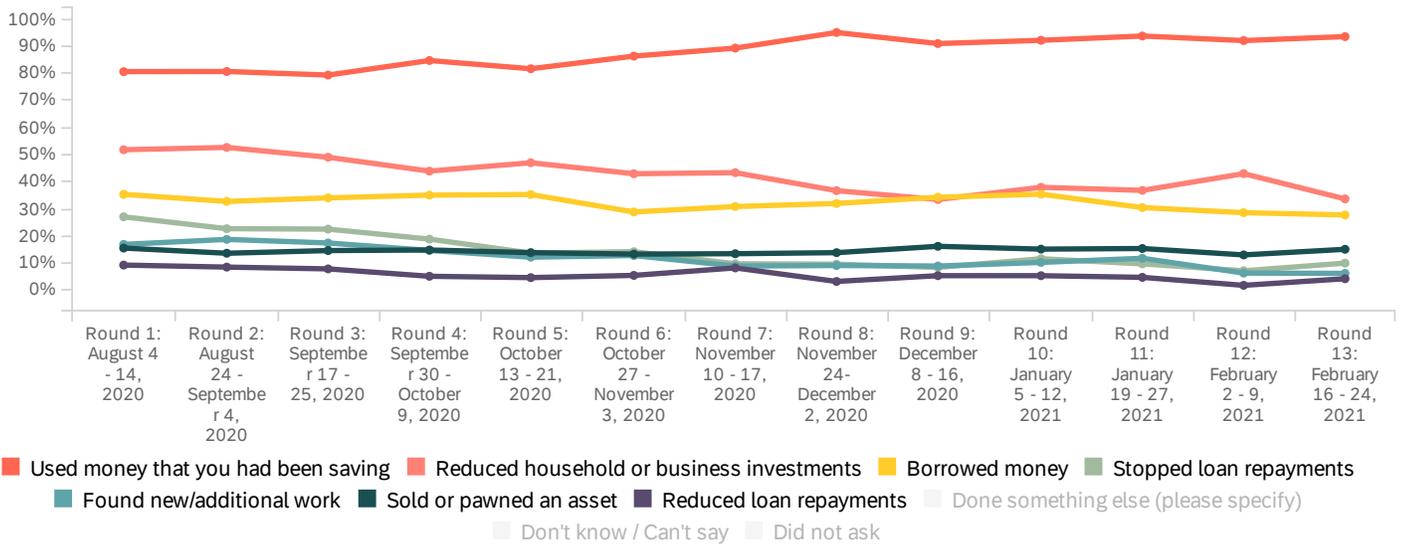
Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:  
(n = 7,747)



## Coping Mechanisms by Gender



**Coping Mechanisms by Round**



## Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

(n = 1,096)



Car in 2020 and Land in 2021

Car

Clothes

Generator, washing machine, Freezer, 50kg gas cylinder

Land

Television set

Tricycle

Furnitures, tv, stablozer

Tv

Land

Tv

Generator and Fan

Water dispenser

Plot of land

Half a plot

Motorcycle

Mobile phone, sowing machine and a generator.

Machine

A plot of land

A plot of land

8 drums of beans

Rice

Goat

Generator

Pot and cooler

Animals

Land

Overhead tank and a metre

Gold earrings

A plot of land, a house and a motorcycle

Gold ring

Livestock

Livestock

A car and a house

Livestock

A car

Three plots of land

Generator

Livestock and a fridge

Livestock

Clothe

I sold a plot of my land

I sold soya beans and corn

Plot of land and animals

Land

Generator

Car and bike

My rice and beans

Land

Car

Animals

Land

Animals

Land

Farmland

A cow

Livestock

A plot of land

Honey and palm oil

Chicken

Goat, corn and soya beans

Ram

Cars

Hair dryer, and Sewing machine

Motorcycle

Chicken

Mobile phone

A set of bed

Car spare parts

Ram

Animals

Animals

Fridge

Bicycle

Cage

A plot of land

Plot of land

A plot of land

Guinea corn and rice

Bed

Television set

Corn and rice

Processing machine

Livestock

Computer, photocopy machine

Animals

A Plot of land

Television and set of Coolers

Television set

A fridge

Building materials

Farm

Plot of land

A plot of land

Mattress

A tractor

Goat

Rice

House , plantation of orange

Chicken and goats

I sold my bed and my cupboard

House

Toaster and pasta making machine

I sold a bag of rice unpeeled one and also beans

Make up accessories

House

I pawned my land

My land

Land

Car

Soya beans

Fridge

Necklace

Sold crops ( bags of maize, rice and sorghum)

Motorcycle

9 bags of rice

Bike, farm produce, shop

Goat (Female goat the reproduce)

Gold

Gold

Room

Goat

Livestock

Plot of land

A house

Phone

Sold crops (rice and maize)

I sold my old fridge and a bag of corn

I sold out of my chicken and also my machine

Corn

I sold my television and my fridge

Phone, motorcycle

Mobile Phone

Plot of land

Generator

Land

Cow

A plot of land

Livestock and a plot of land

Generator set

Embroidery machine

Livestock

The respondent refused to disclose the asset sold

Mobile phone and gold earrings

Fridge

Livestock

Kitchen wares

Generator and a laptop

Livestock

I sold out sheep and corn with cassava

Car

Clothes

Fridge

Kitchen wares

Livestock

Livestock and a car

2 plots of land

Grinding machine

I sold my bed sheet

Bags of groundnuts and Beans

Plot of land

Land

Plot of land

Plot of land

Livestock and sowing machine

Mobile phone

Livestock

Motorcycle

Plot of land

Television, fridge, fan

cupboard

Bike and land

Plot of land

A plot of land

Animals

Land

Freezer

Farm produce and land

Car

Farmland and a house

Tv

Goat

Mattress and sewing machine

Plot of land

Animals

Livestock

Livestock

Plot of land

Sold my wife gold earring

Two of my cow

Livestock (chicken)

Car

Bags of maize

Embroidery machine and livestock

Sewing machine

Motorcycle

Land

Stabilizer

Gold rings, animals

Fridge

Livestock

A plot of land and a set of cushions

I sold my machine and my wife fridge during that lockdown

A house and a plot of land

Land

I can't tell you it's my family secret

I sold my motorcycle

Phone

Bed

Plot of land

Refused to mention it

Cart

A plot of land

2 houses

Bed

Animals

Land

New clothing material (wrapper)

Motorcycle

4 bags of beans and 5 bags of sorghum.

Bike

Sowing machine

Sowing machine

Plot of land

Aluminum remains

Farm produce

My land

Land

Gold earrings

Groundnut that was kept for storage was sold

Motorcycle and a bag of rice

Motorcycle and livestock

2 plots of land

Livestock

Plot of land and goats

My farm, I gave out my farm in exchange for money and when I return the money, I will get my farm back.

Chairs

Land and animals

Furnitures

Animals

Land

I sold my wife Fridge

A plot of land

Animals, farm produce

2 plots of land

Sowing machine

Bed

Plot of land

gearbox unused item from the car I used to repair

I have to sell my goat and my sewing machine

Chicken

Form and ram

Fridge

Land

Livestock

Phone

Land

Goat, land

Sewing machine

Farm produce

My wife rapper clothe

Livestock

Gold earrings and grinding machine

Printer and phone

Wheelbarrow

Bike

Animals

Phone, laptop

My clothe

Television

Animals

Bike

Farmland, house

Generator

Luggage

Turkey

My television and bike

Livestock

Gold ring

2 Plots of land

Land

My clothes

Washing machine

Car

Chairs

Farm produce, chicken

Hemming machine

Bike

Millet

Machine, car and farm

Livestock

Motor cycle

farmland

Harvest that was supposed to be kept

Quarter of a plot

A fridge

Rice which I harvested from our farm

Bed

I sell out of my storage rice boring the pandemic

Crops (Rice) and livestock

Livestock

Leased my farm

Motorcycle

Half of my land

The dry tomatoes and peppers I stored I sold it out during the pandemic to buy food

Farm produce

Earrings

Household items

Land

Machine

Television

Machine

Sell off some of our storage and also a goat

Livestock

Land

A plot of land

My hearing

Livestock

Tv

Animals and bike

Car

Tv, fan

Farm produce

Tricycle

A fridge and a wardrobe

I sold off my bed and also goat

Sowing machine

A plot of land

Animals

Land

Animals

Cattle, beans and millet

Sold for my goat

I sell off my mattress and old iron bed

Home appliances

Sell off my sheep

Land

Car

Farmland

Chairs and fridge

I sold my land and goat because I was seriously sick, I have to paid for and 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

Jewlery

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 utensils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

I had to sell out all the item in my provision business.

