

60 Decibels Report for GEEP: Round Twelve

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60 Decibels Insights for GEEP: Round 12

GEEP

COVID-19 Study:

Round 12 Report

15th February 2021

60 _ decibels



Credit: Council on Foreign Affairs

Top Insights

Round 12, February 2021

Here are our findings from over 7,138 interviews collected in six Nigerian geo-political zones from August 2020 to February 2021.

This report is live, so keep yourself logged in!

- **Formal lenders are filling the gap.** While social networks continue to be the top source of finance for borrowers, we're seeing a slight but steady rise in borrowing from formal sources. Borrowing from a bank or MFI has grown from 8-9% in early rounds to 16-19% in recent rounds. The increase may reflect the growing willingness of banks to lend, while the decrease in borrowing from friends and family may be demand or supply driven.
- **Employers are able to pay salaries.** Salary payment has returned to the highest level we've seen - 75% of employers say they are able to pay their employees. This is likely driven by the ongoing recovery as well as the continued success of government schemes discussed in round 11.
- **We anticipate a gradual recovery in savings.** Savings have been depleted by COVID-19 – over 90% say they save less than before the pandemic. There are early signs of improvement: in the last 30 days, 48% say they saved more in the last month.
- **Financial situation impact by region.** We took a close look at the impact on financial situation by region – those in South West and South South are faring best, while those in South East and North East continue to struggle.

Deep Dive: Borrowing

While social networks continue to be the top source of finance for borrowers, we're seeing a slight but steady rise in borrowing from formal sources.

The rate of borrowing also reached the lowest levels at 28% in round 12 (compared to between 30-35% in all previous rounds).

Men are more likely to borrow than women (34% to 28%).

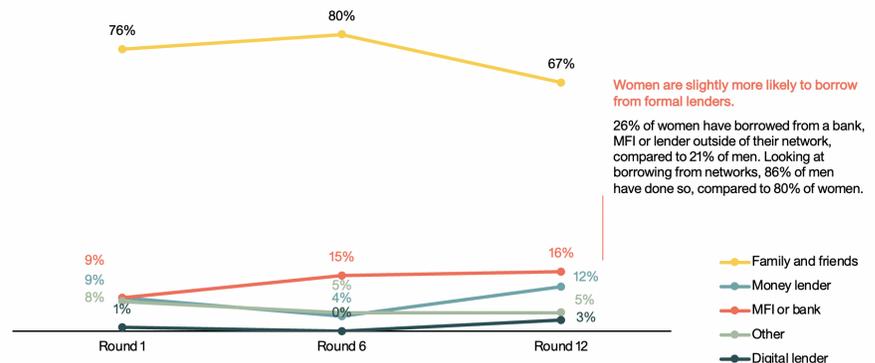
Question for Discussion

Do you think the decline in borrowing is demand or supply led? i.e. do people need fewer loans, or are they finding it harder to secure loans on reasonable terms?

Borrowers seem to be increasingly relying on formal sources of credit.

Borrowing Sources

Sources from round 1 to round 12 (n = 2, 553)



Deep Dive: Salary Payments

Round 12 saw the highest rate of salary payments.

This is likely driven by the ongoing recovery as well as the continued success of government schemes discussed in round 11.

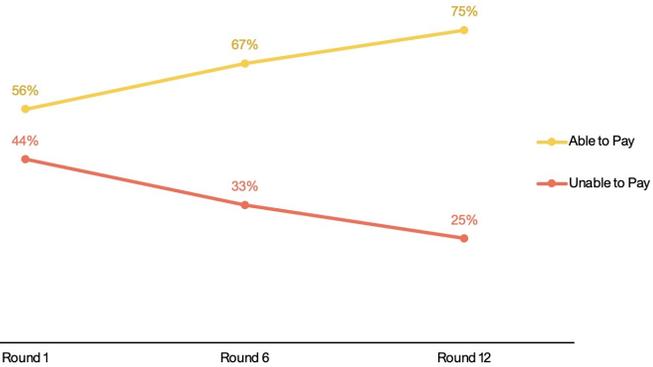
Across rounds, the service industry appeared most able to pay salaries, with 69% of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (36% of respondents in this sector were to pay).

*Note: In Round 1, this question was 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.

Employers are increasingly able to pay their employees.

Employers Able to Pay Salaries

Proportion of employers able to pay salaries from round 1 to round 12 (n = 1,875)



Deep Dive: Impact on Savings

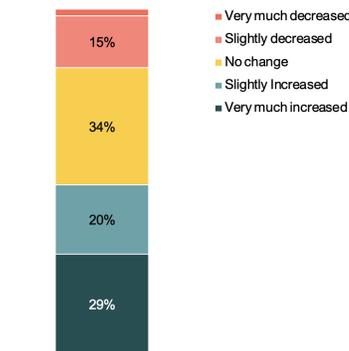
Using our new data measuring the impact on savings in the last month, we know that individuals are saving more in the last 30 days – 49% say they’re saving more.

This data is important – we know that savings is the top coping mechanism for GEEP clients – roughly 75% of all respondents have said that they have used their savings to manage the COVID-19 period. Given that 93% have experienced a negative impact on savings since the beginning of the pandemic, this data indicates some relief in this area.

Although clients continue to struggle with savings, a small proportion report their savings level has increased in the last 30 days. We hope to see this grow.

Recent Impact on Savings

Q: How has your savings level changed in the last 30 days? (n = 1,855)



Deep Dive: Financial Impact by Region

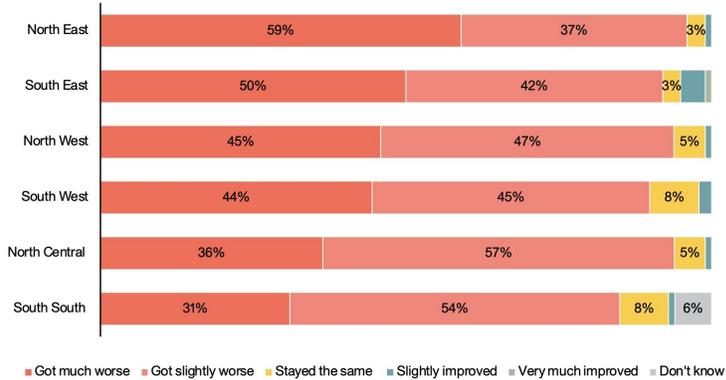
We took a close look at the impact on financial situation by region while those in South East and North East continue to struggle.

This data is related to poverty profile data – over 85% of those in the East (North and South) and North West are living below the relative poverty line.

Those in the East are faring worst, potentially due to the lack of urban and major economic centers.

Overall Financial Situation Change, by Region

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 12, we noted the highest percentage of employers paying their employees – 75% 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, 21% in R11), and closures declined by 10% 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, 45% say the same.

While 68% of respondents borrow from friends and family, we're seeing an increase in those borrowing from MFIs and banks.

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 10% from R1 to R12, 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

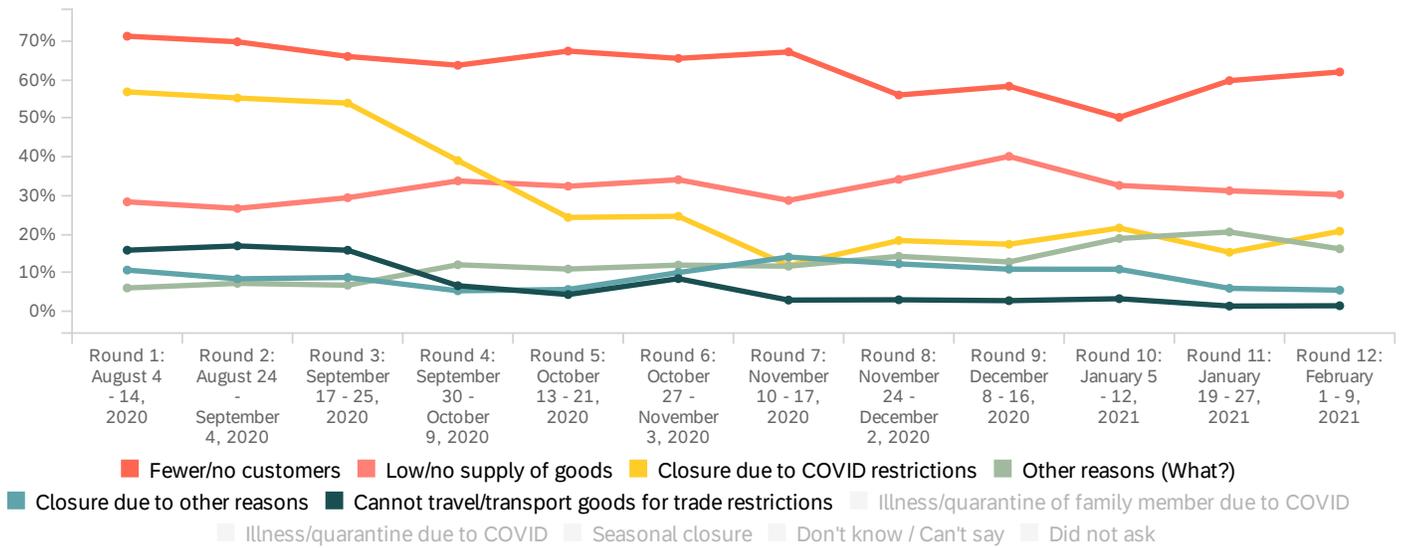
- **Impact on Business:** Closures due to COVID-19 have steadily declined since round 1. In August 2020, two-thirds of businesses reported being affected by closures, while in January 2021, this was reduced to one in five. However, between rounds 11 and 12, closures increased slightly by 6%.
- **Impact 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 12, this proportion decreased to less than three-fifths. Customers who experienced 'no change' or 'slightly' or 'very much improved' income increased slightly as well in round 12.
- **Consumption Changes:** Consumption has appeared to recover compared to the beginning of data collection: in round 12, less than one in four customers reported 'very much decreased' consumption.
- **Burden and Confidence of Loan Repayments:** Client confidence in loan repayment has steadily increased since September, when it hit an all-time low. Nevertheless, more than two in five clients still say they are 'unconfident' in being able to pay back their GEEP loan, reflecting their continued financial stress.
- **Ability to Cover Salaries:** After a slight worsening during the holiday season, we have seen an improvement in employers' abilities to pay salaries. Three in four respondents in round 12 said they were able to pay salaries, returning to the highest levels we've seen of salary payment since the beginning of data collection.

The Bad

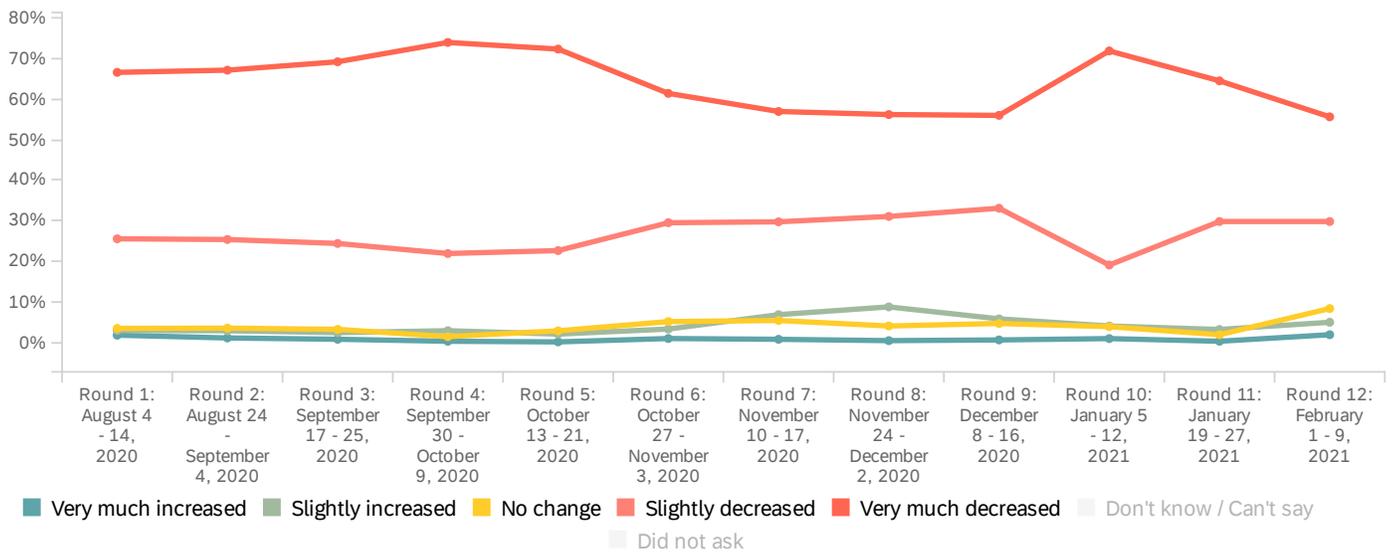
- **Overall Financial Situation:** Households' overall financial situation has not significantly improved since the beginning of data collection. Almost all (89%) customers in round 12 report a worsened financial situation since the start of COVID-19. The severity of the impact on customers' finances 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 have also increased in 2021: after a low in early December, where only one in three clients reported using this method to cope, in round 12 nearly half reported doing so.

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

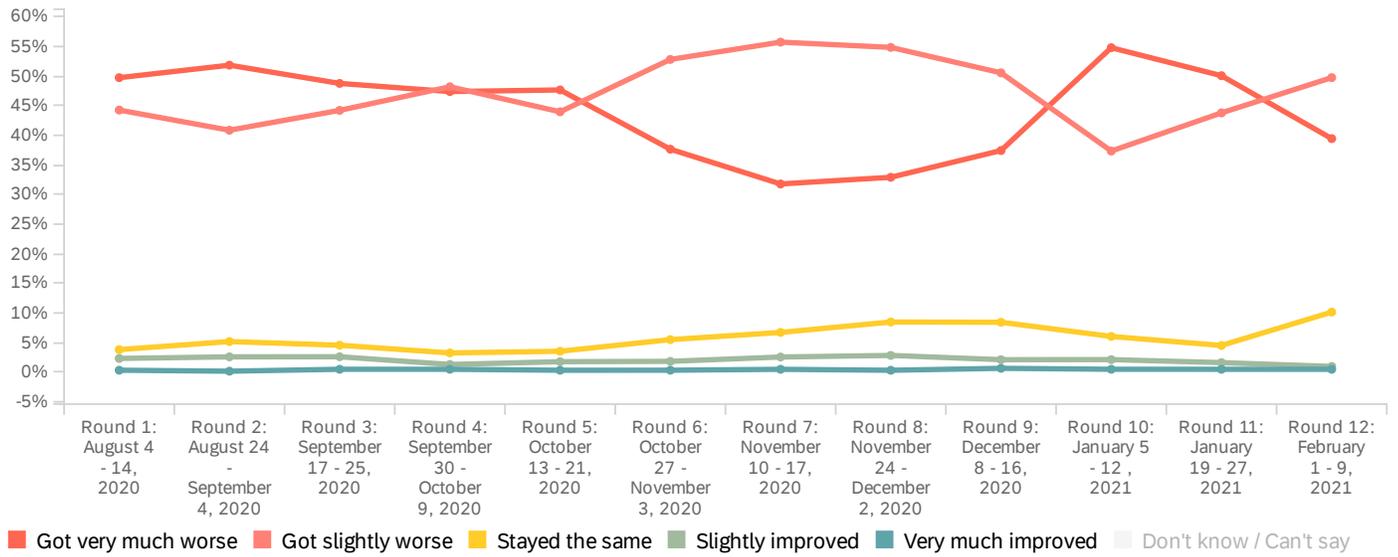
Impact on Business



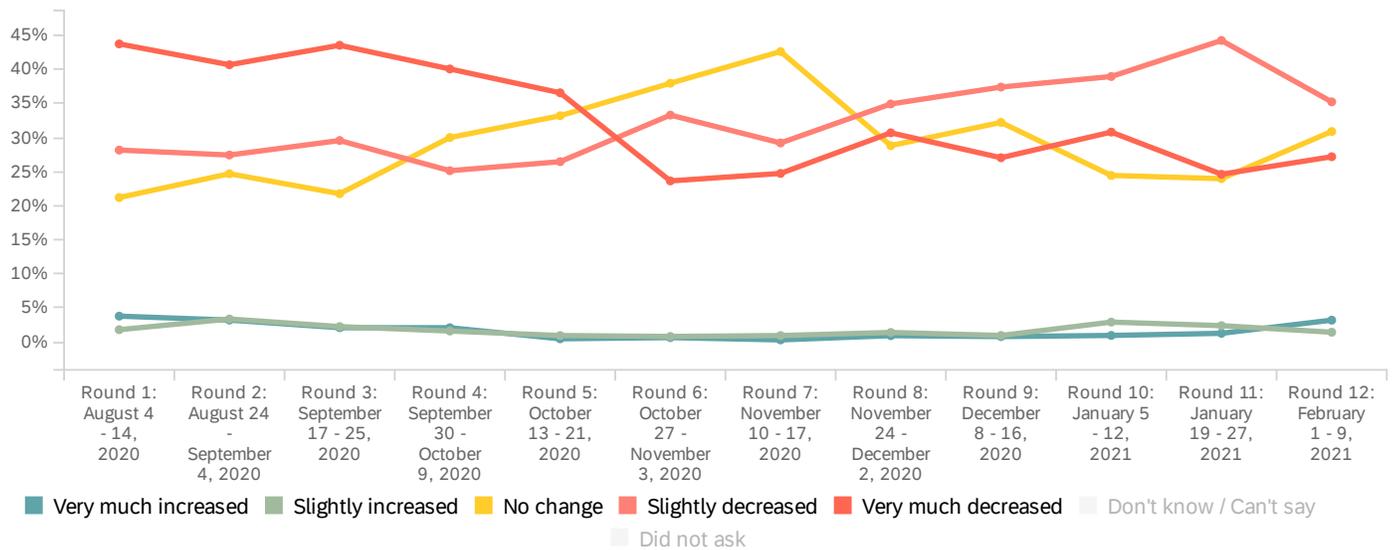
Change in Income



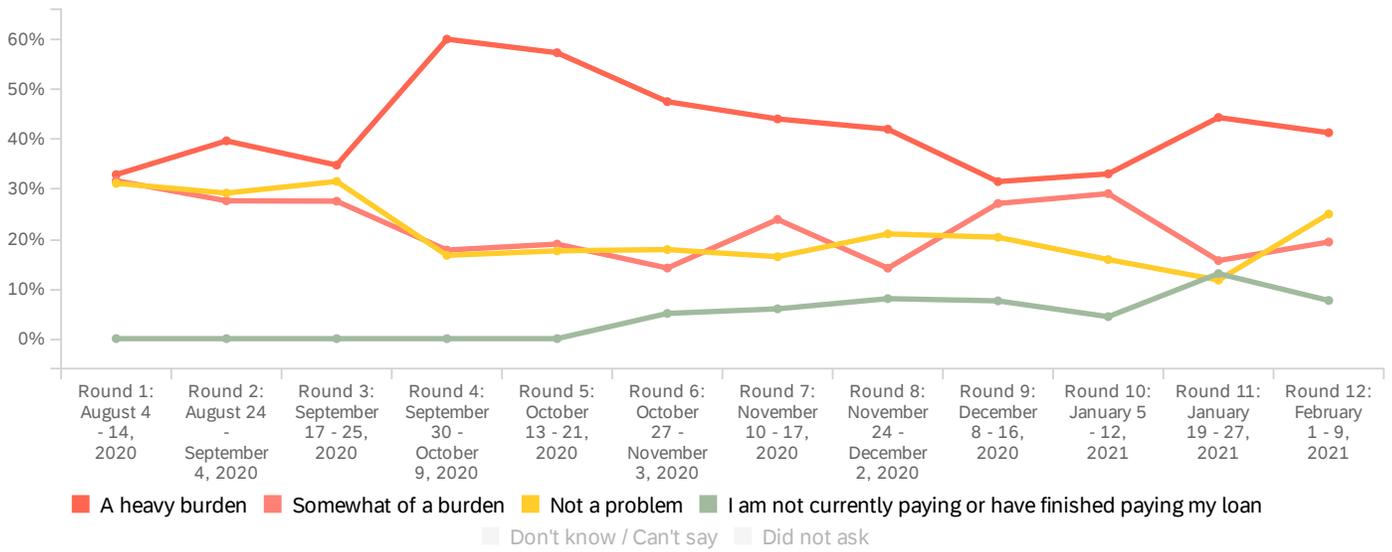
Impact on Overall Household Financial Situation