Cow

Generator

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

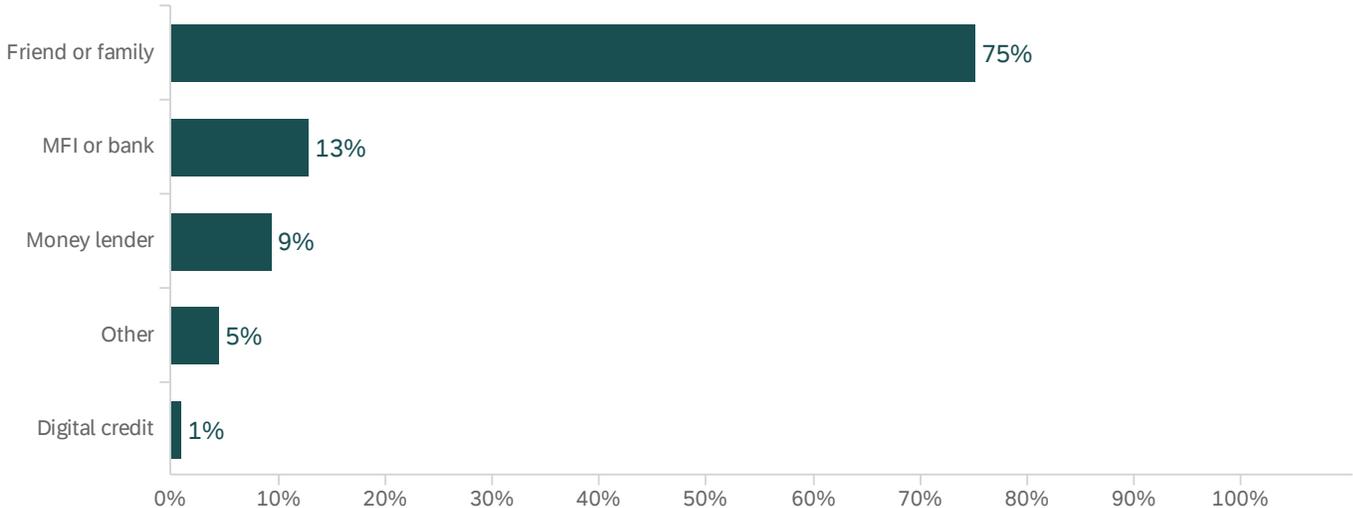
Phone

Tv and fan

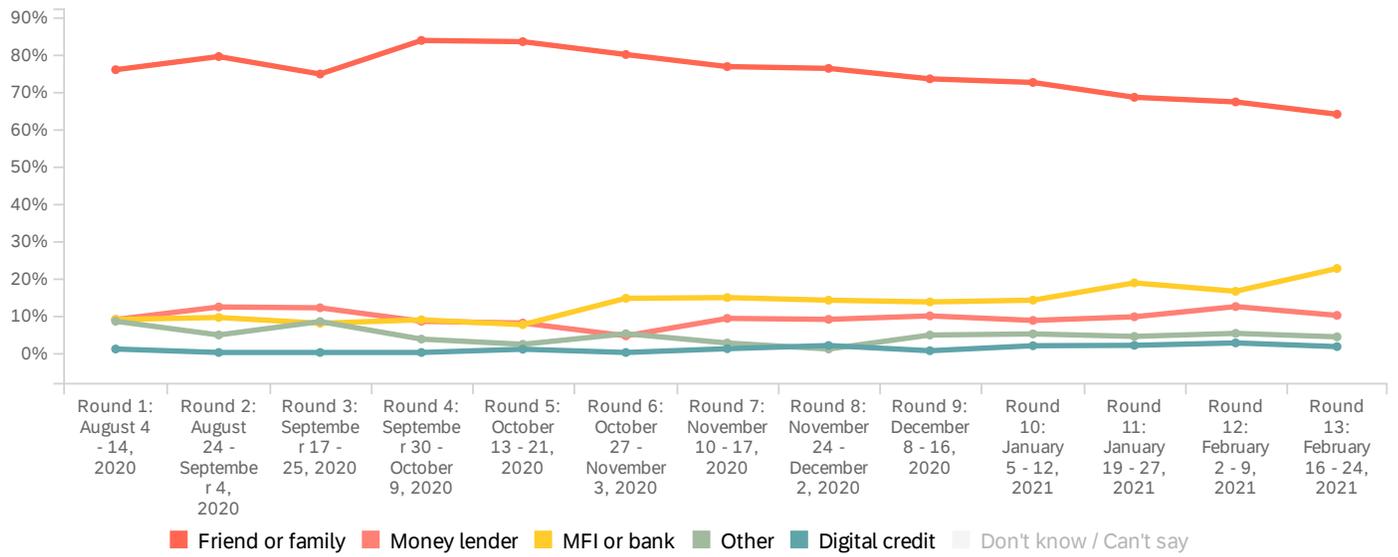
A sewing machine

# Source of Borrowing

Q: Where did you borrow money from? (for the 32% of respondents who borrowed money)  
(n = 2,744)



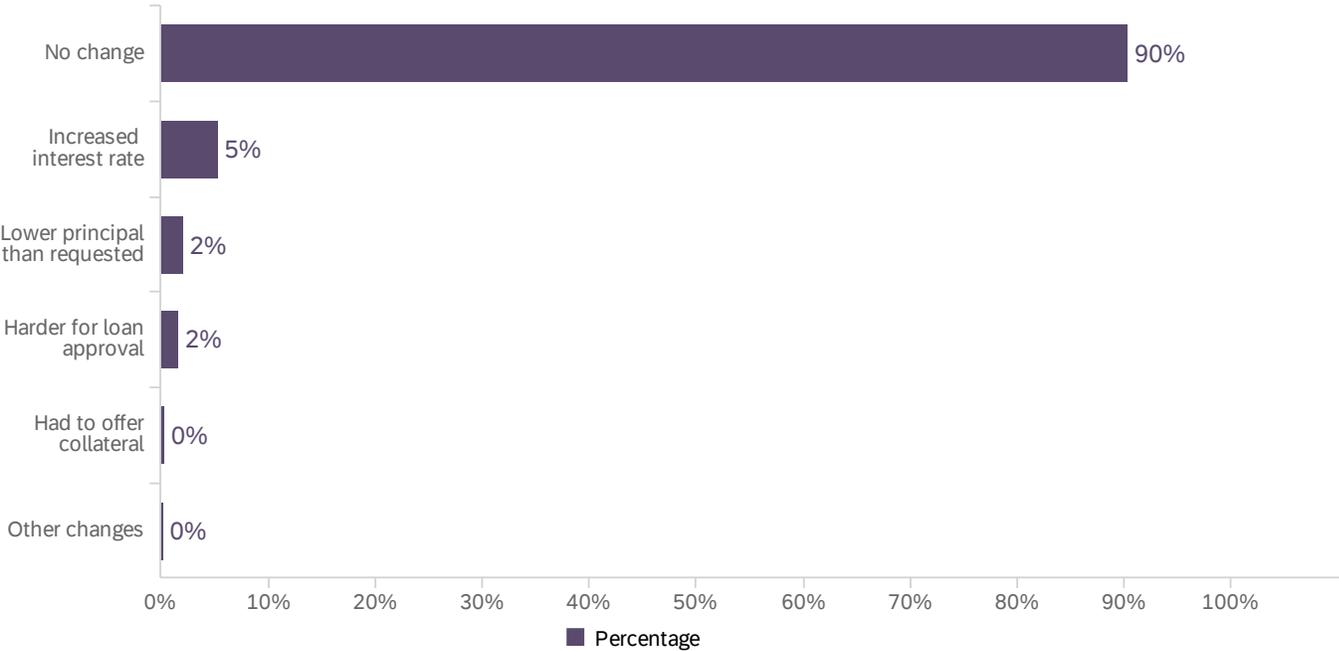
## Borrowing Sources by Round



# Change in Credit Terms

**Q:** Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 32% of respondents who borrowed money)  
(n = 1,618)

In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit.

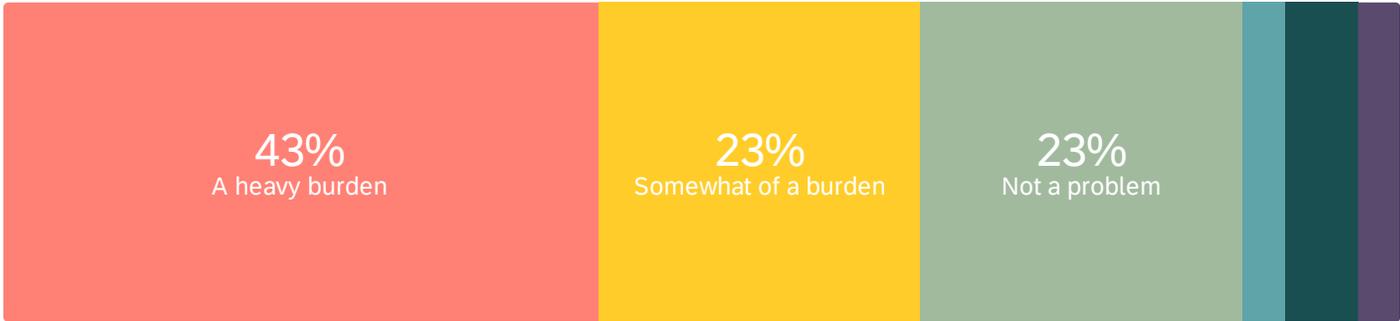


## SECTION 6: INSIGHTS FOR GEEP

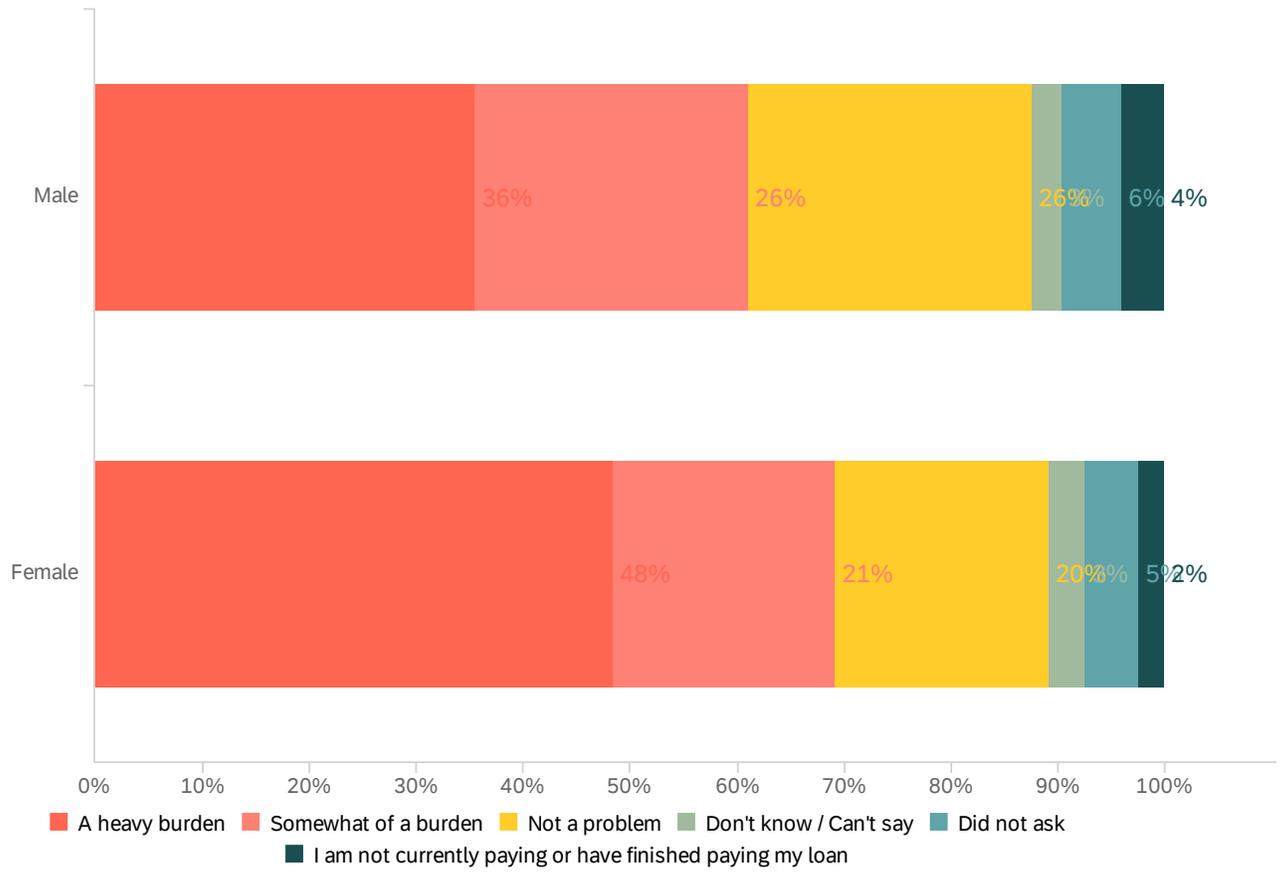
- **Burden of Repayment:** 43% report that GEEP repayments are a "heavy burden" at the moment, with 23% saying they're "somewhat of a burden." We see a strong correlation between burden and vulnerability index. Also, 47% of customers citing their repayment as a "heavy burden" in round 12, compared to a high of 60% in round 4
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 46% report low levels of trust. *Men appear more confident than women.* Those reporting *no-confidence* increased from a low of 18% in round 10 to 37% in round 13
- **External Support Received:** 84% have *not received any external support*. 13% reported receiving free food, and 3% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 47% in round 13 (despite decreasing slightly from 57% in round 6). The next most frequent sources of support are government (24% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 57% of respondents requested this, while 27 requested a *business loan*

# Burden of GEEP Repayments

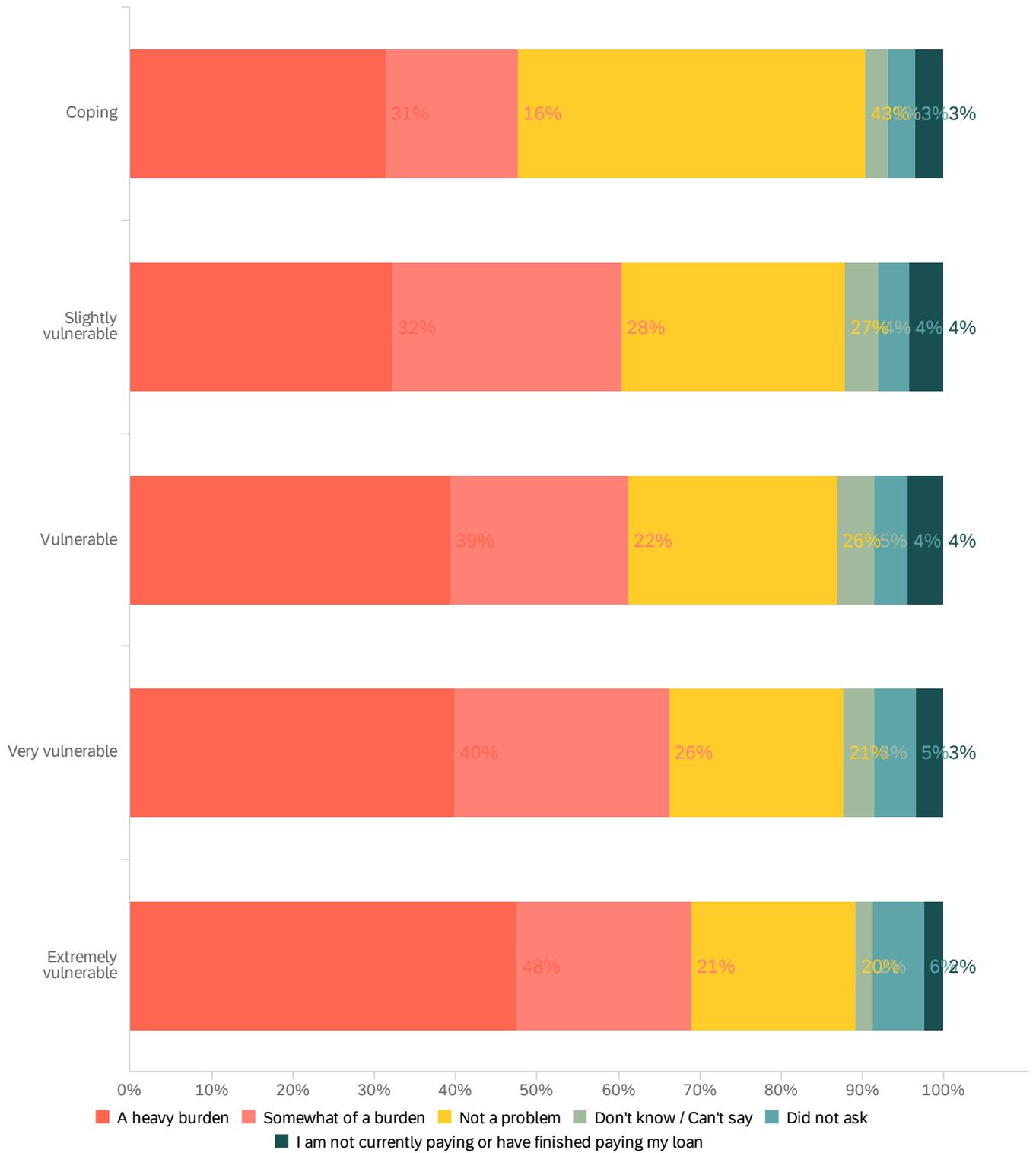
Q: How burdensome are the GEEP repayments at the moment?  
(n = 4,579)