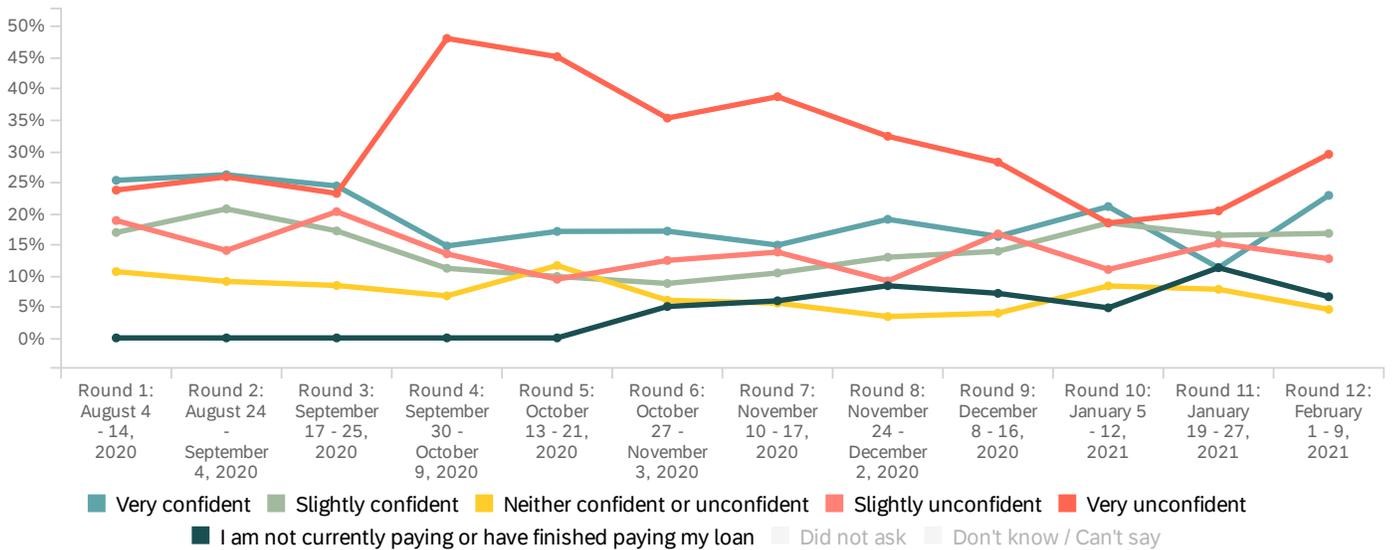
Change in Food Consumption



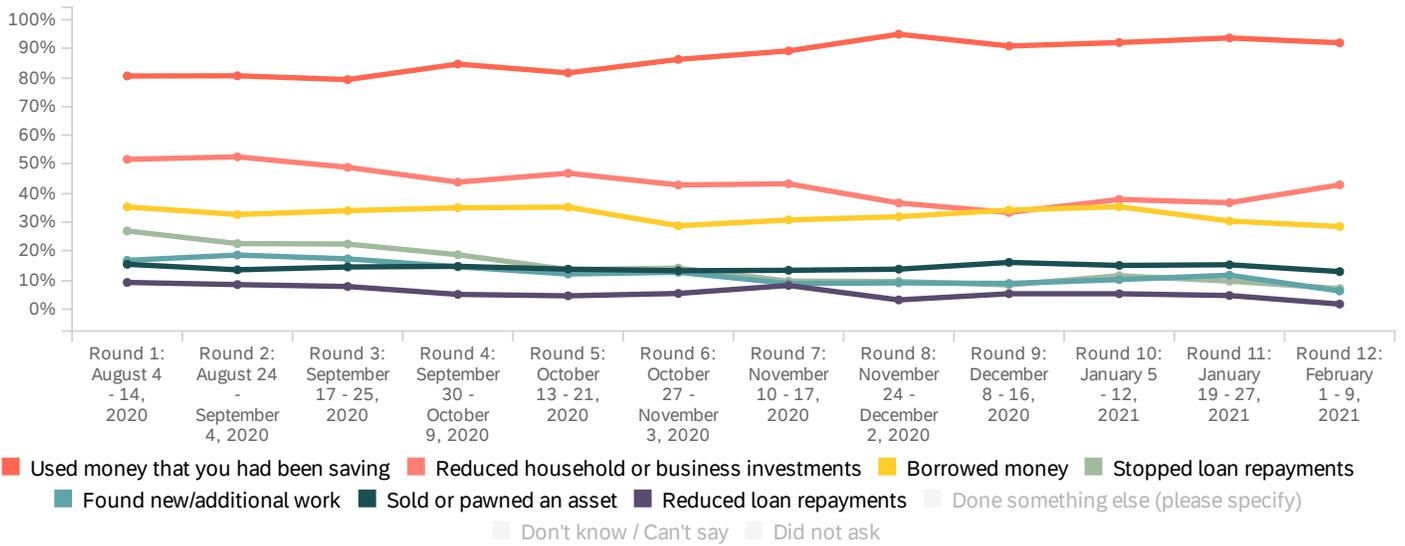
Loan Repayment Burden



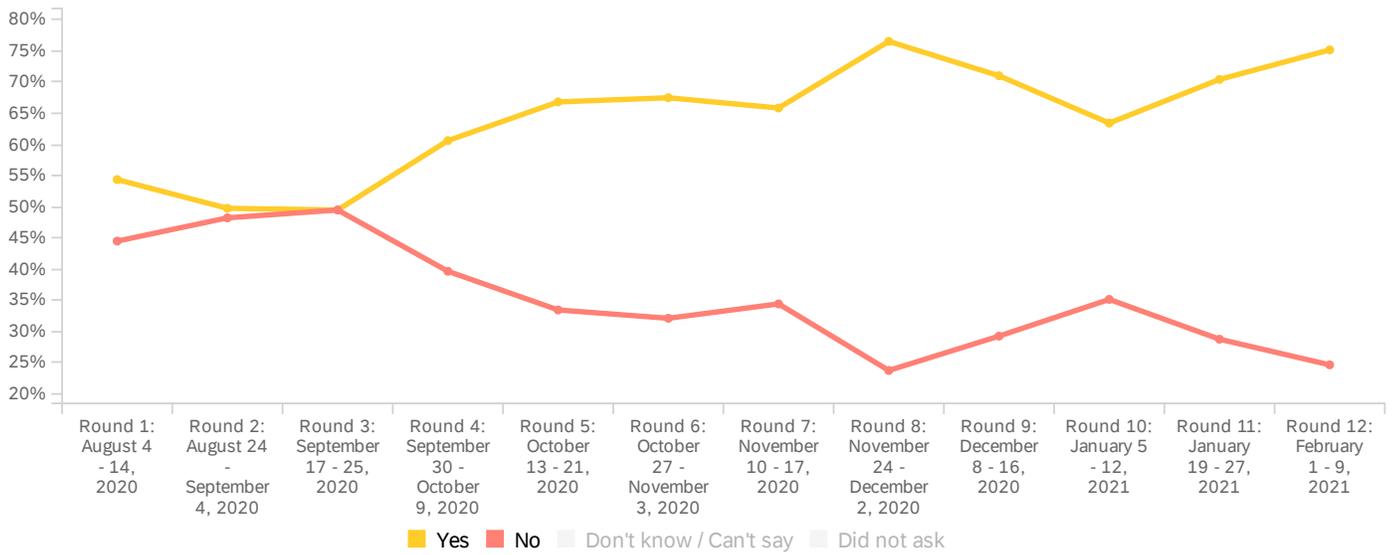
Confidence in Loan Repayment



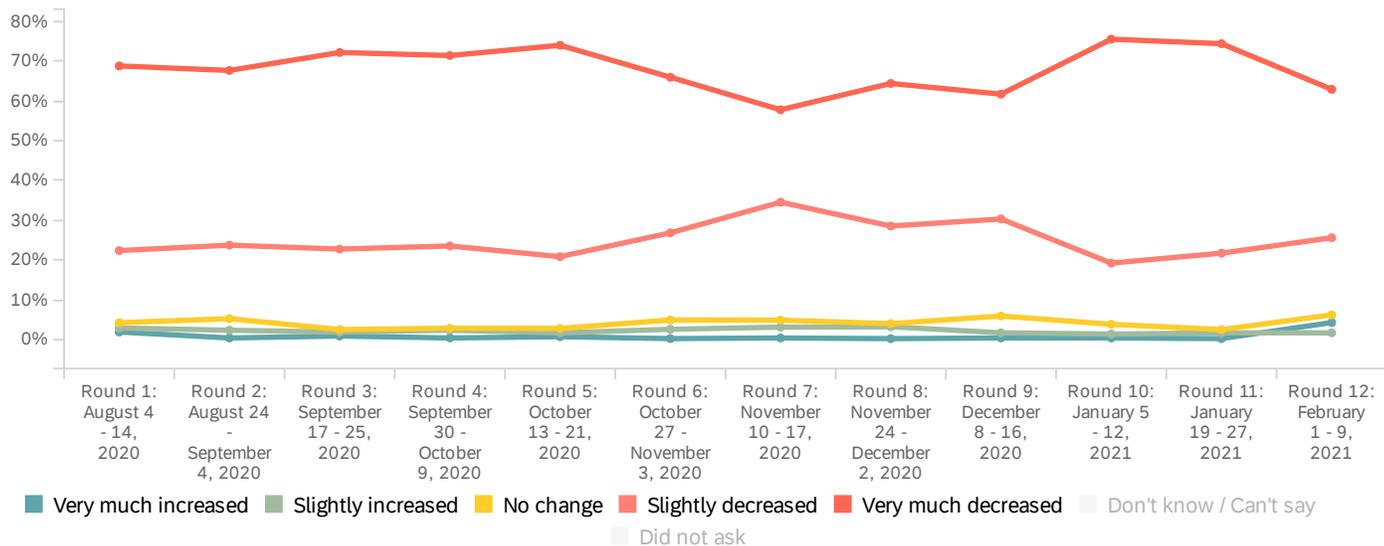
Coping Mechanisms



Ability to Pay Employee Salaries



Impact on Saving



SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 1,867 MarketMoni clients (44%), 1,924 TraderMoni clients (45%), 5 FarmerMoni clients, 471 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. Respondents who reported not having taken a GEEP loan reported the best financial picture.

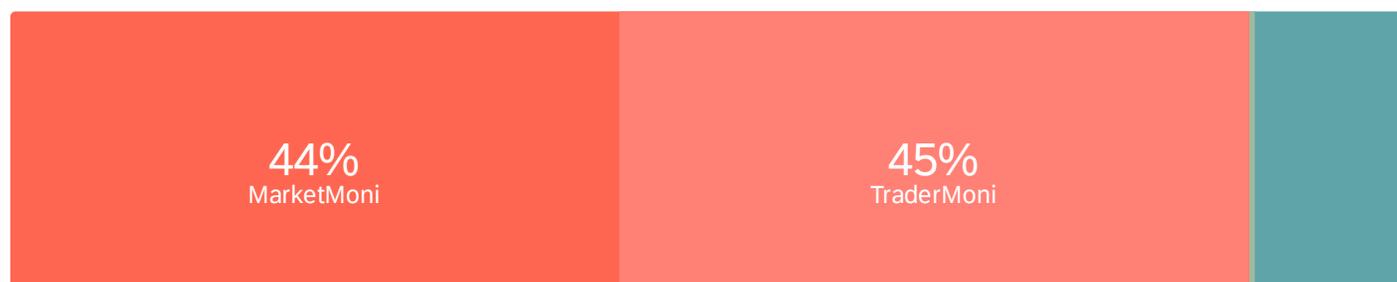
We've highlighted the areas where there were differences between the products:

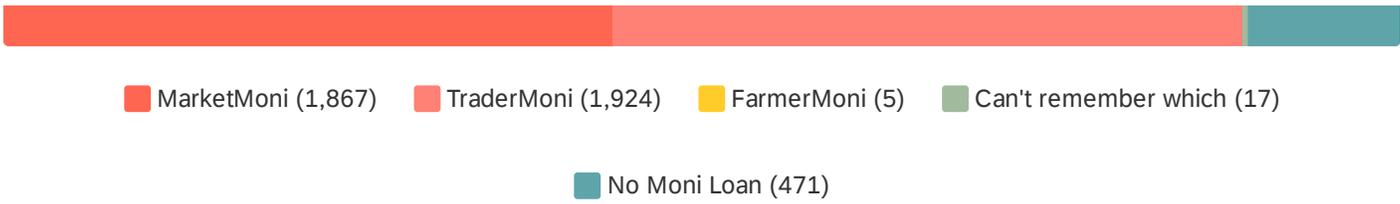
- **Impact on Income:** 59% of MarketMoni customers vs. 62% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 44% of MarketMoni customers vs. 32% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** Both 69% of MarketMoni and TraderMoni customers were able to pay employees.
- **Impact on Savings:** 64% of MarketMoni customers vs. 68% of TraderMoni customers 'very much decreased' savings.
- **Overall Financial Situation:** 40% 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. 44% 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 32% of TraderMoni customers.*

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

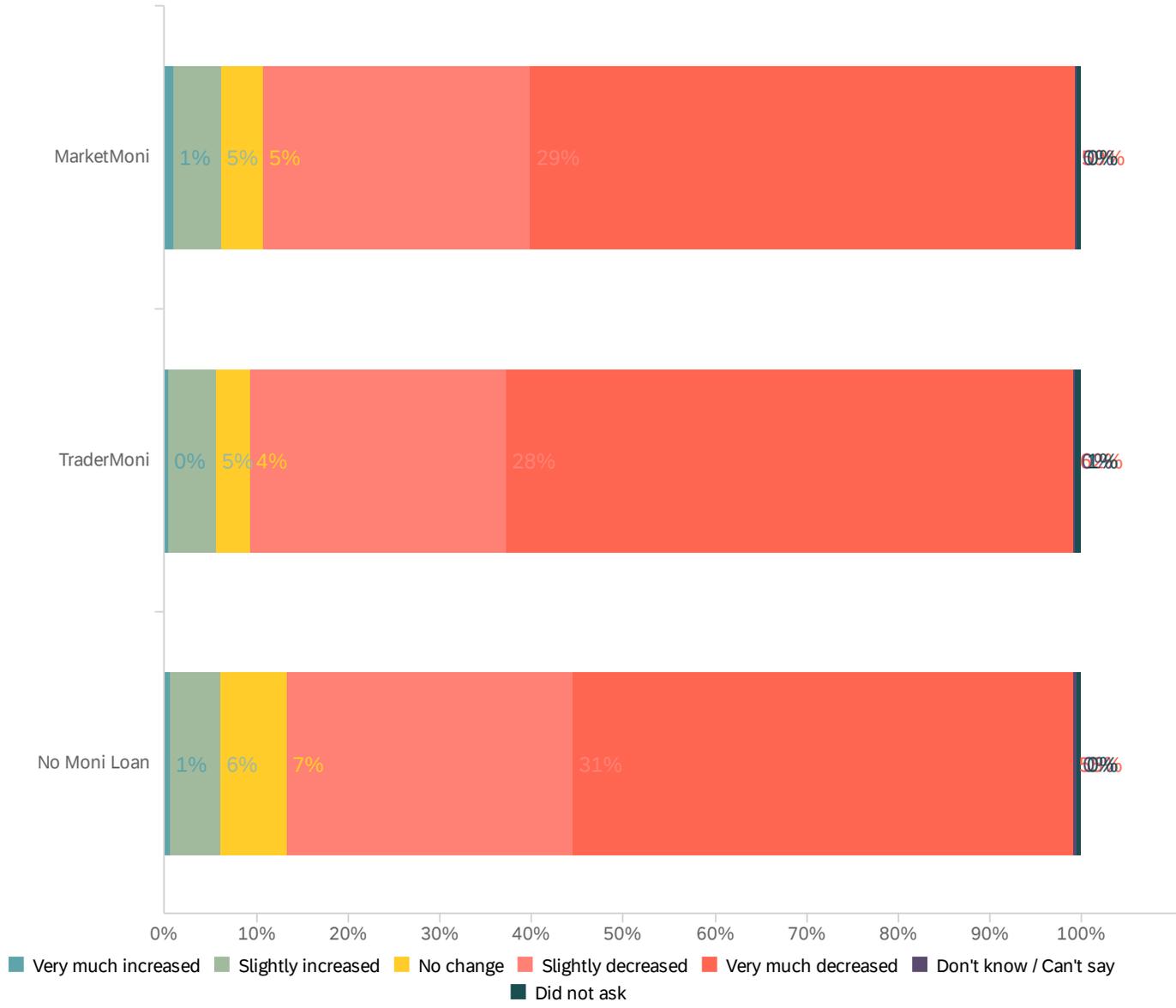
* **Note:** While the analysis here is based on the product type according to GEEP's database, we also asked customers which product they had received. There were many discrepancies where MarketMoni customers claimed to have not received a loan. 17% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 30% of them said they had received no Moni loan at all. Meanwhile, 19% 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