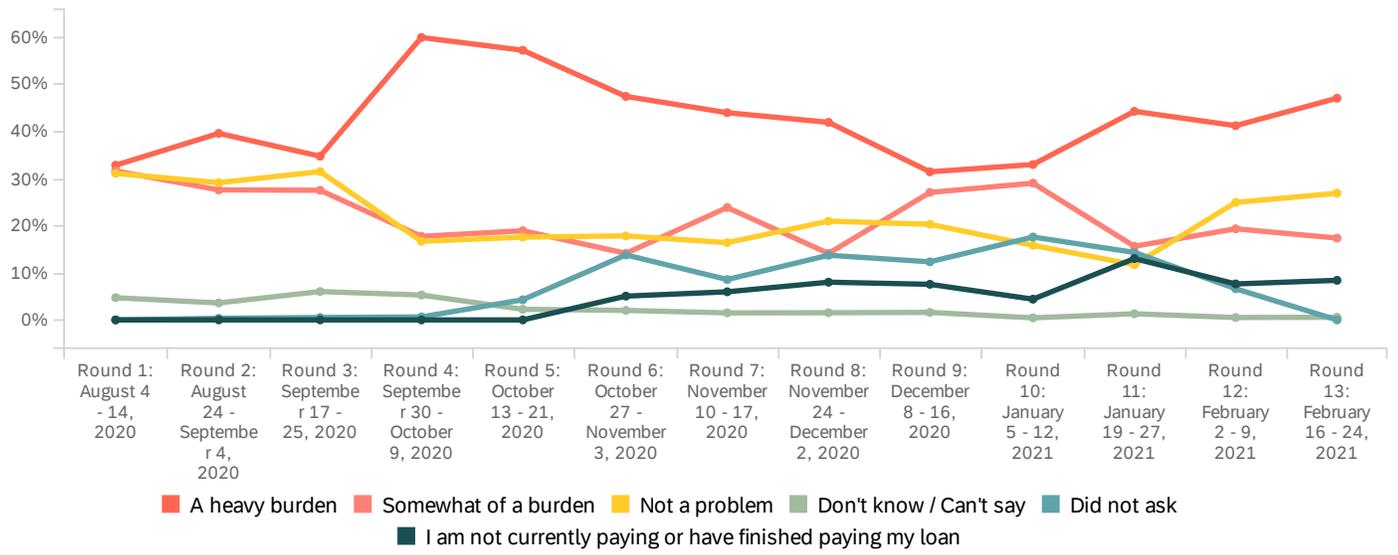
## Loan Burden by Gender



### Loan Burden by Vulnerability Index

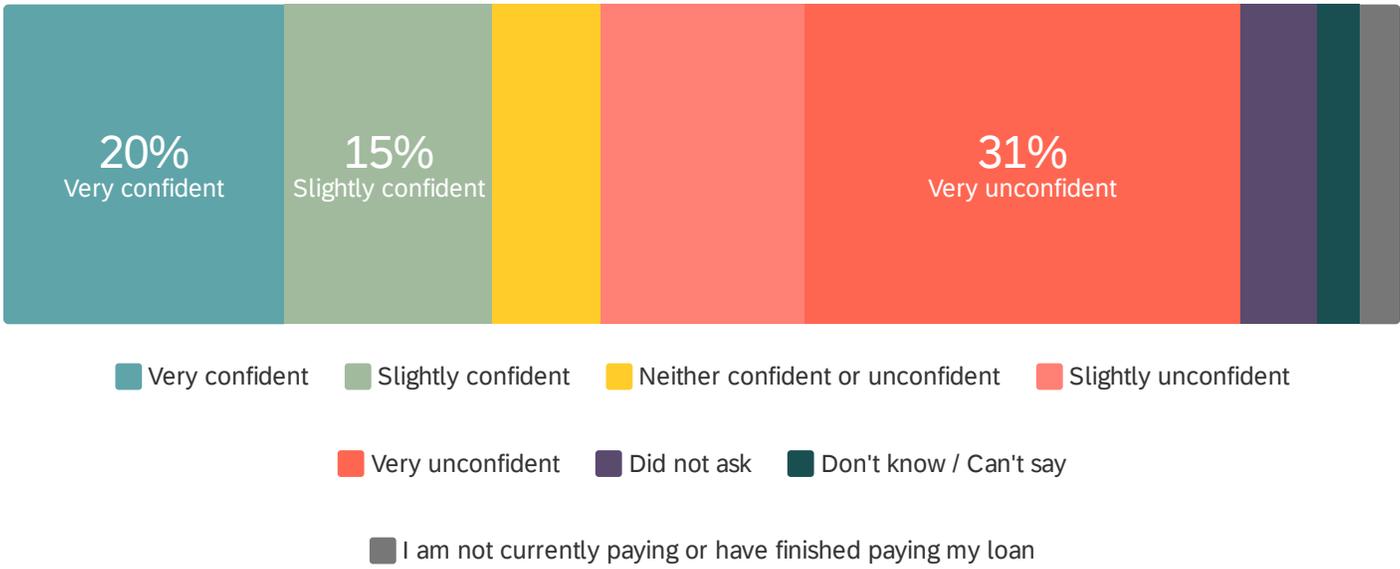


**Loan Burden by Round**

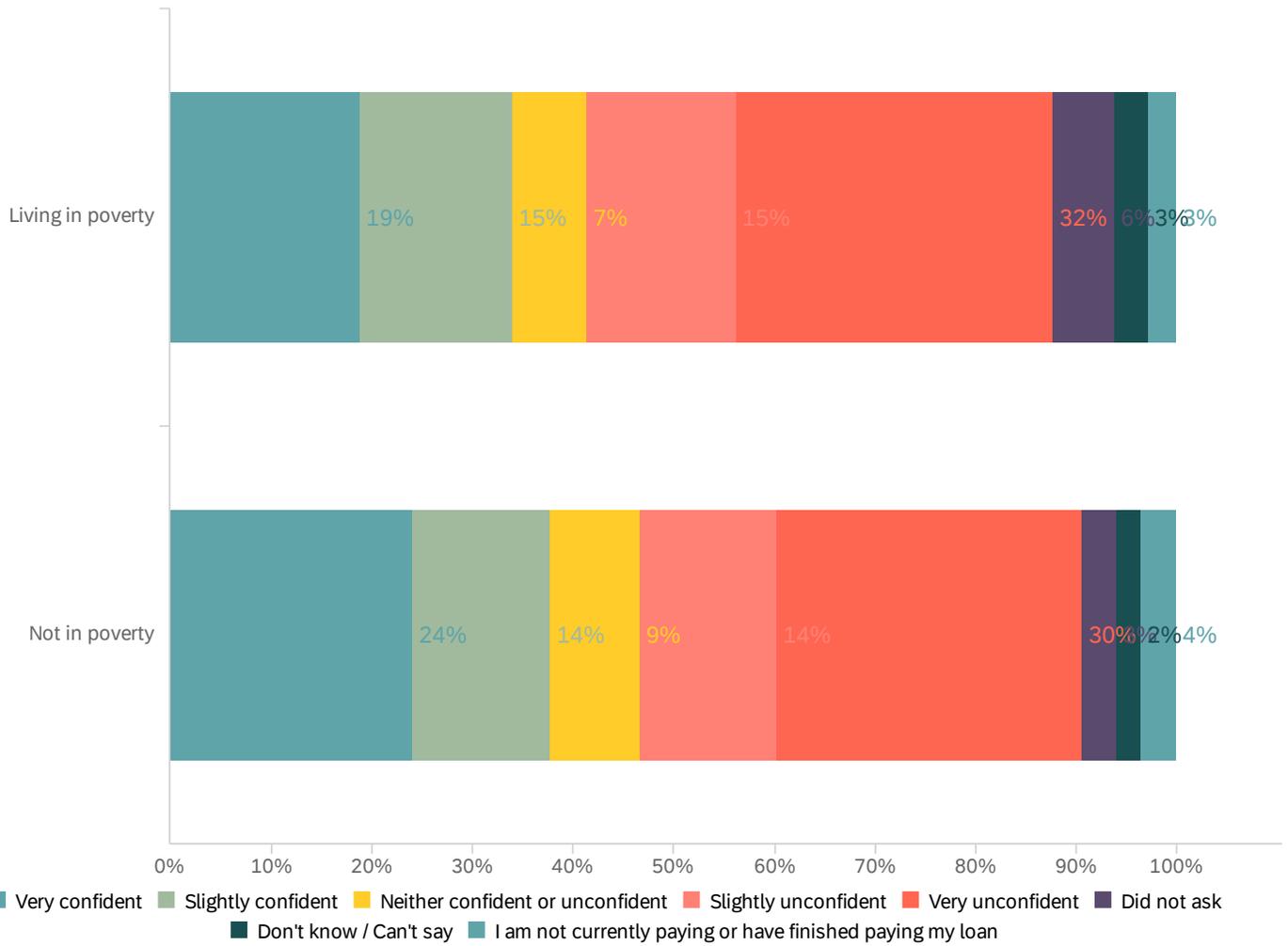


# Confidence in Repayment Ability

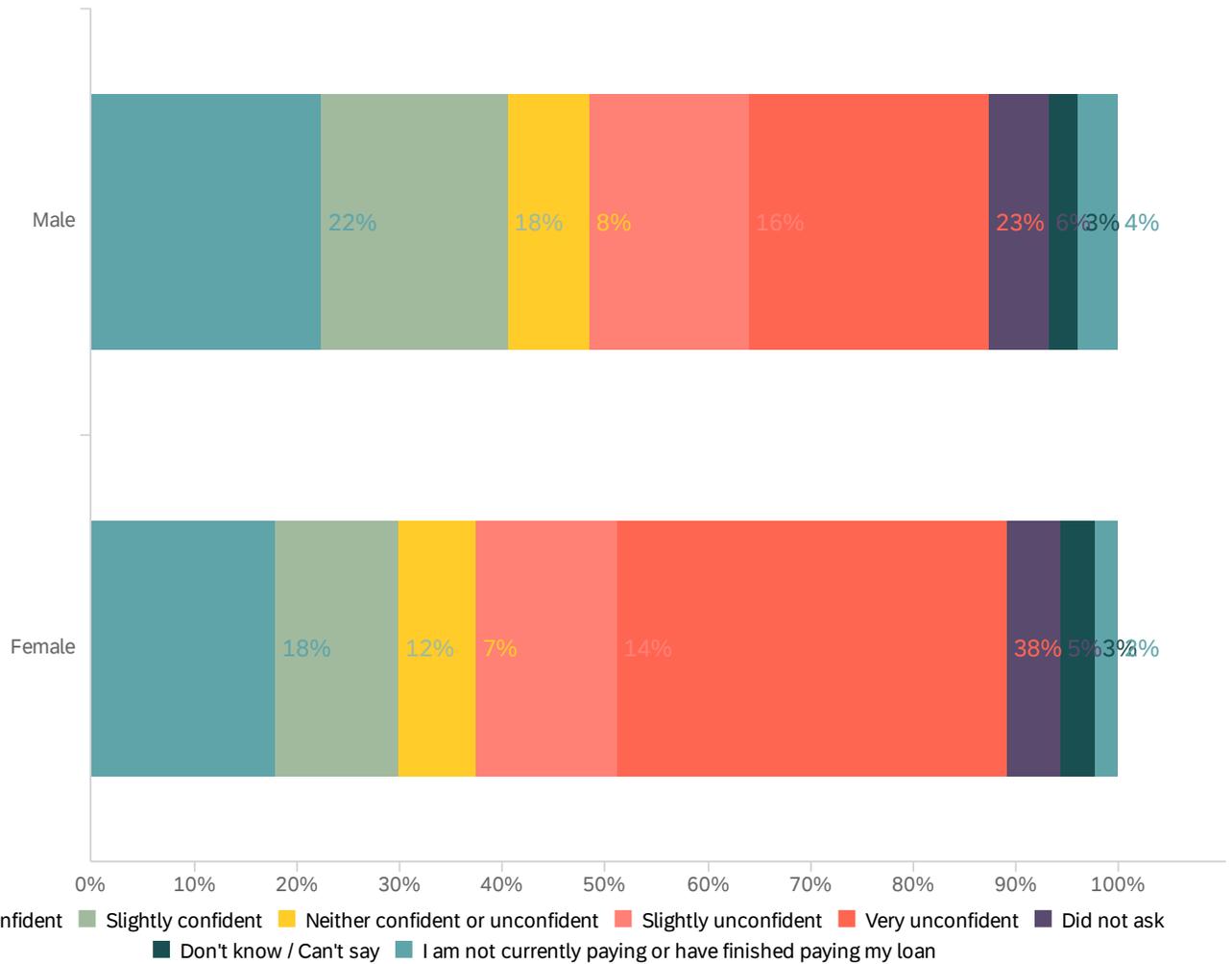
Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?  
(n = 4,591)



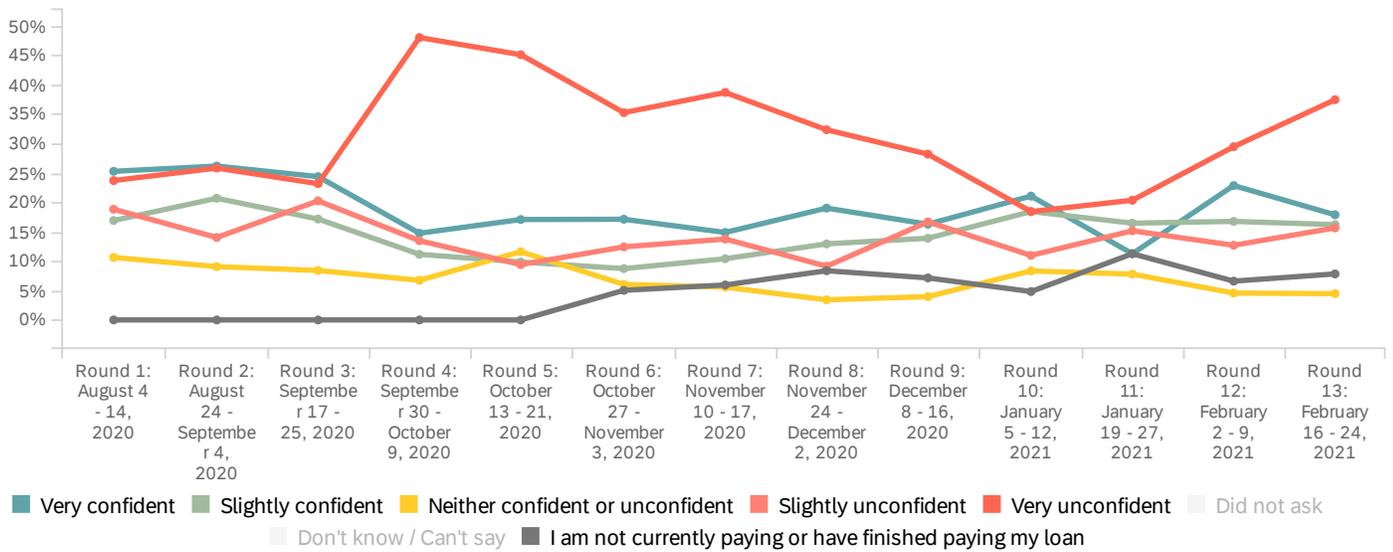
## Confidence in Repayment by Poverty Level



**Confidence in Repayment by Gender**

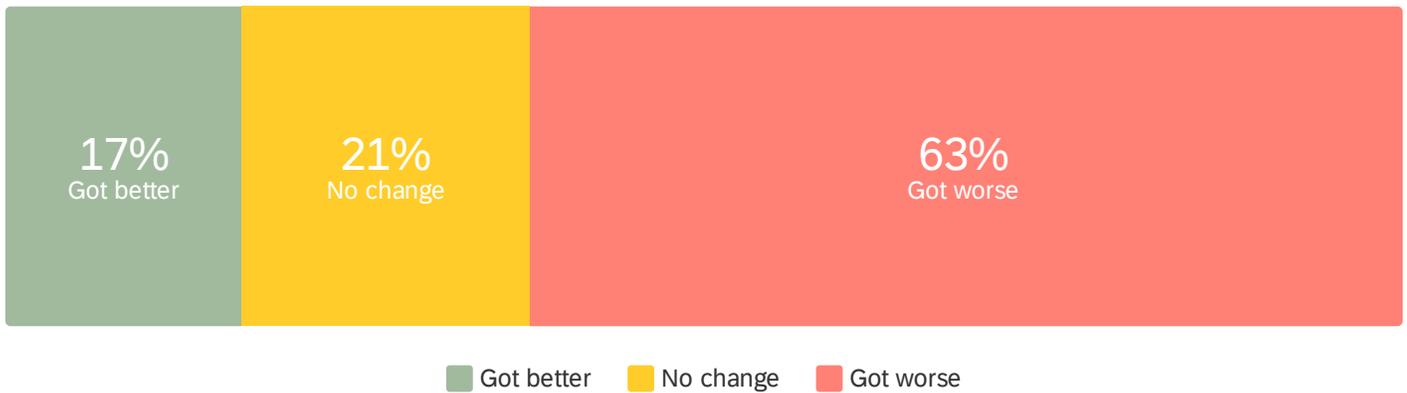


### Confidence in Repayment by Round

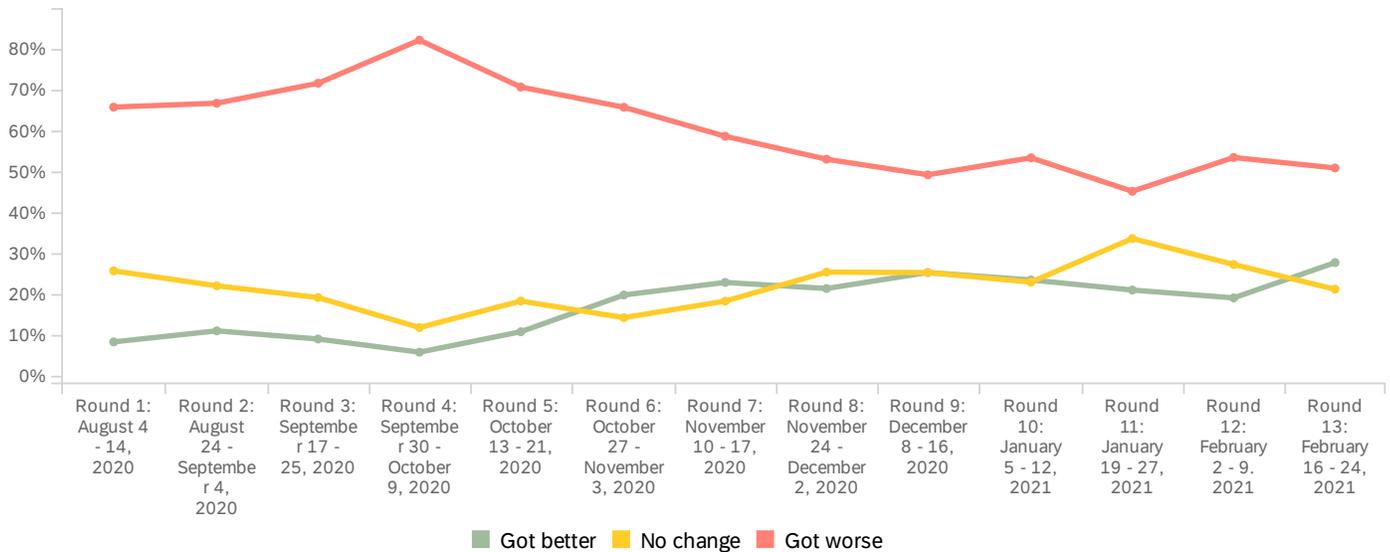


## Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?  
(n = 3,152)