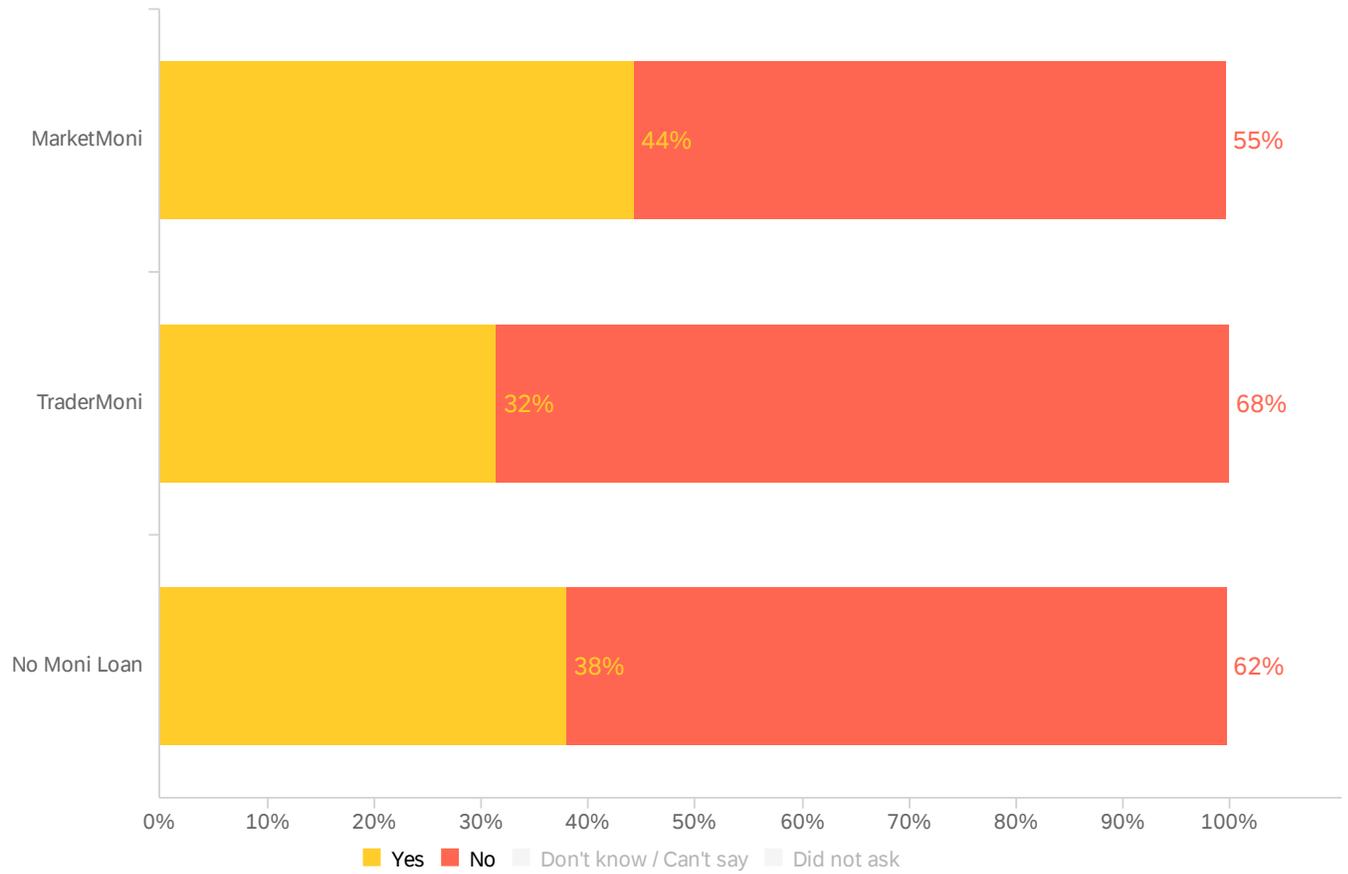




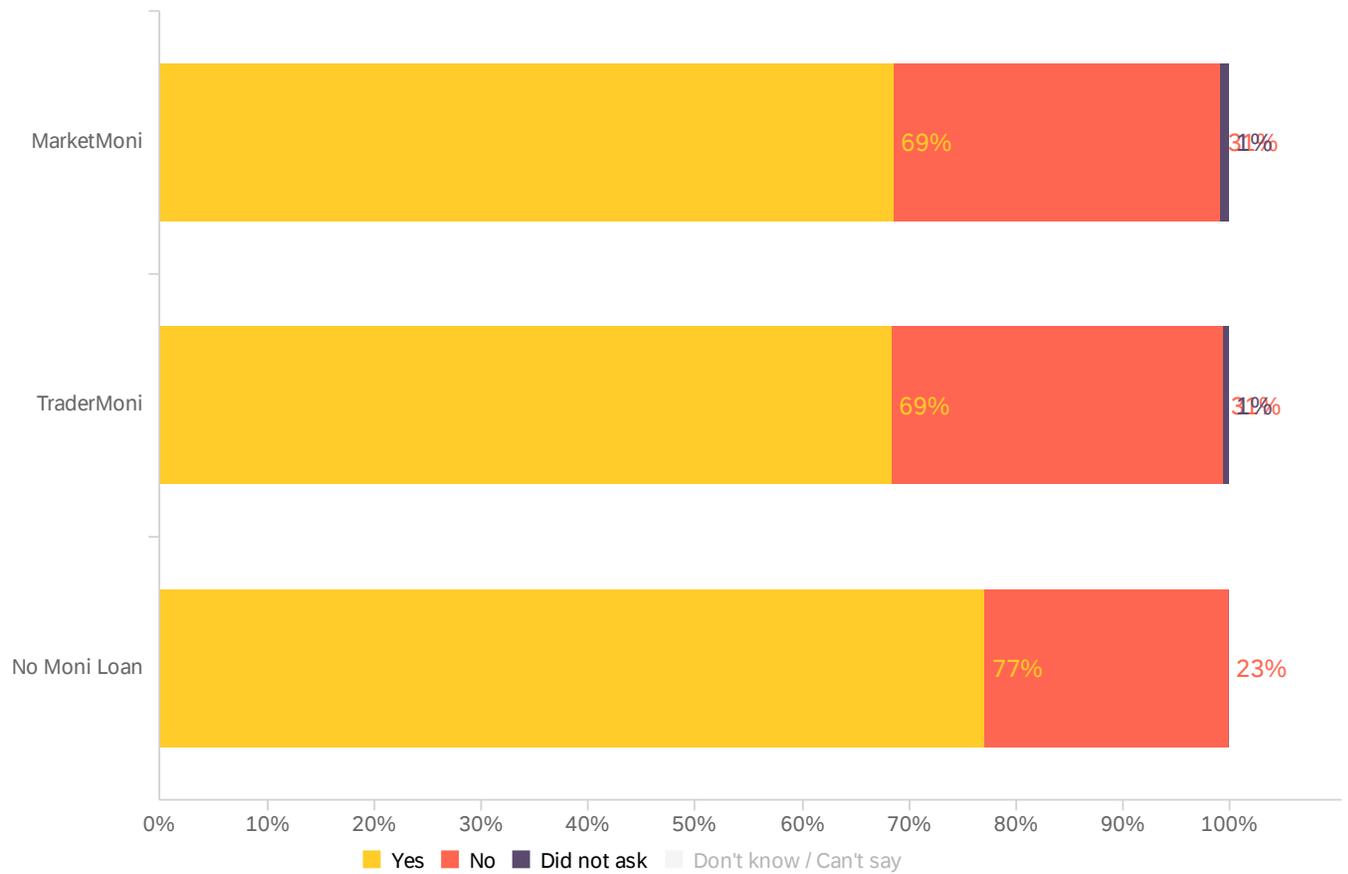
Impact on Income by Product Type



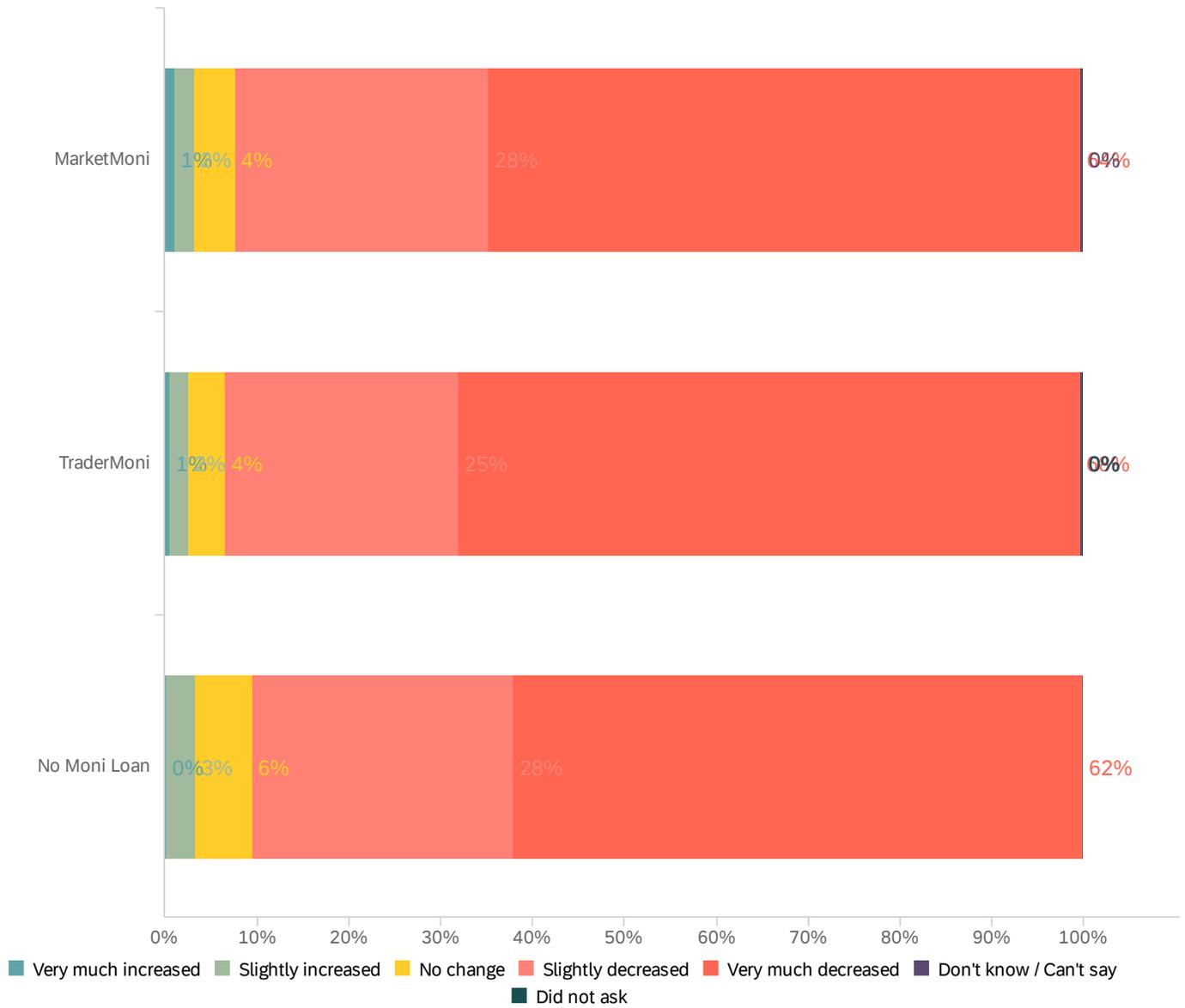
Existence of Employees by Product



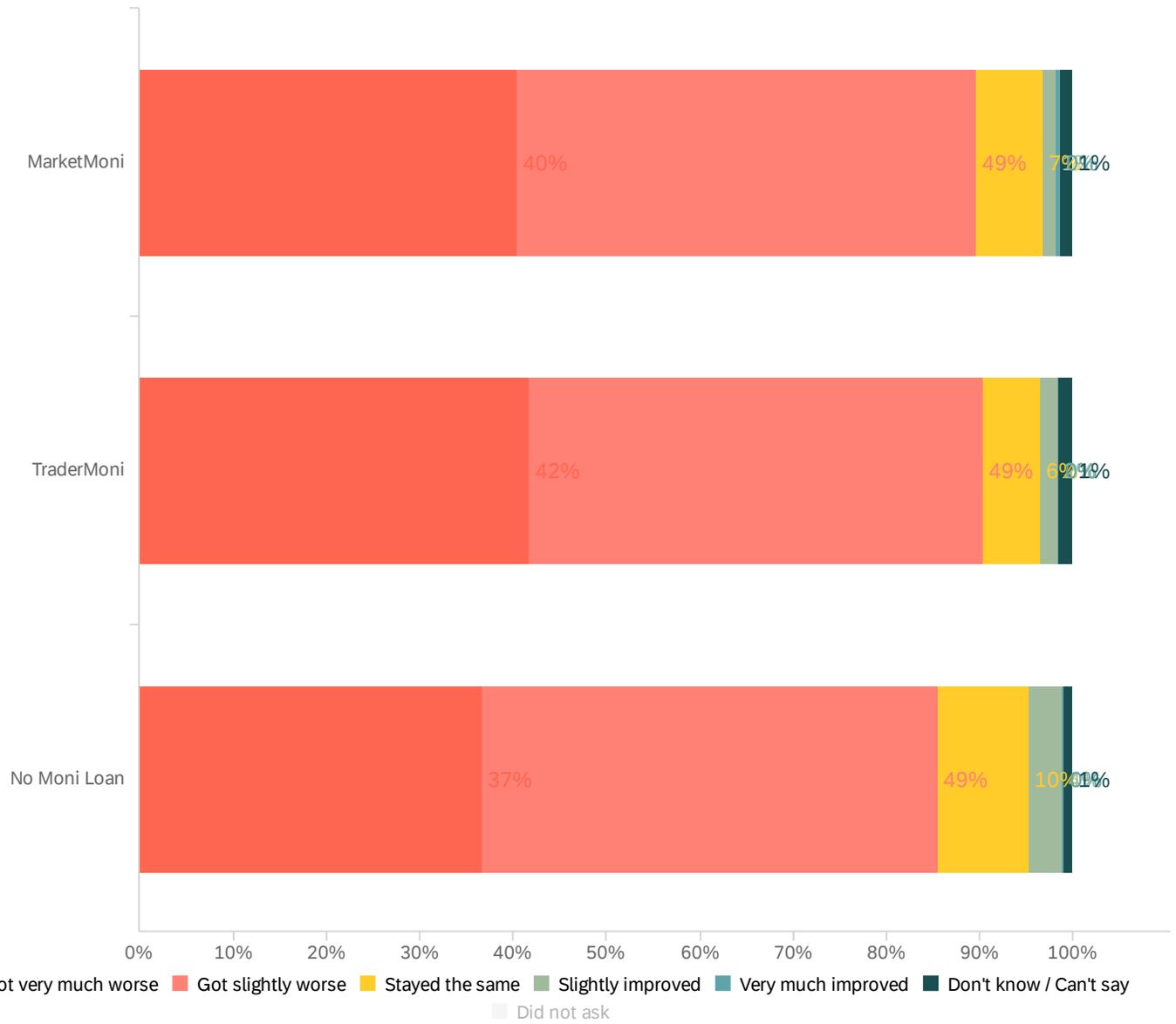
Ability to Pay Employees by Product Type