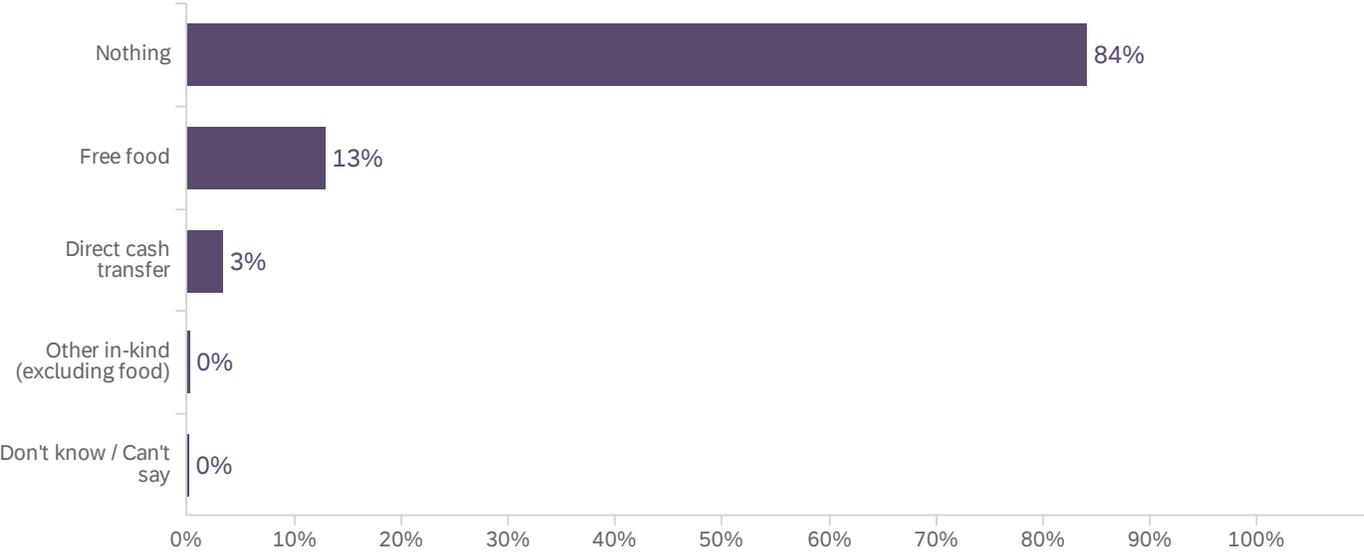


## Change in Repayment Confidence by Round

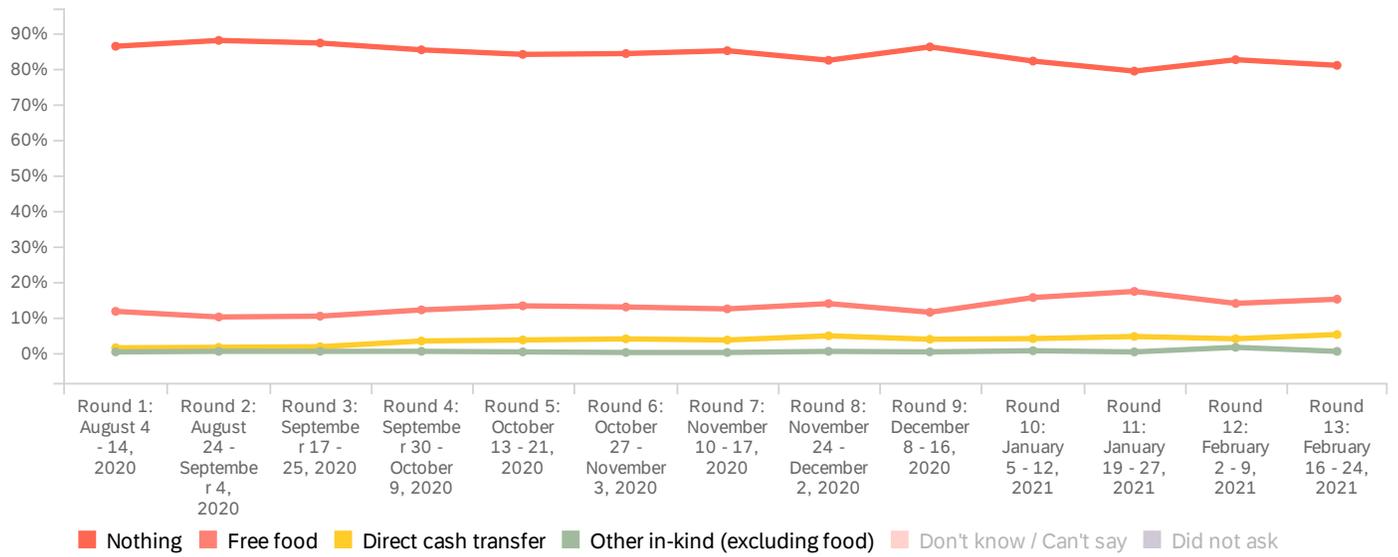


# Type of External Support Received

**Q:** Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?  
(n = 8,044)

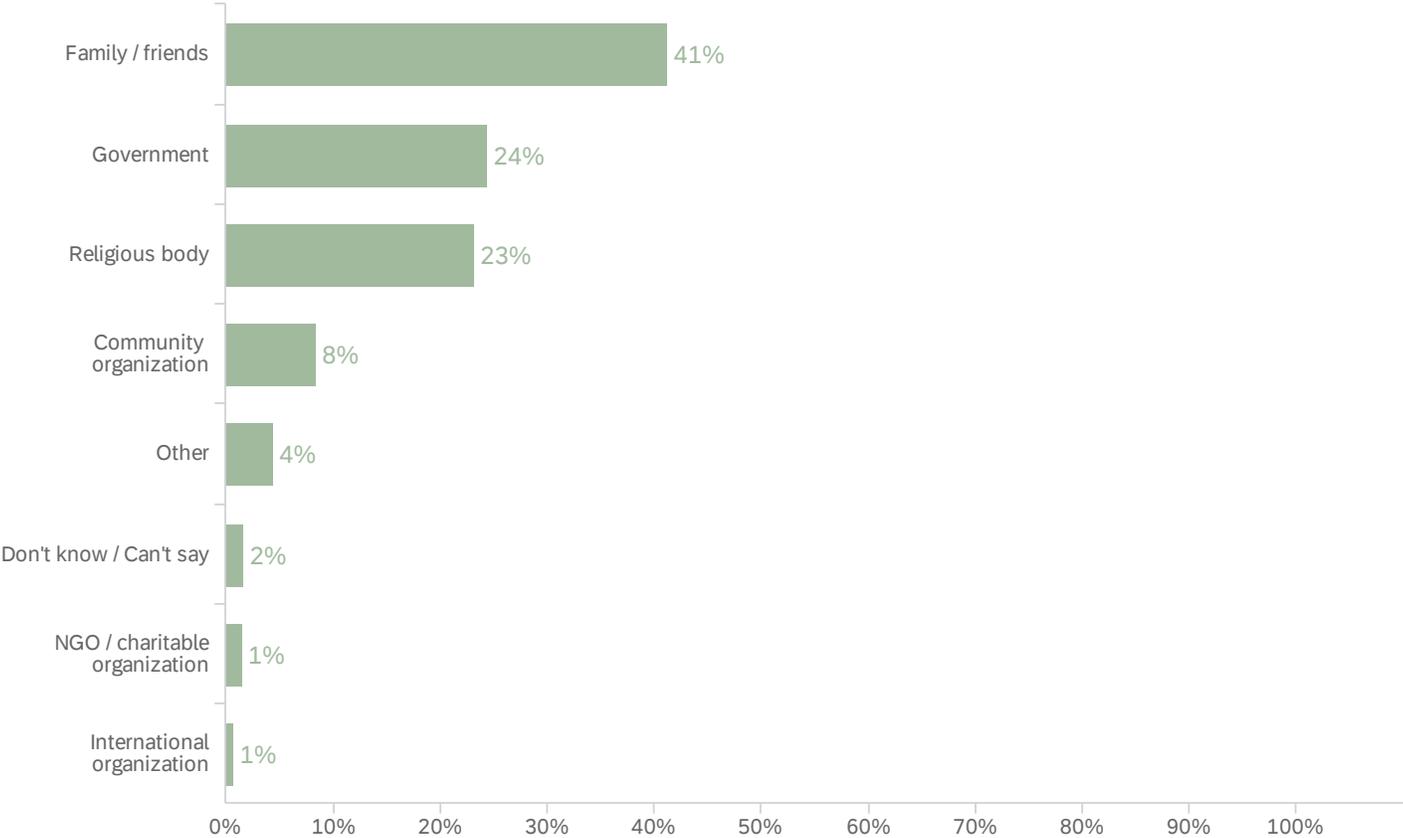


## Type of External Support by Round

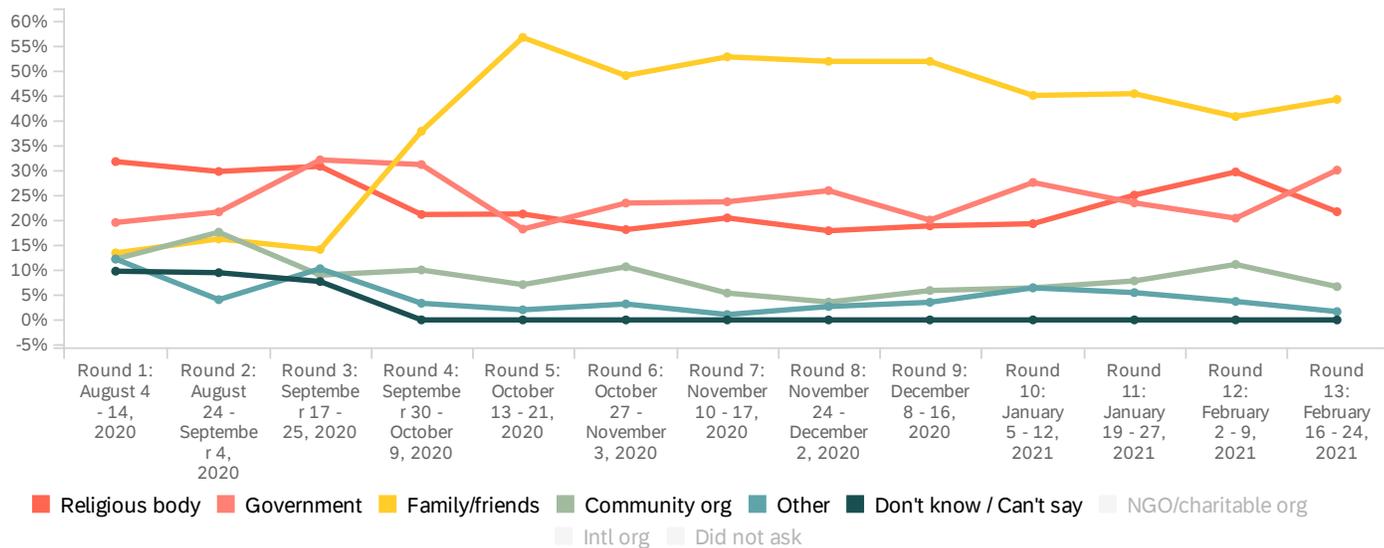


# Source of External Support

Q: What was the main source of each selected assistance? (for the 16% who received support)  
(n = 1,272)

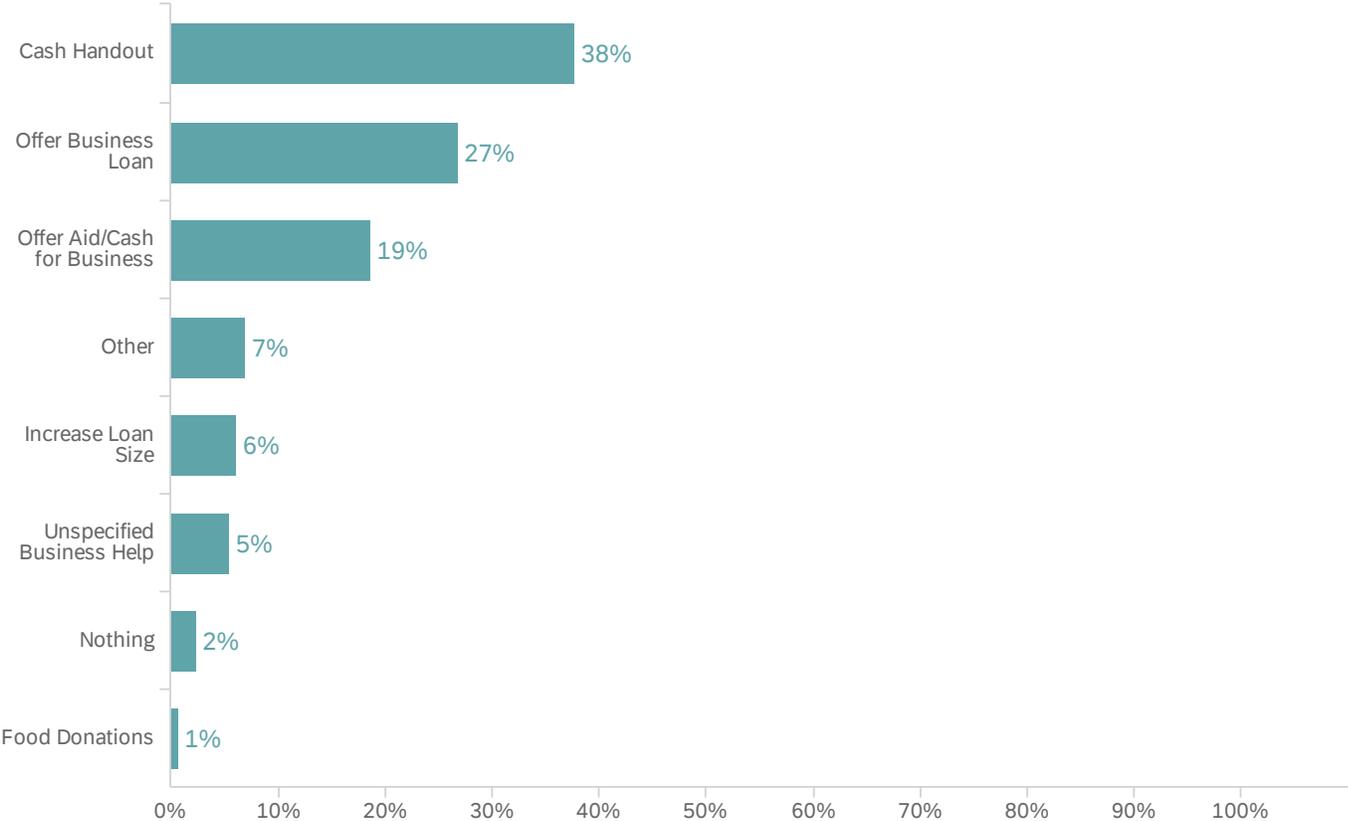


## Sources of Support by Round



# 60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?  
(n = 3,502)



## 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"



A grant to expand my business by restocking.

A grant to expand my business would be helpful.

A grant to expand my business would be helpful.

A grant to expand my business would be very helpful for me now

A grant to invest in buying and selling eggs

A grant to invest in buying and selling food stuffs and to also cater for my family's needs.

A grant to invest in buying and selling raw food like rice and beans.

A grant to invest in buying crops because i don't have enough capital and also because of the increase in the prices of food stuffs.

A grant to invest in buying more cottons of fish to sale.

A grant to invest in irrigation farming

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant to invest in the production of groundnuts oil and groundnuts cake would be helpful

A grant to restock my shop with the goods in need.