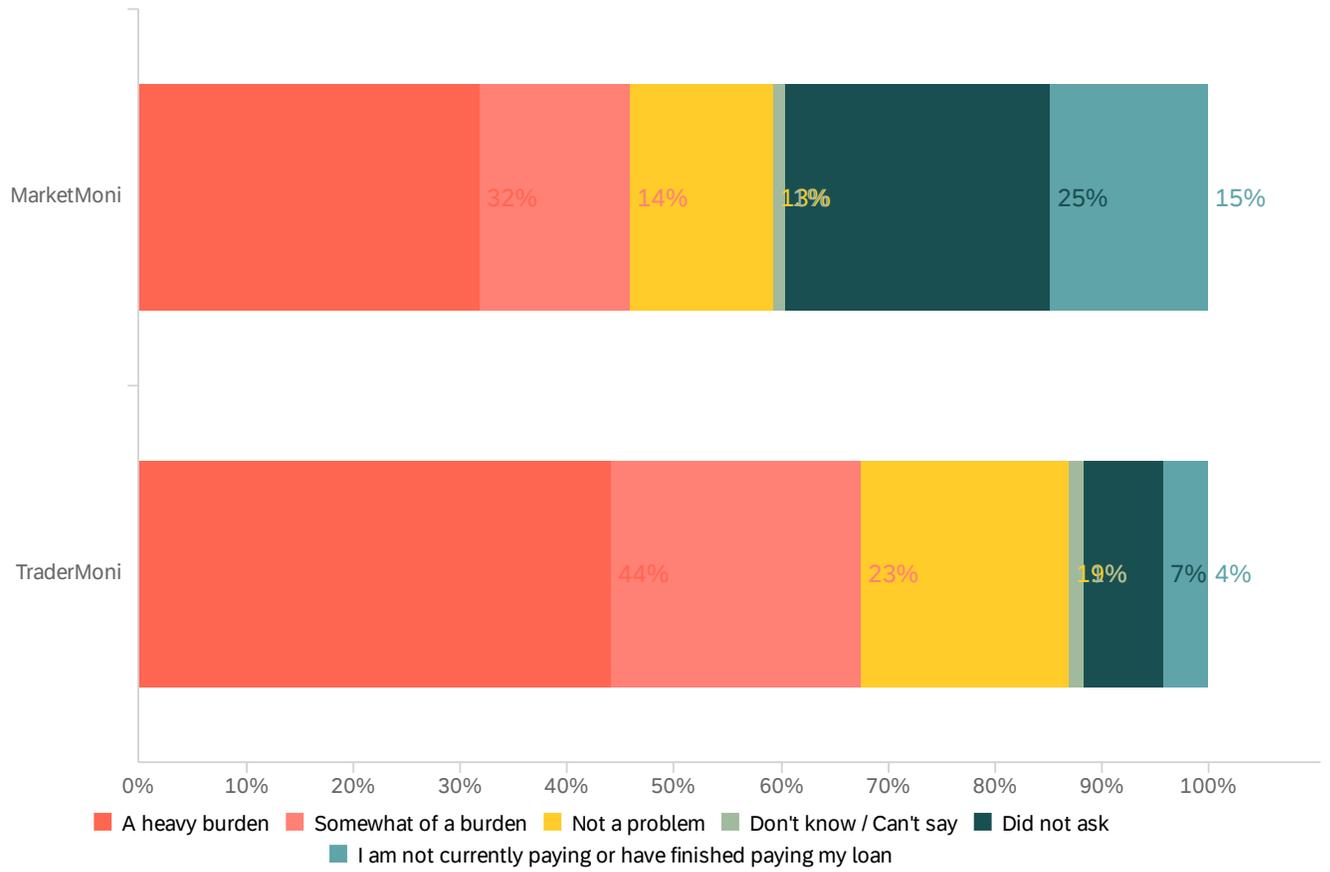
Impact on Savings by Product Type



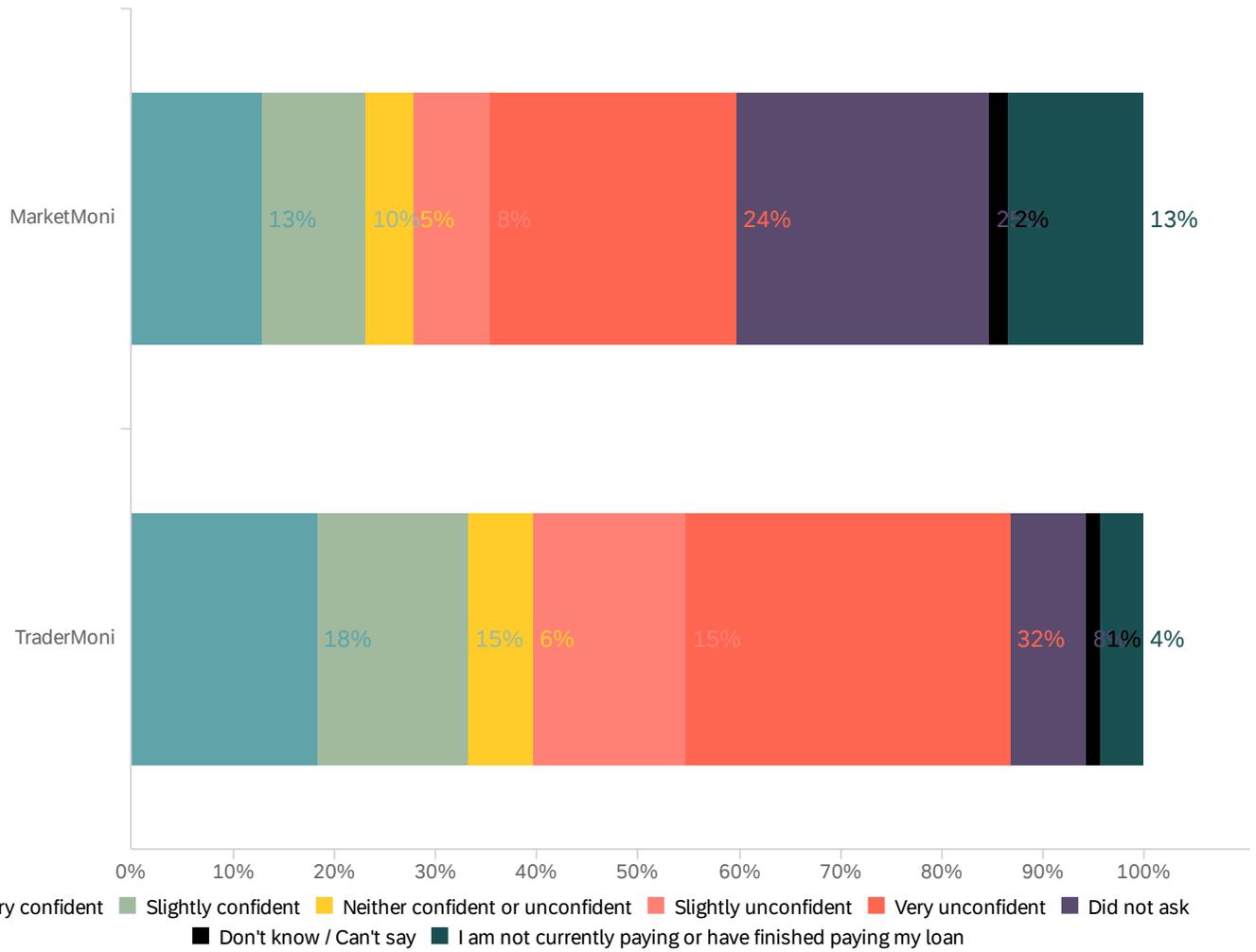
Impact on Financial Situation by Product Type



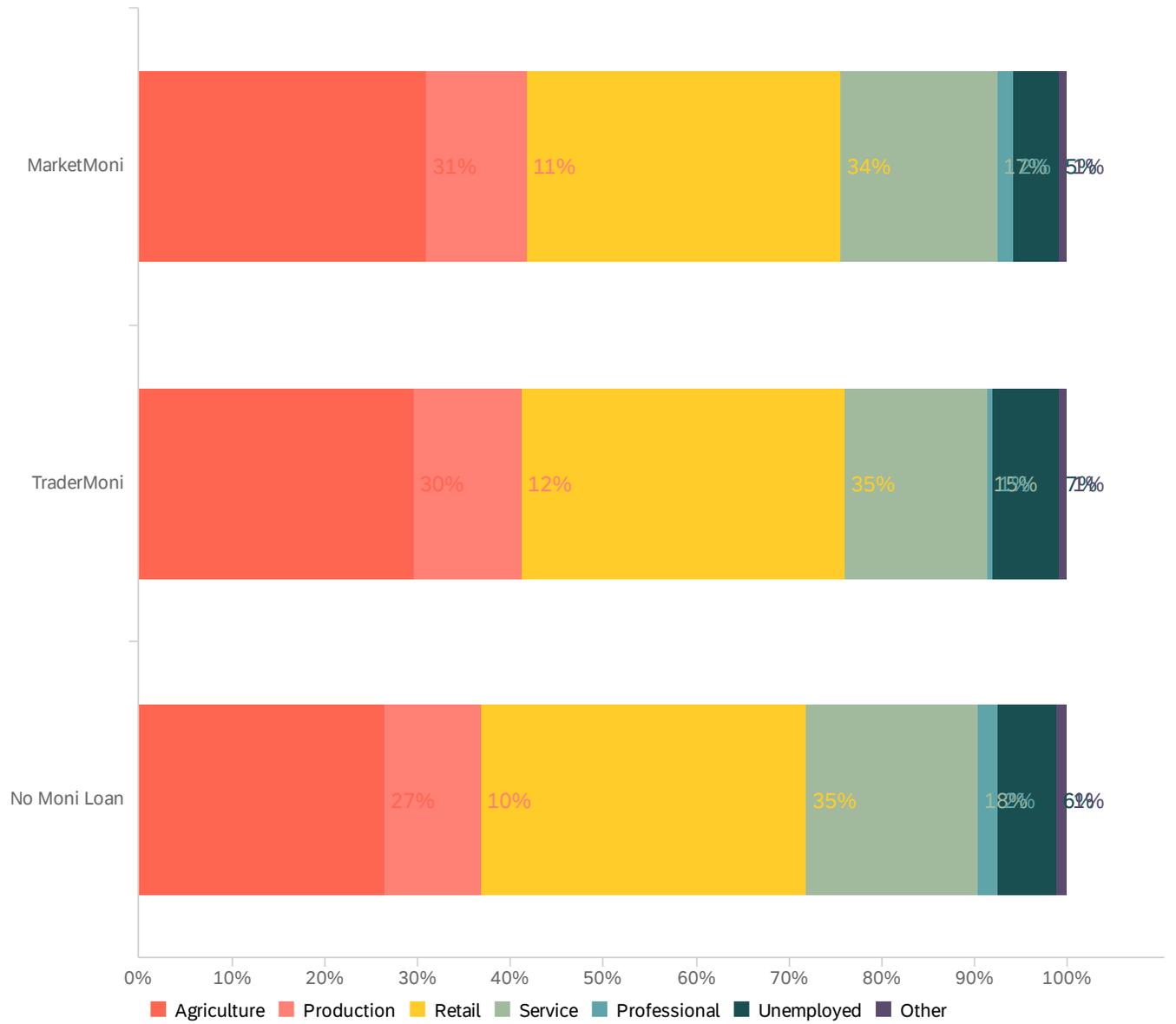
Repayment Burden by Product Type



Repayment Confidence by Product Type

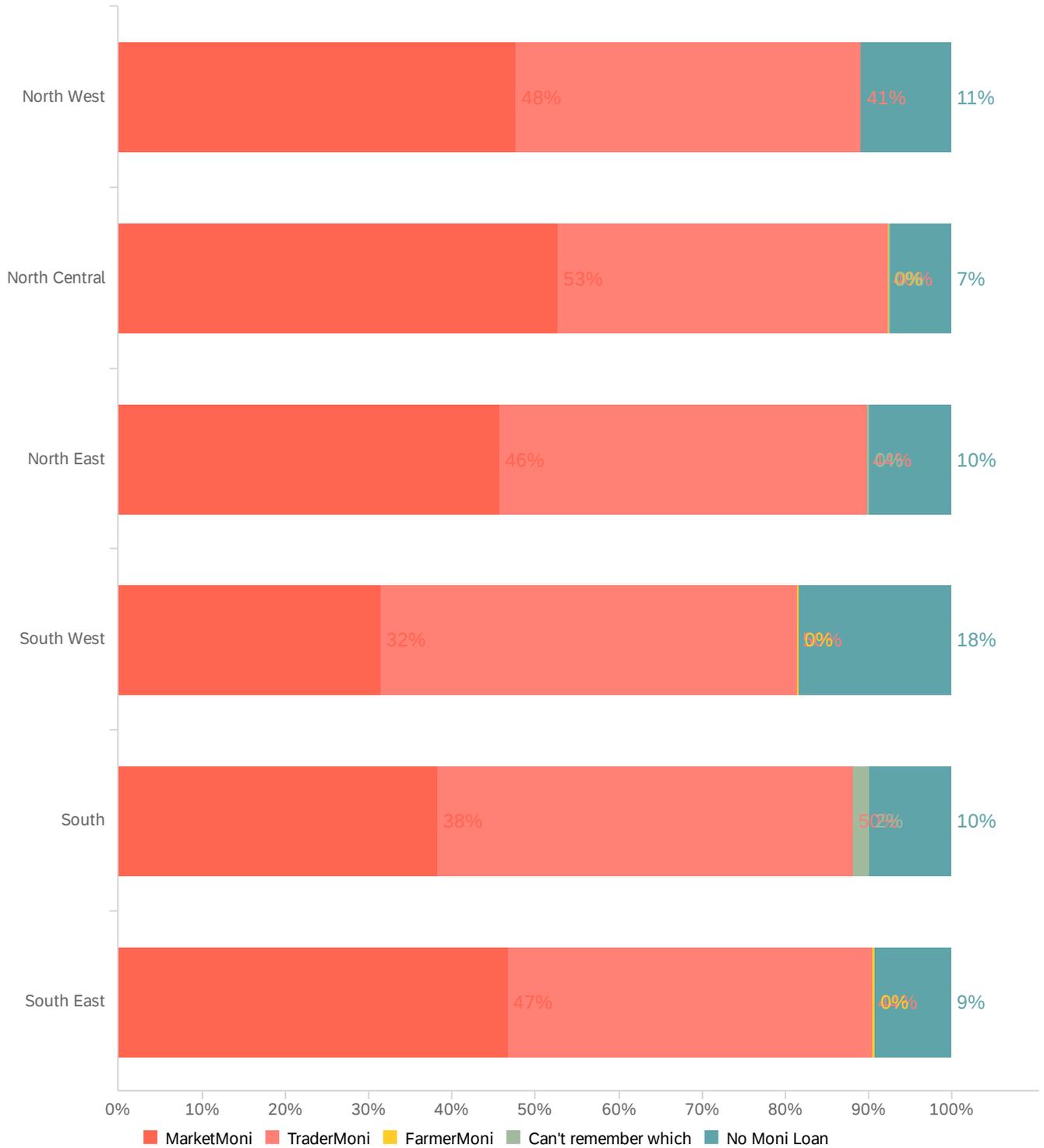


Employment Sector by Product Type



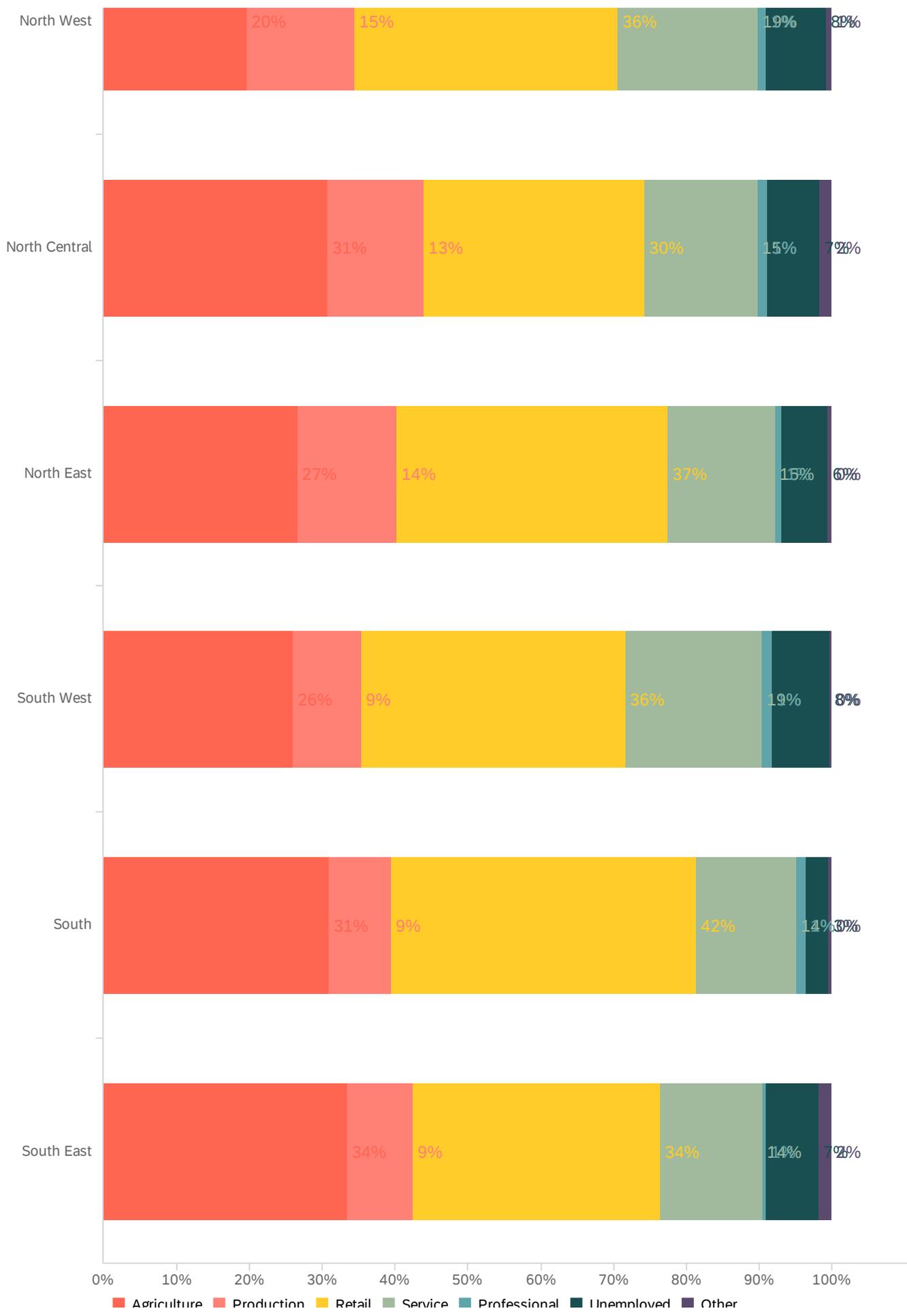
SECTION 3: IMPACT BY REGION

Product Type by Region



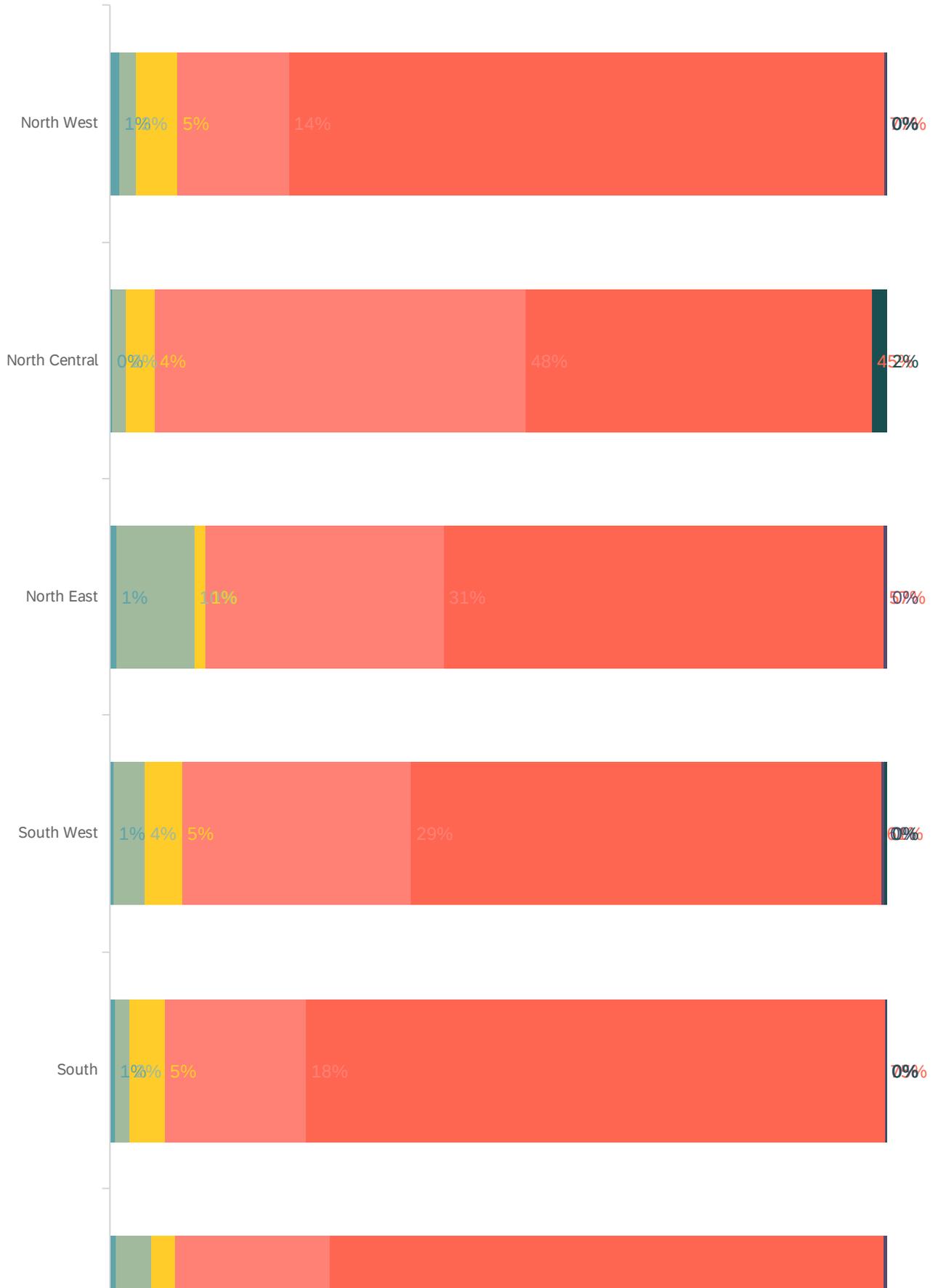
Employment Sector by Region

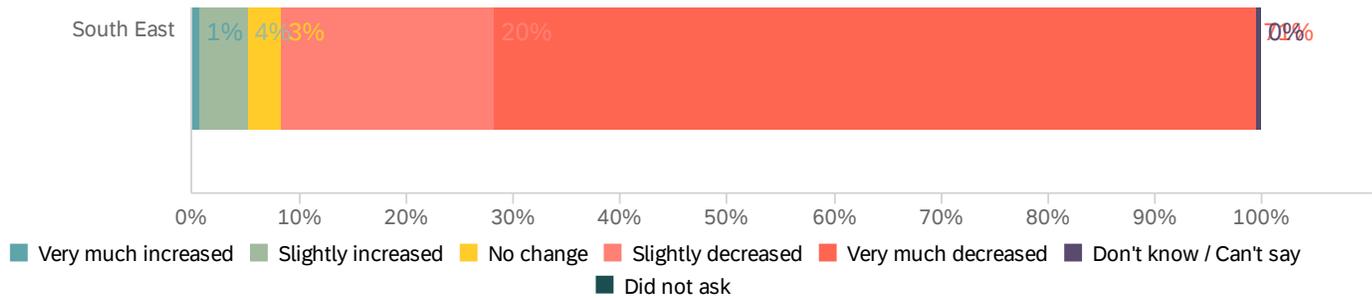




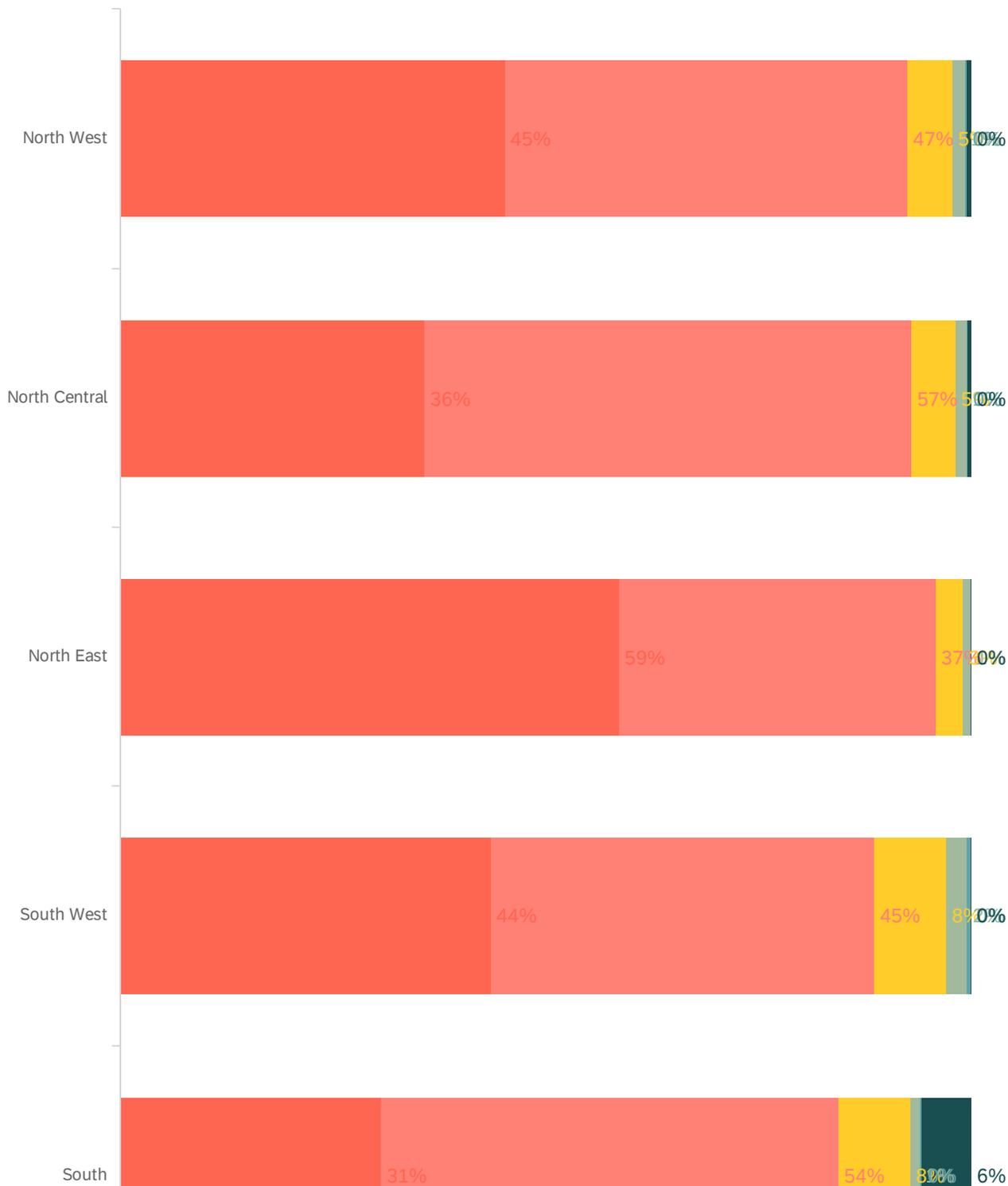
— Agriculture — Production — Retail — Service — Professional — Unemployed — Other

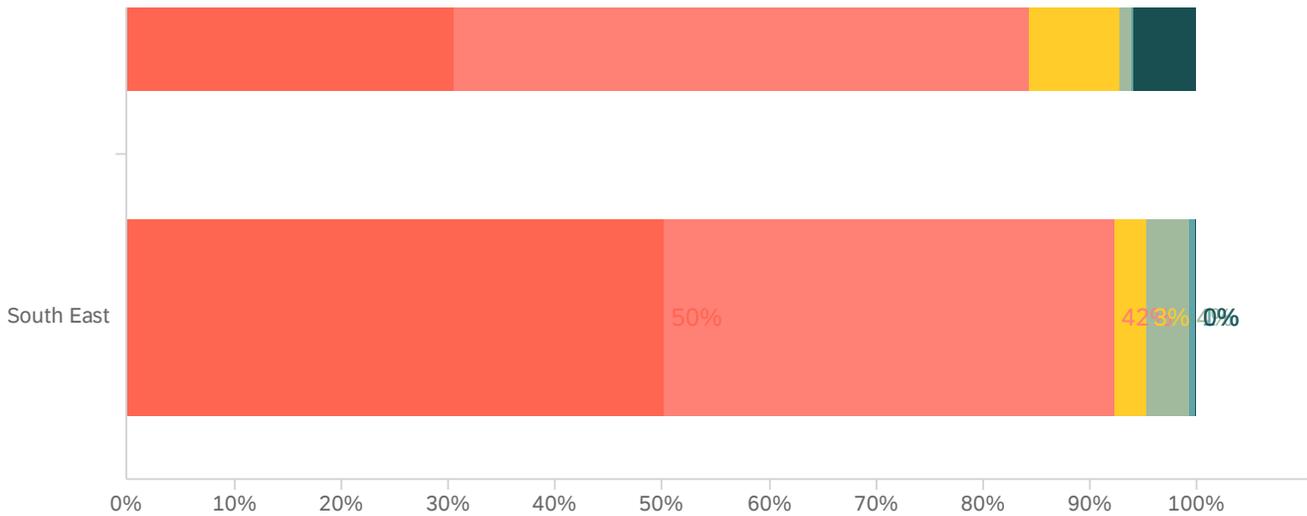
Impact on Income by Region





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

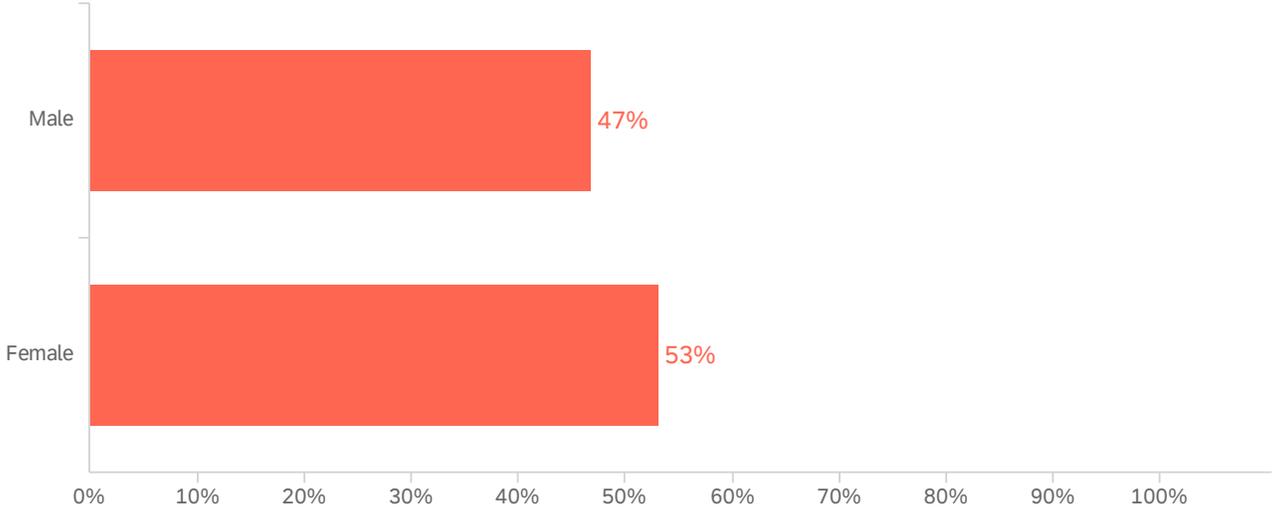
SECTION 4: RESPONDENT PROFILE

- **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, 46% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail (36%) and Agriculture (28%)*
- **Employees:** Only 33% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 82% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 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.

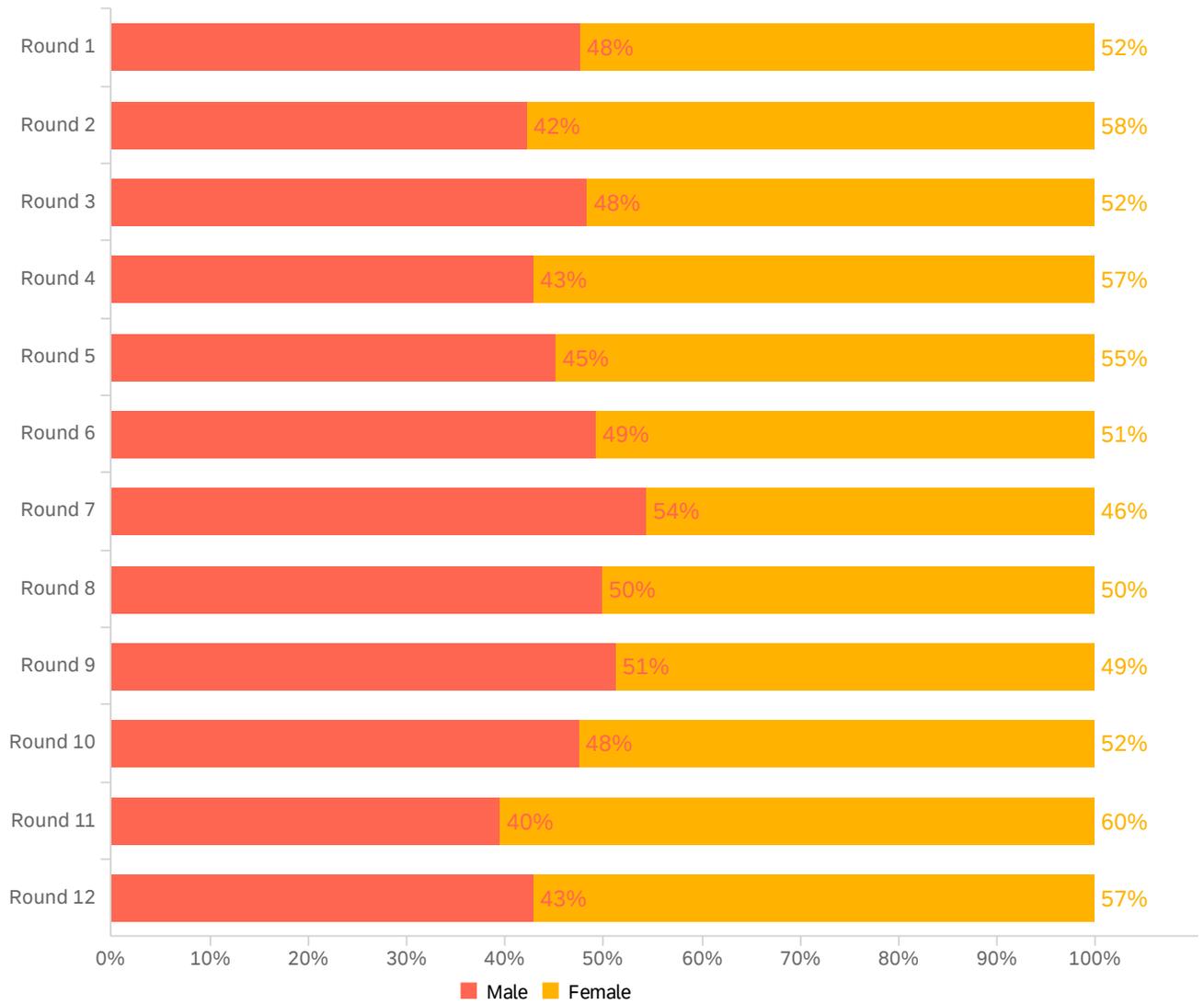
Gender

Over twelve rounds of data collection, we've spoken to **7,412** GEEP customers. Over **53%** of these respondents are female.