A grant will be fine by me

A grant will be helpful to increase my capital base and also to buy the materials i need

A grant would be helpful to enable me expand my business and to also invest in tailoring and making liquid soap

A large amount of loan, not #10,000 loan again.

A larger loan to enable me to expand my business.

A larger loan.

A loan

A loan

A loan in of a substantial to invest in animal husbandry.

A loan is fine

A loan is fine, I'll pay back

A loan that can help me increase my capital for my business

A loan to boost my business would be very good for my business.

A loan to buy a new Tricycle

A loan to buy a wheel barrow to hawk my meat would be helpful.

A loan to buy accessories that are mostly in demand in my shop.

A loan to buy more cattle to rear and sells

A loan to buy the types of clothes that are on demand in my community will be better.

A loan to expand my business and also invest in another business

A loan to expand my business.

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 and to pay my children's school fees

A loan to invest in buying and selling livestock will help.

A loan to invest in farming crops like maize and rice

A loan to invest in my business

A loan to invest in my business

A loan to invest in my business.

A loan to invest in my business.

A loan to invest in rearing animals will be helpful.

A loan to invest in rearing animals will be helpful

A loan to invest in the business of selling charcoal because it's the business i was doing before i lost my investment.

A loan to invest more in buying rice from rural areas to resale in the urban areas.

A loan to rent a shop that will serve as a store and also to increase my working capital.

A loan to start selling recharge card again will be better for me

A loan to stock my shop with new phones, airtime and accessories.

A loan will be better to expand my business and also in buying and selling clothing materials.

A loan will help

A loan will help me invest and make my business bigger

A loan will help me so much and I will appreciate it

A loan will help me to expand my business to be a distributor.

A loan, though it depends on what the percentage of interest to pay back is.

A lot money can do if I can get more money I will boost up my business and I will go into large farming, money would be helpful very well

A lot, like tradermoni if i can get it again i will be happy to restart my business

A new sowing machine would be helpful.

A sawing machines because i want to delve into fashion sawing clothes

A sowing machine for my children who are learning tailoring will help.

A suitable job for my qualification of possible.

A supply of kitchen utensils

A will be of help to stock my shop and to invest in other businesses.

Access to loan will burst my market (business)

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, I need money for my business

Actually, this empowerment thing is a good initiative even though most politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add 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 need is more money to invest in my farming

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

Am battling with my children's school fees and I need money yo pay for their sch fees.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

An assistance with fertilisers and herbicides will be very helpful

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another loan is coming, so if the organisation can help us with funds in other to continue cultivating our farm

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Any amount i can get from them will help it could be loan or a free gift

Any assistance so that i can help others too

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help that will boost my business

Any help they want to give I need it

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything else is fine, better still, they can give me the help in form of grants.

Anything is fine

Anything is fine

Anything is fine

Anything is fine, grant is good but I don't want loan again.

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that they can do to reduce the prices of things in the market, it will help a lot.

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can help me with

Anything they decide on

Anything they decide to do or give me is fine by me.

Anything they feel like

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you people want to help me with is fine by me.

Anything you think of doing to help me would be very much appreciated

Anything, I I don't want to choose for you people.

Anything, capital to improve my business so that my workers will be happy too

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

As a farmer I need grant to put into my farm.

As a farmer I would prefer money, this is because when working in a farm there is always daily expenses. Money would also help me pay my workers.

As am into farming, am also into poultry and fishery. Whatever i do, it is based on the capital at hand. So, if i had financial assistance, i would use it to invest it in my farm.

As for me money will be helpful if I can get a huge capital it will help me to boost my poultry business like getting up to 200 to 300 chicks so it will help me a lot whether loan or Grant

Assist by giving me money (Grant or Loan) to start a new business

Assist by providing education for my children

Assist me financially, either grant or loan, they are both fine.

Assist me in form of a loan but if grants is possible, it is fine too.

Assist me in my business or could be a loan i will appreciate anyone

Assist me with a grant to buy more goods to sell.

Assist me with a grant to do business. Maybe buy my own truck

Assist me with a grant to invest in my business.

Assist me with capital to buy goods that I can sell during festive season.

Assist me with cash to finance my business like having a proper shop

Assist me with finance to boost my business, so i can stand on my own two feet and also help others too in there business

Assist me with finance to use to buy more goods for sale

Assist me with funds to boost my business

Assist me with funds to boost my business

Assist me with funds to invest in my business

Assist me with funds, it will be helpful to me.

Assist me with loan to boost my business.

Assist me with loan to upgrade my business.

Assist me with money

Assist me with money to 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

Assistance with money

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked 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 money for 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 either loan or grants.

Capital for my business, so I can buy more things to sell.

Capital increase

Capital increase would be most helpful now.

Capital is the challenge. I need capital to meet up to people's demands, by that I will also make my own money.

Capital is the main thing that I would need

Capital is the main thing that would be helpful now, as I very well know how the market works.

Capital or more products to sell

Capital pr supply of inputs

Capital to boost and support my business

Capital to boost my farming

Capital to buy goods and restock my shop

Capital to buy more goods and restock my shop

Capital to buy more goods and support my family

Capital to diversify my business

Capital to diversify my business and support my family

Capital to expand my business

Capital to expand my farm business

Capital to expand my market.

Capital to expand my supply and market.

Capital to get more supply for the business

Capital to grow my business and increase the number of animals I am rearing

Capital to grow my business and pay employees

Capital to improve my business and buy more goods

Capital to improve my business.

Capital to improve the business

Capital to invest in my business

Capital to restart my business

Capital to restart my business and invest into rearing animals.

Capital to restock my shop and support my family

Capital to start working on my business plan

Capital to support my business

Capital to support my business and boost sales

Capital to support my farming work

Capital to to support my business and family

Capital to upgrade my business and employ more people

Capital to venture into other businesses.

Capital will be helpful

Capital will be helpful to supply goods to sell and retail

Capital would be helpful

Capital would be very useful because my kind of business doesn't go well with taking credits, I usually have to pay upfront before getting the things i need

Capital, supply of materials or anything possible

Cash assistance maybe a loan, that's okay.

Cash issue is the problem i am facing in my business,so i need capital to invest in my business and other business ideas that i want to start.

Check what they think will benefit me and do for me

Currently I have a lot of debt to pay back (most of which I borrowed from my friends). Though the ease of the lockdown has made business boom a little but if i can get any form of financial assistance in settling my debts

Currently my food stuff business is almost folding up and all i can ask for is financial assistance for suppliers and also i am planning of relocating my store to another place, though i am currently constructing a shop in my house and would need grant to complete it

Currently my store rent has expired and I might be told to evacuate anytime soon, plus i am having accommodation issue i had to start reviving in the church please I would appreciate any form of financial assistance from you people

Delay repayment of loan till next year

Delay repayment of loan to next year

Did not ask this question.

Did not ask this question. Respondent did not receive loan.

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Either a loan or grants

Either loan or grant to start a business again

Employment opportunity

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Farmer Moni would be helpful in expanding my business

Farmer moni would be helpful for everyone. we can use the money to buy farm inputs and employ workers.

Farmer moni would be of help to encourage we business owners.

Farmer moni would help my business. I can buy more food and more chickens and poultry feeds for my farm.

Farmer-moni can help us very well inorder to produce large quantities of food to supply people in our the urban areas by supplying farming inputs like fertilizers, herbicides and other things.

Farmermoni should respond on time by given the loan I applied for. That's all I need.

Finance

Finance in form of a loan and poultry feed.

Finances will be helpful

Financial support in my business

Financial Assistance

Financial Assistance (grant) to support my business

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 and there is no problem with them giving me a loan.

Financial assistance as loan or grants

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills

Financial assistance for my business to grow, I just started it July 2020.

Financial assistance for my business to grow.

Financial assistance if they can give me a loan, it will be acceptable.

Financial assistance in form of a grant to boost my business

Financial assistance in form of grant to invest in my business and to also feed my family

Financial assistance in the form of grant.

Financial assistance should be better of but they should increase the price from #10,000 again, I am a graduate and if there is any vacancy, I am interested to work.

Financial assistance to add to my business.

Financial assistance to boost my business

Financial assistance to boost my business

Financial assistance to buy materials for my sewing training and for when I start my own sewing business.

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business

Financial assistance to invest in my business.

Financial assistance to invest in my business.

Financial assistance to set my business up again.

Financial assistance, either loan or grants.

Financial assistance, I need some grants to help me.

Financial assistance to improve my poultry and business

Financial backup will be well appreciated

Financial constraints is the only problem I have, I want them to help me with grants.

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help

Financial help as loan to support my farming

Financial help from them will be fine by me.

Financial help that way I can put the money in my business.

Financial help, either as grant or a loan

Financial support

Financial support and training on poultry farming.

Financial support for me in form of grants

Financial support for my business

Financial support for my business

Financial support for my business, if they can increase the amount of the loan they give, I need some more loan.

Financial support for my business.

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support in terms of loan that I can use to improve my business

Financial support or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to fill up my shop.

Financial support to 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 if i can get the money it will be for my health because i have been bedridden for some time now my health is a serious problem for me, because i don't go out or even stand up to do anything even strength to talk

For me there is nothing that i am expecting but if anthing happens fine

For me, farmer moni would be of help in order to provide job opportunity.

For my eggs business money will be helpful if government can give him either loan or grant

For now nothing else

For now, nothing else

For the government to create avenue for jobs and employments.

Fund my business

Funds for business

Funds to help me expand my fish farm.

Get a loan to do my business

Get a loan to start my business again

Get another loan but increased loan this time for investment

Get shop for me and help me buy goods into the shop and also give me money to maintained my business

Getting more labourers

Getting more loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs

Give me Grant or Loan to do business

Give me Grant so that I can buy more things to sell

Give me Grant to support my business.

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a bigger loan to support my business

Give me a loan or grant to invest in my business

Give me a loan to improve on my Provision business, I want to add food stuffs too

Give me a loan to improve on my business so I can be selling generator parts.

Give me a loan to improve on my business.

Give me a loan to start a business again

Give me a loan to start another business

Give me a loan to start my business again

Give me a loan to start my own business.

Give me a loan to support my business

Give me a loan to support my business like 100000 naira for 10 months.

Give me alone like 50000 naira to help my business.

Give me another loan but with a extended time of payment and increased amount

Give me another loan to boost my business

Give me another loan to boost my business

Give me another loan to start my business again

Give me another loan to support my business

Give me any amount of loan to raise my business

Give me big loan to add to my capital.

Give me capital

Give me capital for business

Give me capital to do business

Give me grant so that I can buy more equipment needed in my business.

Give me grant to add to my business

Give me grant to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me grant to support my business

Give me grants

Give me loan

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan like 50000 naira to boost my business

Give me loan or Grant to support my business

Give me loan or grant to support my business

Give me loan that can be used for my business

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in my Poultry farm

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 (loan or grant) to buy materials and make enough clothes for sale.

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money loan or grant so that I can stock up my shop

Give me money maybe loan so I can add to my business capital

Give me money maybe loan to start up business again.

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to invest in a business.

Give me money to start another business i will repay

Give me money to take start some business

Give me money, lend me money

Give me money, it may be loan or not so that I can put in my business.

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to add to my business

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to do more business

Give me more loan to help my business

Give me more loan to support my business

Give me more loan with longer repayment period

Give me more money (grant) to buy more food stuff to sell

Give me more money for capital

Give me more money for my business, loan or grant

Give me more money to invest

Give me more money to invest if they do this I'll be happy

Give me some cash to add to mine to start up my former business. I will be very glad.

Give me some grant to invest in my business

Give me some grants to invest in agriculture

Give me some loan like #300,000 to start my business again

Give me some loan to do a better business

Give me some loan to do more farming

Give me some loan to help improve the business.

Give me some loan to improve on my business.

Give me some loan to invest in my business.

Give me some loan to start a business

Give me some loan to start a farm business

Give me some loan to trade

Give me some loan until the pandemic is over

Give me some money to improve my business

Give me some money to improve on my business or maybe introduce a new business to us something like an investment opportunity.

Give me some money to put in my business

Give me some money to run my business

Give me some money,not loan

Give money to do more business

Give more loan as investment

Give more loan to help out my business

Give my money to use to fill up my shop.

Give us more loan i am grateful with the one they gave me before

Give us some money to help business we have spent most of the business capital we have.

Giving me grant can really help my farming business

Giving me like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me like 50,000 Naira loan will really help me rejuvenate my business

Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me loan will go a long way in helping and supporting my business

Giving me more money will help me,so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Government should help us with grant to support us during this time.

Grant

Grant is fine

Grant is okay for me to start business

Grant is what I want them to give me

Grant me a loan

Grant since I won't have to pay back.

Grant to aid in reviving my business

Grant to boost my business to be a major distributor

Grant to buy groundnuts and beans to use in my business

Grant to expand my business, to buy enough hibiscus tea and tigernuts .

Grant to improve my Farming

Grant to invest in buying and selling wrappers, shoes and jewelleries.

Grant to invest in buying different types of hair beauty products i need.

Grant to invest in my business by increasing the quantity of firewood and charcoal i order.

Grant to put in my business, sell them and pay back the loan I got from people.

Grant to start up a new business

Grant will be helpful

Grant will be helpful

Grant will be helpful for me

Grant will be okay for me

Grant will be okay for my business

Grant would be helpful for me

Grants

Grants

Grants and they should help with food items

Grants to invest in my business.

Grants will help

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

He said he is no longer interested in any business for now, my children are outside the country, they are doing fine there. So with my age, I want to settle down so that they will start taking care of me, as I have taken care of them. I don't want any business again, I want to relax.

Help increase the amount of the loan so that we can start a business afresh with it.

Help make loan available for my business it will help me recover

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me with 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 accommodation and paint production equipment. The accommodation will be a place for my business to produce paint.

Help me with another cash to restart my business and it should be a bigger amount, tangible amount to use in the business.

Help me with another loan, increase the money, so I can use it in my business

Help me with capital

Help me with capital to push my business because kitchen utensils business is moving, things like stove, spoon, cylinder gas, is moving but the capital to buy more to sell is what I don't have.

Help me with finance. It will help my business to grow higher and bigger. If my loan can be increased, the production of crops and livestock can be increased too.

Help me with grants for my business.

Help me with loan on time to get more goods (stock) for my business

Help me with loan or grant to boost my business

Help me with loan to support my poultry business

Help me with money for my business

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy more goods, not just yam to sell to people.

Help me with money to buy new goods for my shop

Help me with money to put in my farming business.

Help me with money to solve one or two problems that will help me to buy more goods to sell in my business.

Help me with money to start my cement business afresh

Help me with selling my poultry.

Help me with some grants or a loan or just give me the one I applied for.

Help me with some loan to invest in my business

Help me with some loan to start my business again.

Help me with capital to improve my business

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help to restock my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment

Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raising 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

Honestly I need money if truly I will get I will use it to invest in my business especially farming even if is loan I would prefer it

Honestly money is important if I can get money to boost up myself in my business it will help me and also help my family

Honestly money will be helpful if I can get any means, because it will really help me out in carrying out my farm business

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 already said my little capital has been eaten into so if i can get another tradermoni i will be happy.

I also need a loan to boost my business

I also need another loan like the previous one,i just want to expand my business

I also need food items for my business

I also need money for my business

I also plan of going into sales of weavon and poultry farming

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a businessman so I would prefer money as I sell gadgets and I farm.

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of food and money.

I am learning a trade,barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning of going into selling of yam( transporting from Benue state to Anambra) so if i can get some grant to start this business I would appreciate

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe 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 for now, it depends on the cash available at my disposal. The cash determine the nature of business that I will do.

I don't know if they can assist based money as loan.

I don't know if they will be able to but if they can they should give me material for building house

I don't know yet, no idea yet.

I don't know, anything is fine

I don't know, anything they can do to help me is fine.

I don't know, but if there is anything they think they can do to help me, they should please do it for me.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind doing a loan or grants whichever one works.

I don't mind loan or grants, I need the money to purchase my goods.

I don't mind some money from trader moni

I don't need another financial support or loan since I will soon leave this trade because there's no profit in it and focus on farming

I don't need any assistance , everything is going smooth

I don't need any help from them

I don't need anything

I don't need market-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 a loan again because i don't know how i will pay it back but if i can get some money as help for covid-19, tell me and i will give my account number.

I don't want another loan from them, unless they want to give me free money (grant) to support my business

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't want any until I know the conditions attached to them.

I don't want anything

I don't want anything.

I don't want loan

I don't want loan

I don't want loan

I don't want loan

I don't want loan, just grants

I don't want problem because trader-moni was harassing me to pay back the loan which i did but they kept disturbing me until i cleared myself. That experience from trade-moni, i didn't like it at all because am not the type who wants to deviate from paying a loan.

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I dont want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't mind if i can get more loan to improve my farming

I don't need help from anyone except from God

I don't need loan

I don't want any loan from the government I don't have hope

I don't want any more loan

I don't want anything from them the loan is too small

I don't want loan

I don't want loan they should give me free money

I don't want new loan i have to pay the previous loan

I get two tons of timber from ogun state but if you can help me to get three or four tons , then i will make more sells .

I have about 60 snails unsold and i need money to but them feeds and chemicals to maintain their environment and prevent rats from getting to them so I'd appreciate it if i can get any form of financial assistance for my business

I have been on break because I recently had a miscarriage but due to lack of funds I wasn't even able to have a proper check up in the hospital and my stay at home has made me spend all my business money, so if i can get Financial assistance to start over again

I have been struggling to get my supplies from Aba Market because I don't have money, if i buy from Aba I would get more profit so i need plenty money to do that

I have business ideas but lack capital to . So i need an increase in my loan.

I have no capital, I want to continue my farming business but I have no money. I want a loan and I still want to be trained.

I have not paid the last loan because we were not giving any information on how to go about it. I'd appreciate it if they can communicate the means to repay the loan

I have nothing to say

I have partial stroke and the loan i got from you people was used to pay my medical bills, I would be happy if you can still assist me in payment

I have told the people who called me to back not to call me again. I don't want anything from you people, because you will ask me to pay back. I'm not expecting anything from you, except from God and my business.

I have workers to pay and I supply eggs so money would be very helpful to me right now as a business man.

I just need a way to get people to know my brand

I just need a way to transport my items from the farm to my house

I just need capital for my business.

I just need funds for my business to maximize my profit

I just need money either as a loan or grant, just help me.

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to invest in my business so i can be sewing and be selling cloth to people

I just need money to start my business again.

I just need money to sustain my business

I just started this business and i am looking for investors and funds that i can put in as my capital. so if i can get some sort of grant i would appreciate

I just want capital to launch into my own pharmacy business.

I just want financial assistance.

I just want money to enlarge my business so I can buy goods in larger quantities.

I just want them to support me with a loan.

I just want to manage myself in Nigeria, go to my ministry work and manage myself and my family, I don't want anyone's money.

I know exactly what is mostly on demand and i will prefer to get a loan to buy what i need to stock my shop and to pay my children's school fees.

I know i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I learnt tailoring before but lack the money to buy tailoring machine and materials to use in my shop. So I need financial assistance to start the business.

I like doing business but lack of capital to do a business to earn money. So,if you can assist me with capital, I will be grateful.

I like to open a big store where i will be selling raw food

I my rice business

I nee money to finance my farming of crops and poultry business too

I need money, if there was enough capital I would increase the goods in my shop so that I can make more sales.

I need #100,000 loan from Trader-Moni for my business.

I need 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 invest in my business

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I need a grant to invest in my business.

I need a grant to support my business

I need a grant to support my business.

I need a 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 of a sufficient amount with a low interest rate to invest in my farm.

I need a loan of up to two hundred thousand naira to support my business.

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 boost my business.

I need a loan to buy more fertilizer for my farm and equally buy a bigger "Ice melting machine" .

I need a loan to expand my business

I need a loan to expand my business, to be able to buy more cosmetic products.

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 to support my business or even grants.

I need a loan, I need money.

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 shop to sell my products so i will need money to get it if i can get a loan to get that i will be happy

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 an assistance of food supplies for my business.

I need an assistance with a fertilizer, herbicides, pumping machine, sprayer and money to expand my farming

I need an assistance with a grant to take care of my family's needs.

I need an assistance with a loan to buy fertilizers, herbicides and to also hire labourers for my farm

I need an assistance with a loan to invest in buying and selling cloths.

I need an assistance with a sowing machine to start up a tailoring business

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

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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 the most.

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

**End of Report**