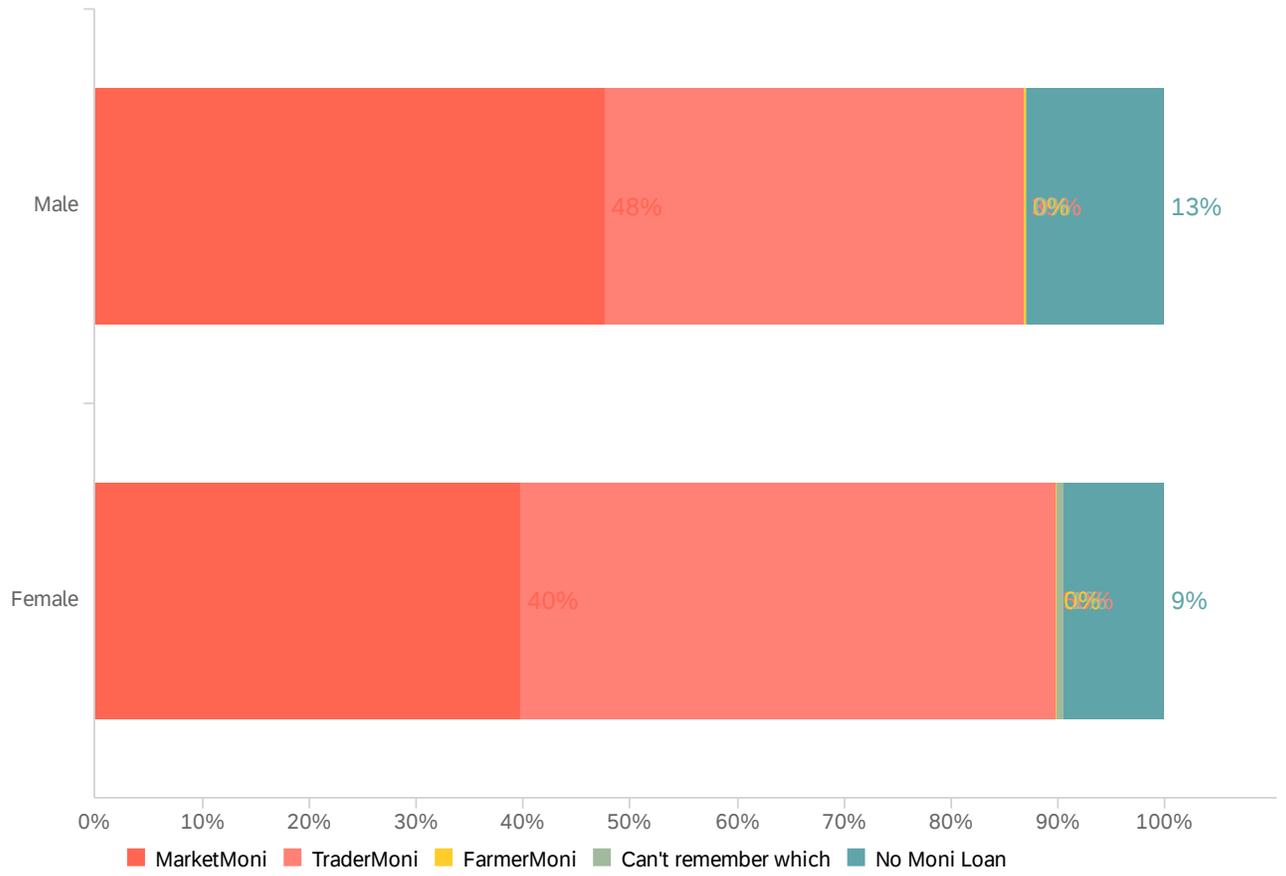
Interviews Completed by Gender



Gender by Round



Product Type by Gender

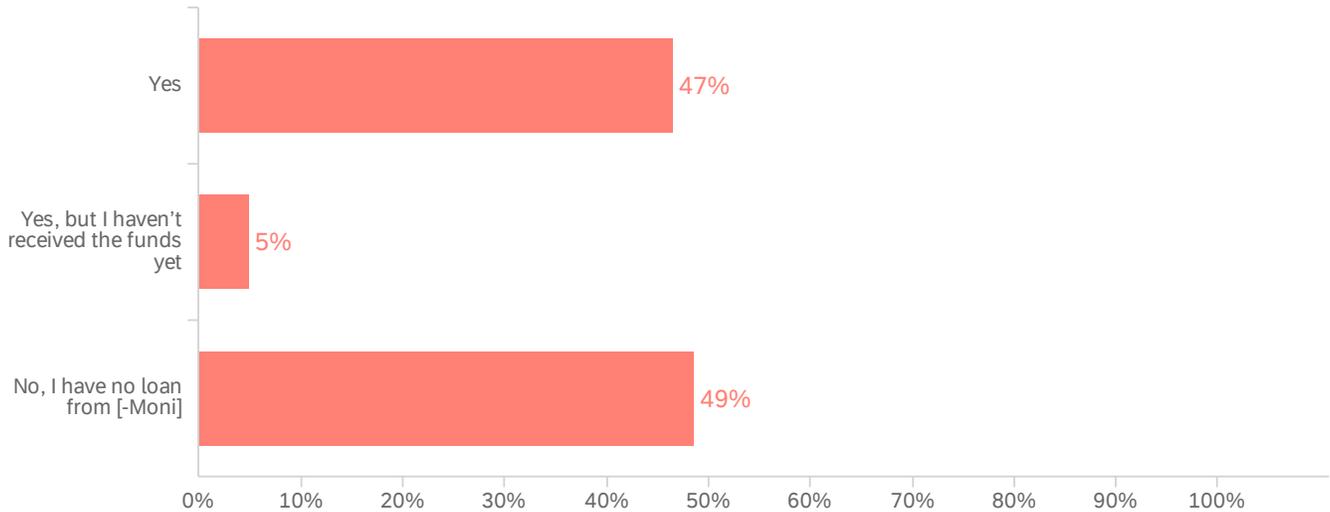


GEEP Loan Recipient Status

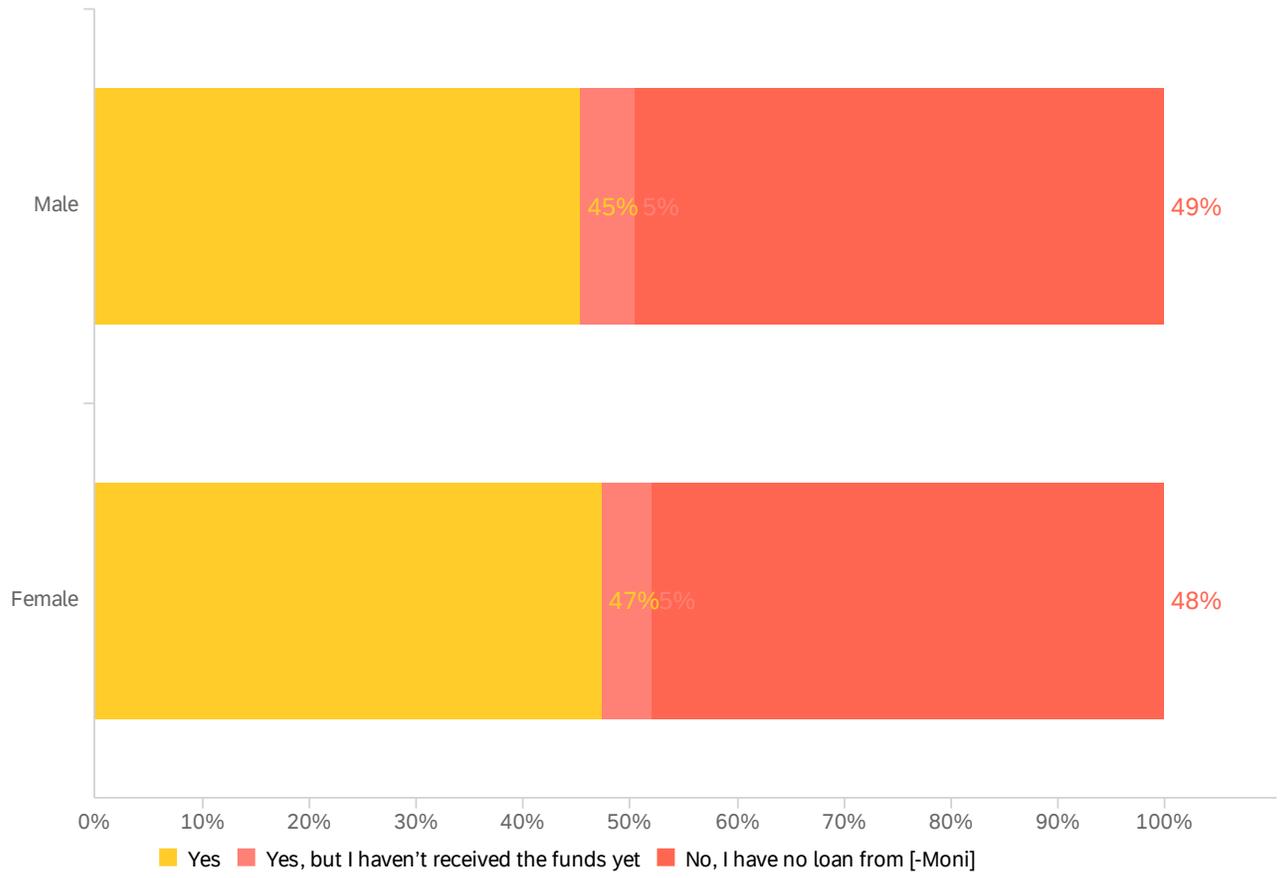
Q: Have you received a loan from [-Moni]?

(n = 6,190)

Insight: In round 3, we began to ask respondents if they received a loan from GEEP. Over nine rounds of data, 47% of respondents reported receiving a loan from TraderMoni, MarketMoni, or FarmerMoni. 5% have applied, but not yet received the loan. Women were slightly more likely to have received a loan: 47% of women surveyed received it, compared to 45% of men.



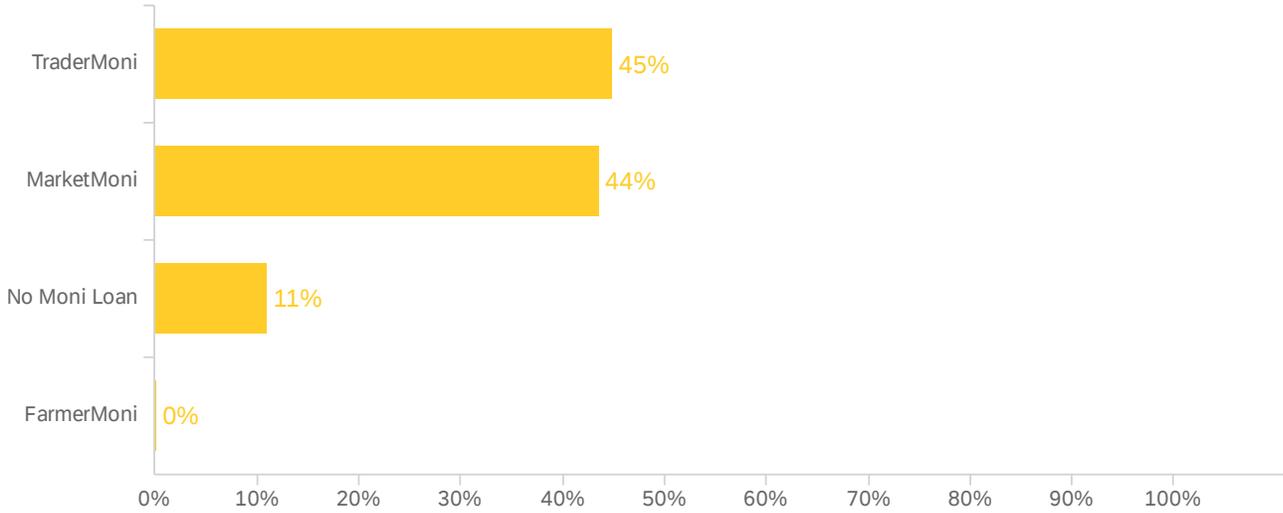
Recipient Status by Gender



GEEP Product Type (Database Response)

(n = 4,284)

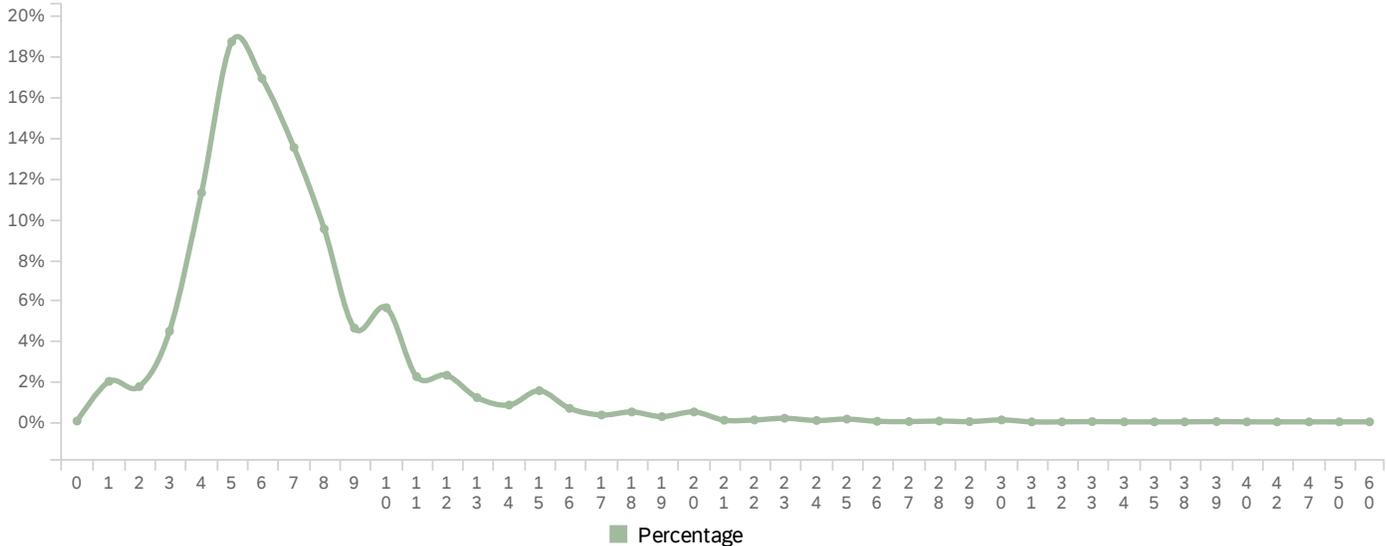
Starting in round 6, we utilized GEEP's product status for clients, which reported that **44% of those surveyed received MarketMoni loans**. We were surprised by the number of clients who said they did not receive a loan at all from GEEP but were on the list of MarketMoni recipients. We have continued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



Household Size

(n = 7,372)

Insight: Respondents' household size ranged from 1 to 60, with an average size of 7.



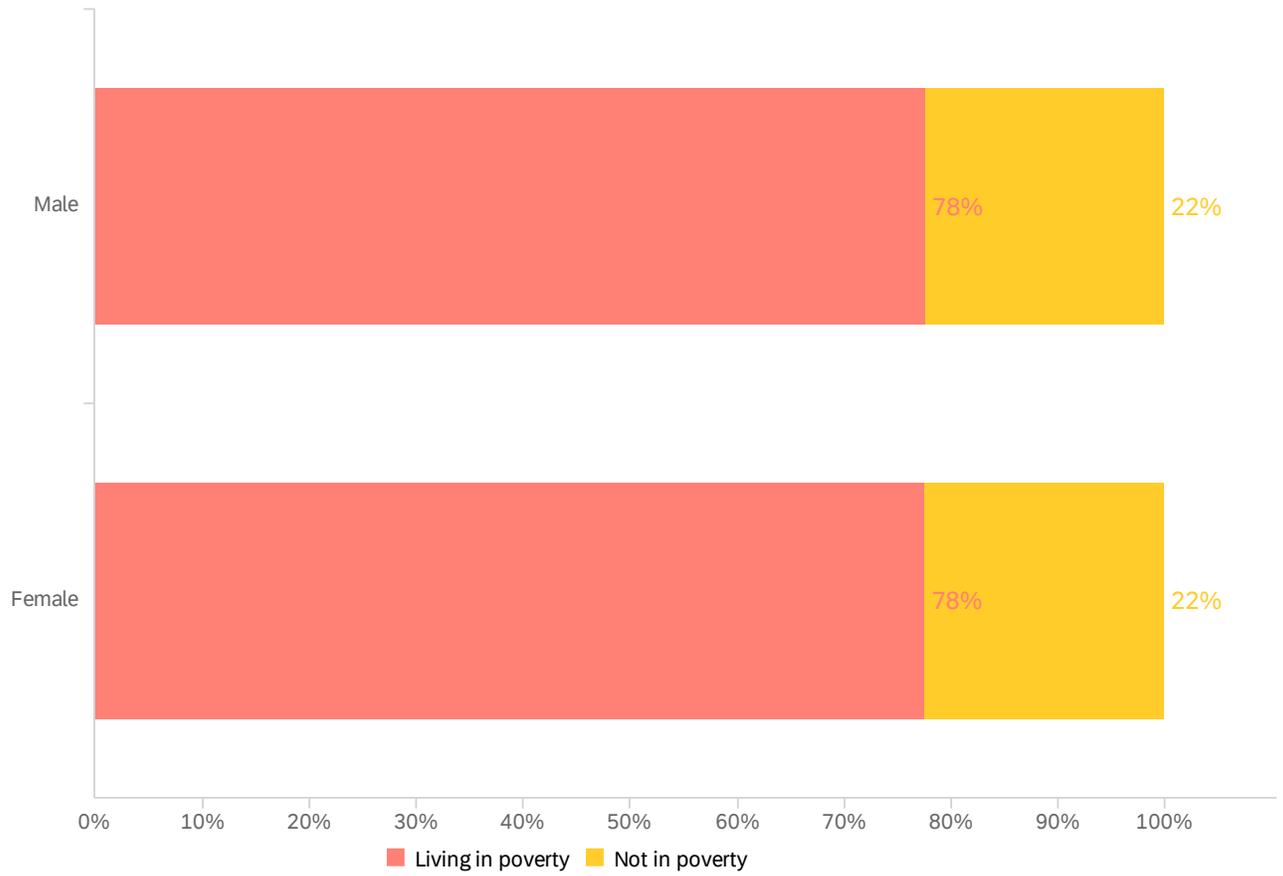
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 7,412)

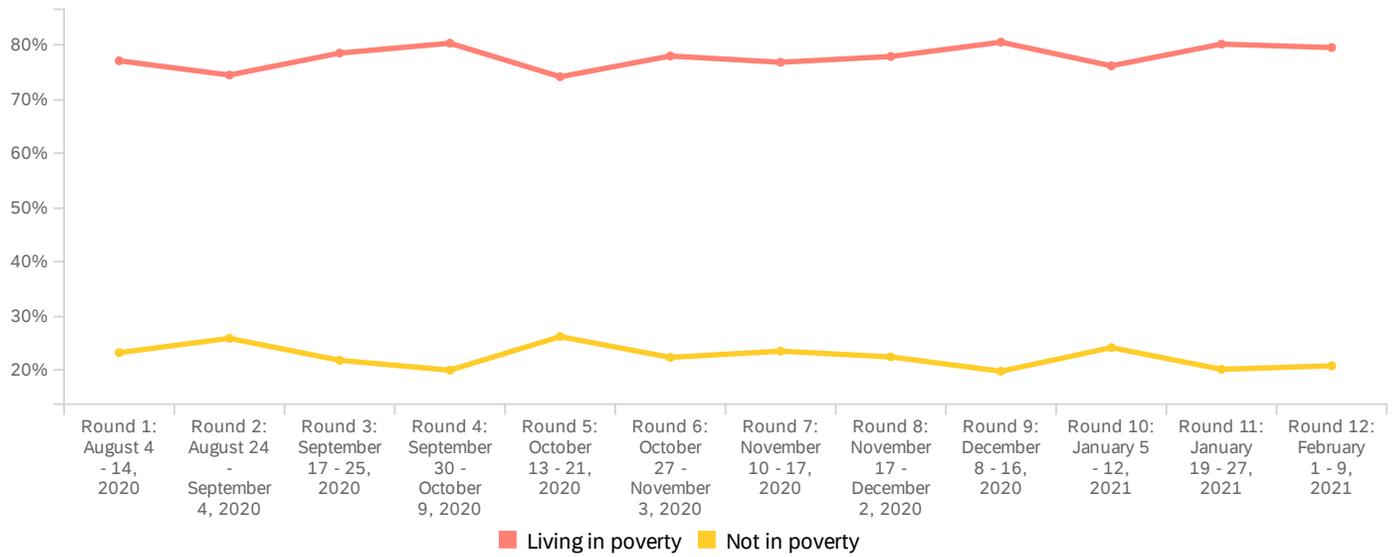
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: 78% of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



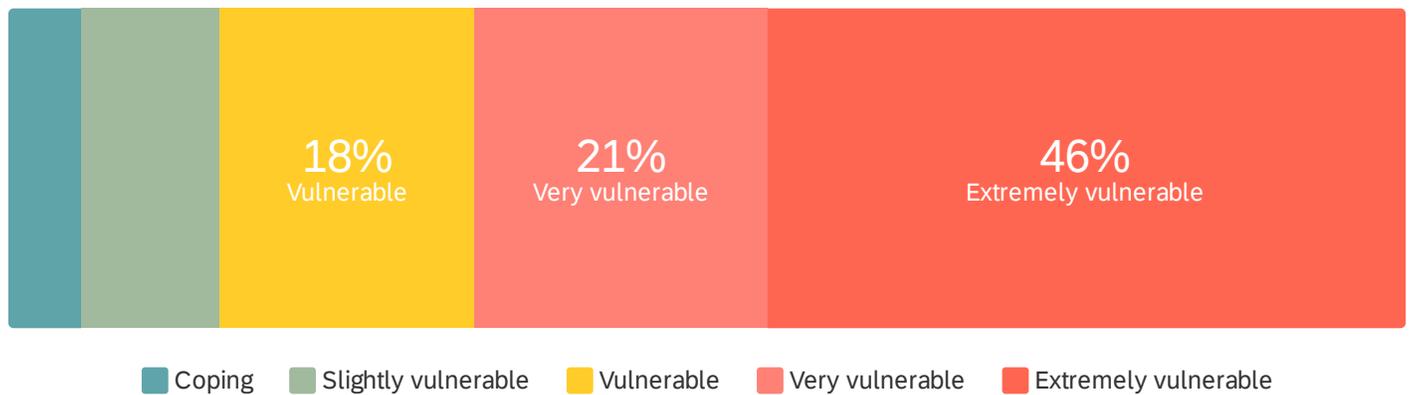
60 Decibels Vulnerability Index

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.

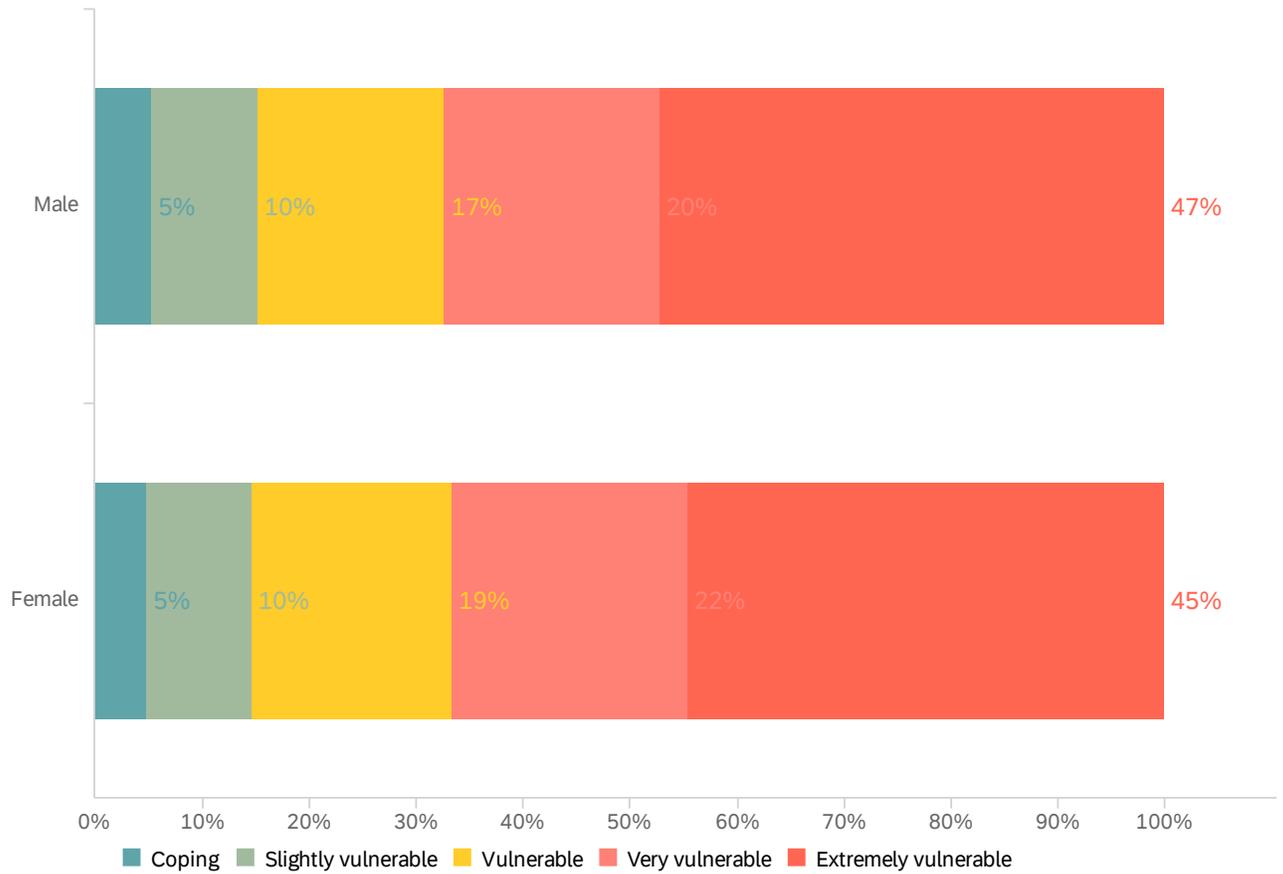
It is made up of four key themes:

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.

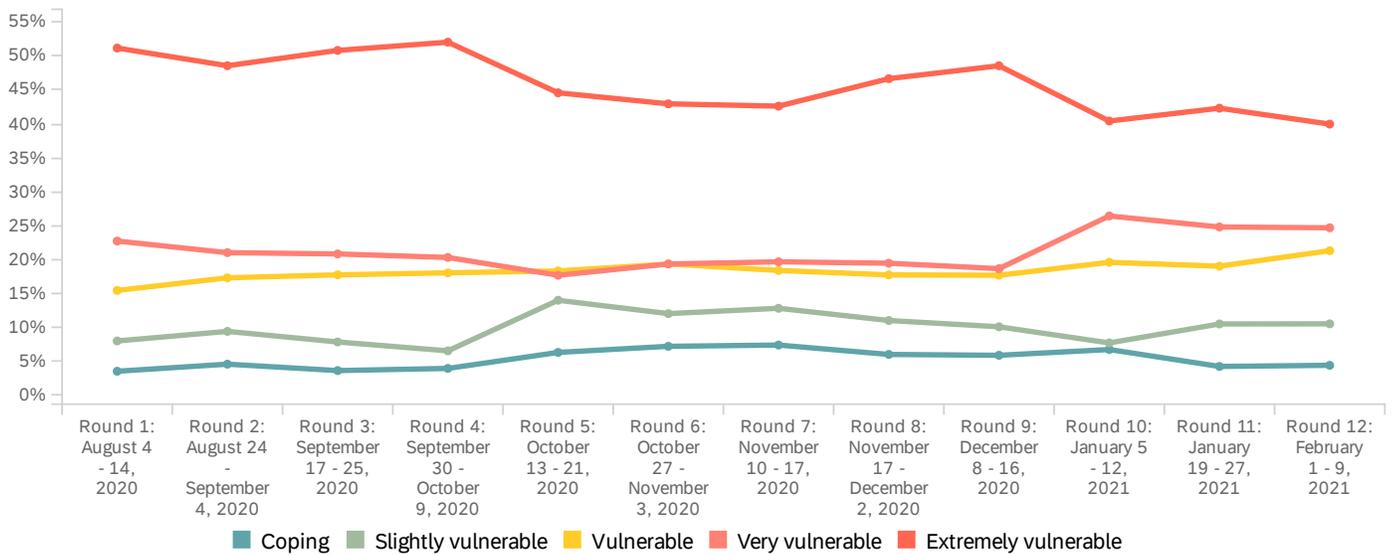
Insight for GEEP: GEEP is serving a vulnerable population. Overall, 67% of respondents are vulnerable, of which **46%** "extremely vulnerable."



Vulnerability Category by Gender



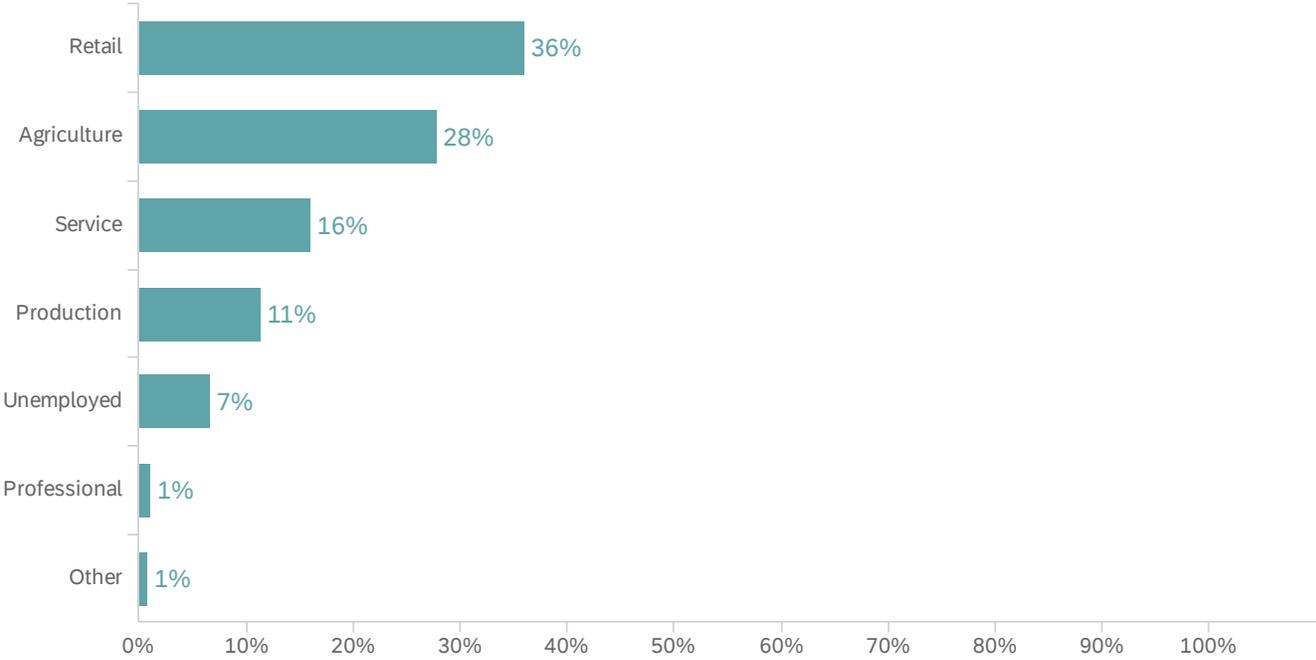
Vulnerability Category by Round



Employment Sector

Q: In the last month, what was your main source of income/business activity?
(n = 7,408)

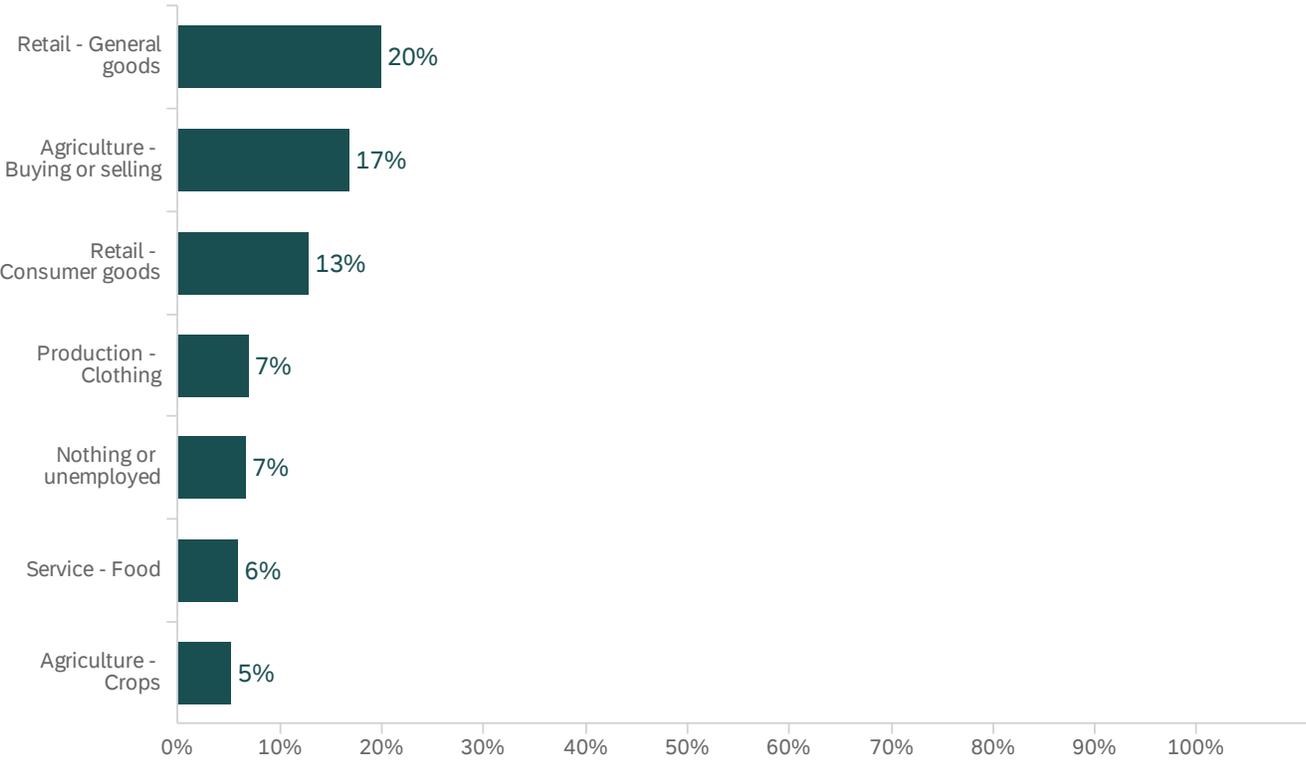
Insight: Retail is the biggest sector among GEEP customers: **36%** work in it. The second largest is Agriculture, accounting for **28%**.



Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 7,408)

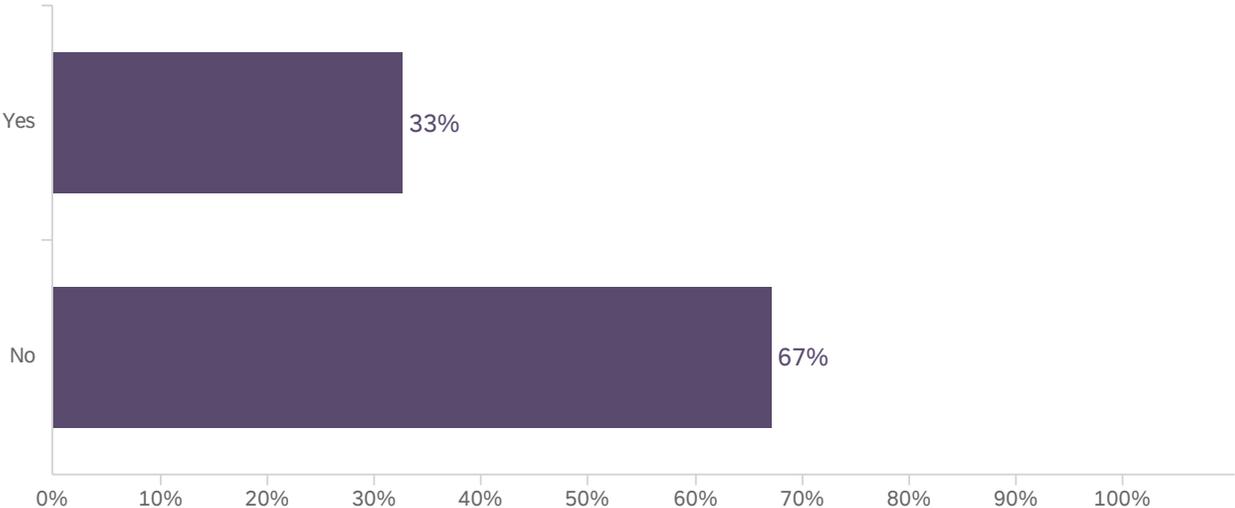
Insight: The graph below further illustrates the breakdown of respondents' business activities. The primary income source of the majority of respondents is retail, in the general (20%), agriculture, buying or selling of fresh produce (17%), and consumer goods (13%) segment.



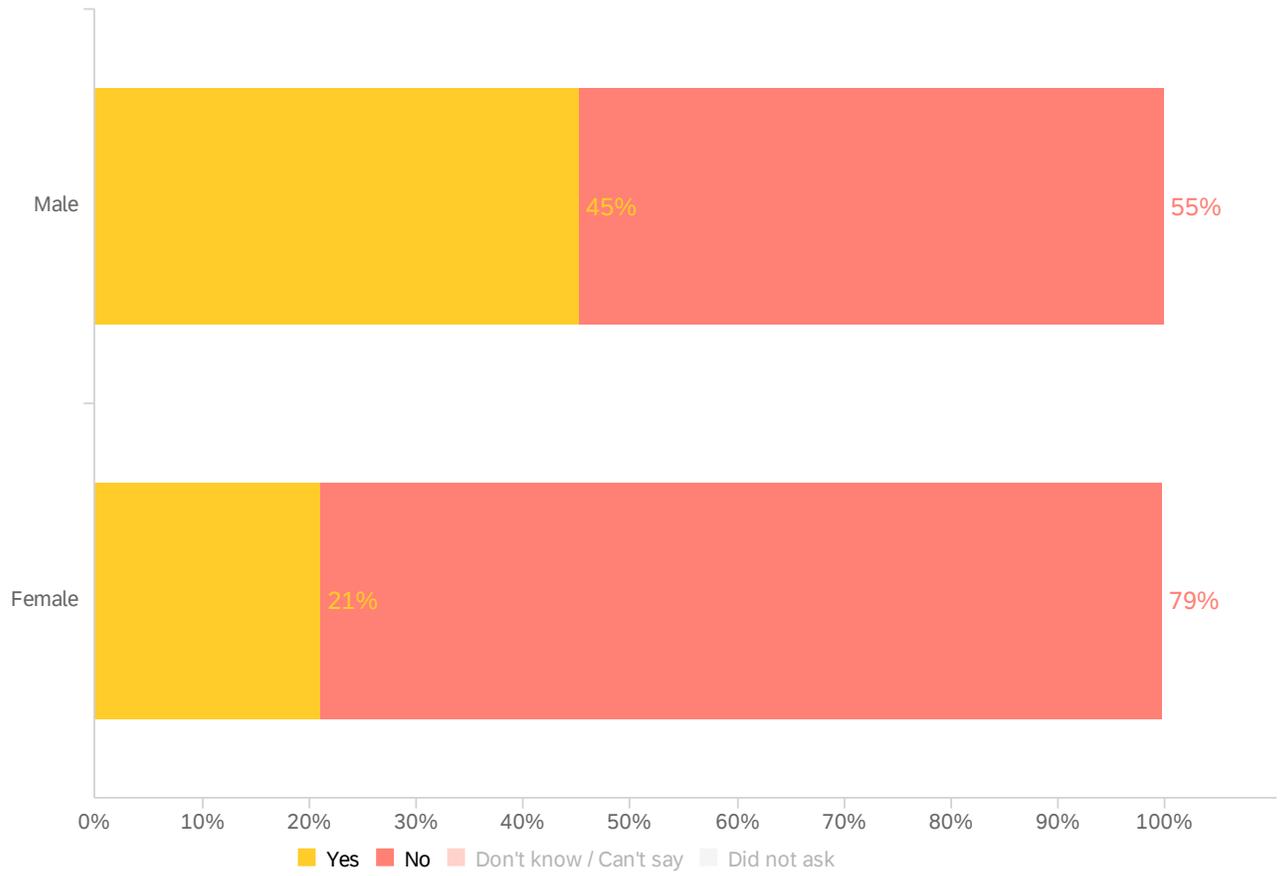
Existence of Employees

Q: Do you have employees?
(n = 7,408)

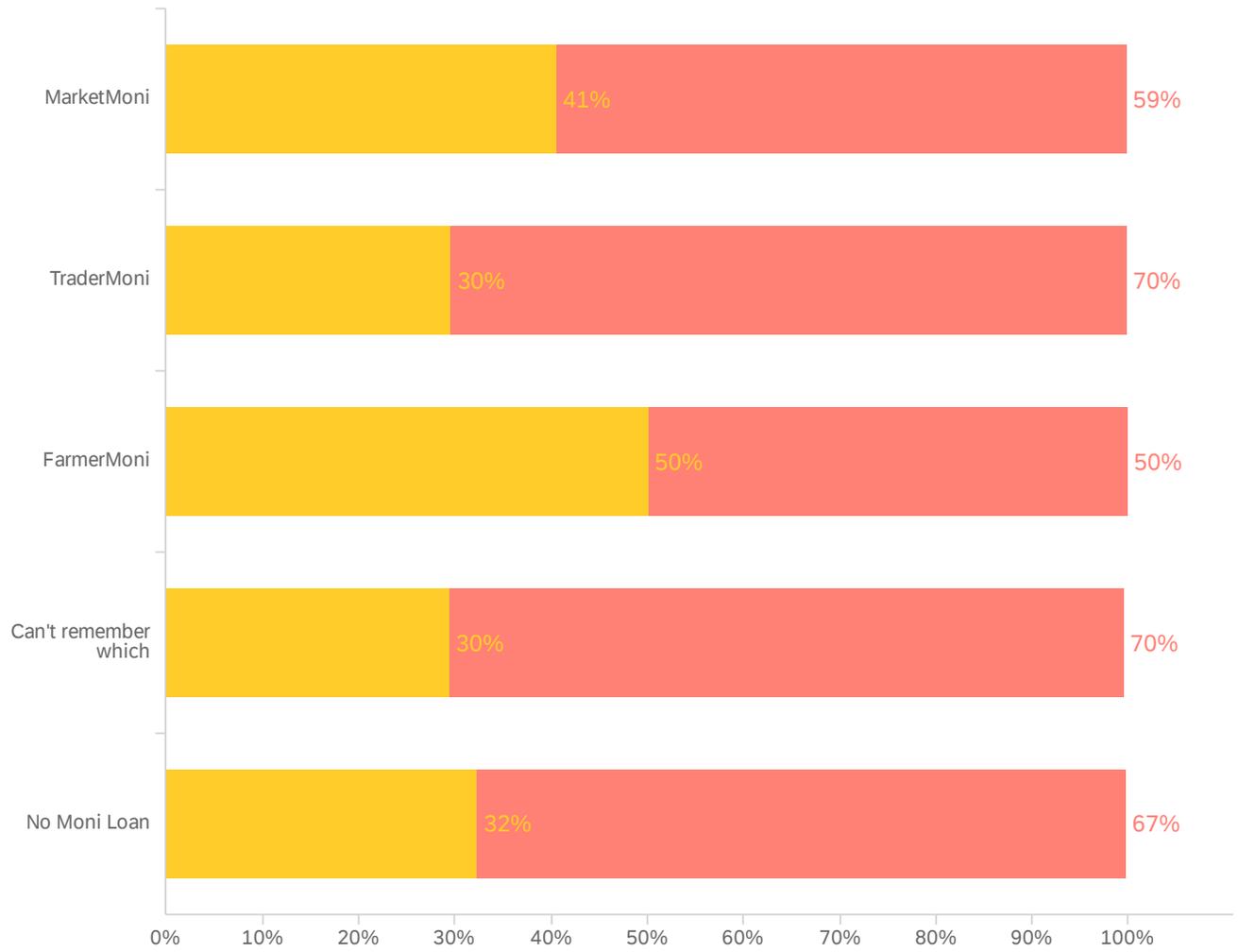
Insight: More than two-thirds of respondents do not have any employees. However, some GEEP customers appear to be slightly more likely than non-loan recipients to have employees: 41% of MarketMoni loan recipients have employees, compared to 32% of non-loan recipients. Only 30% of TraderMoni loan recipients have employees. Male respondents are more likely to have employees, with 45% responding that they do have employees, compared to 21% of females.



Existence of Employees by Gender



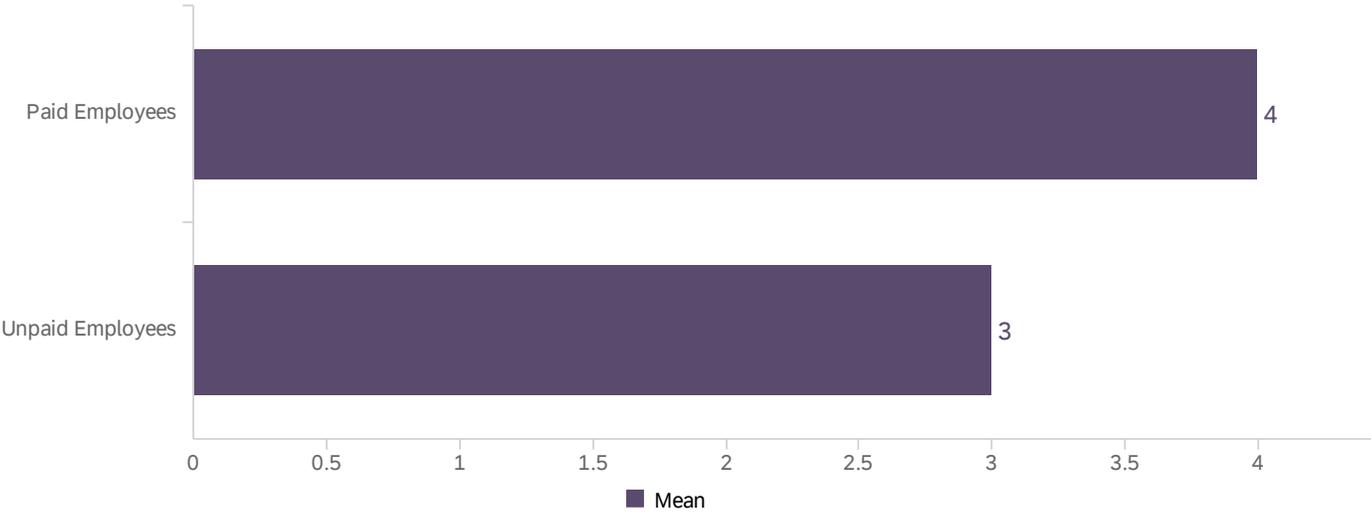
Existence of Employees by Loan Type



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have? (asked to 2,432 respondents who have employees) (n = 2,432)

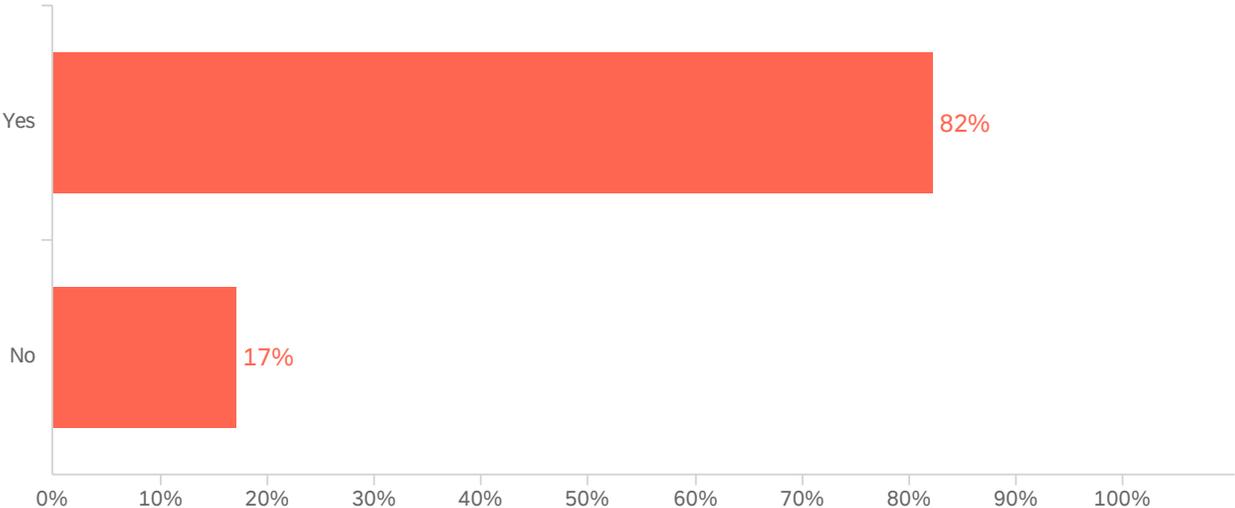
Insight: Respondents employed on average 4 paid and 3 unpaid employees.



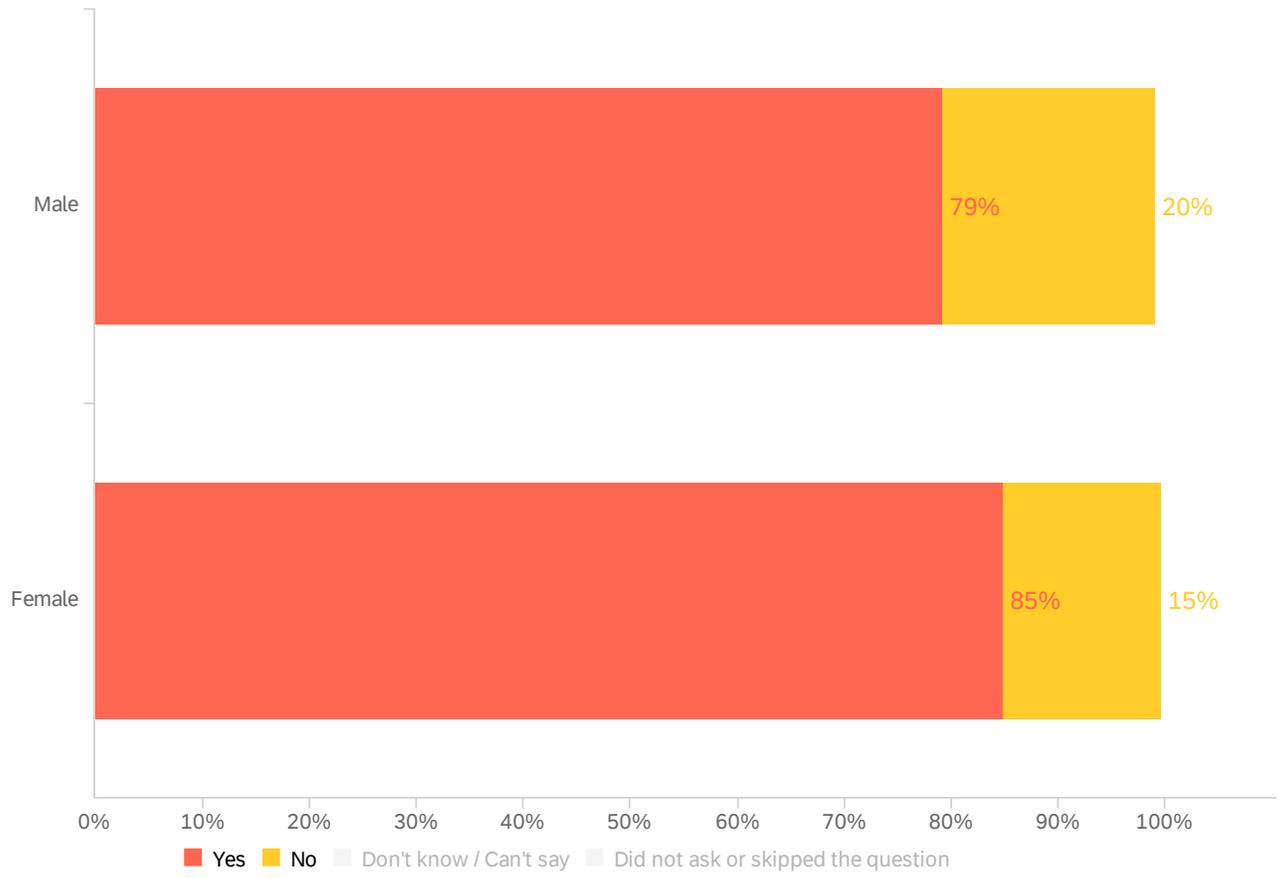
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 4,150)

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



Usage of GEEP Loan for Main Income Source by Gender



Awareness Level of COVID-19

Q: Have you heard about coronavirus or COVID-19?

(n = 7,411)

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



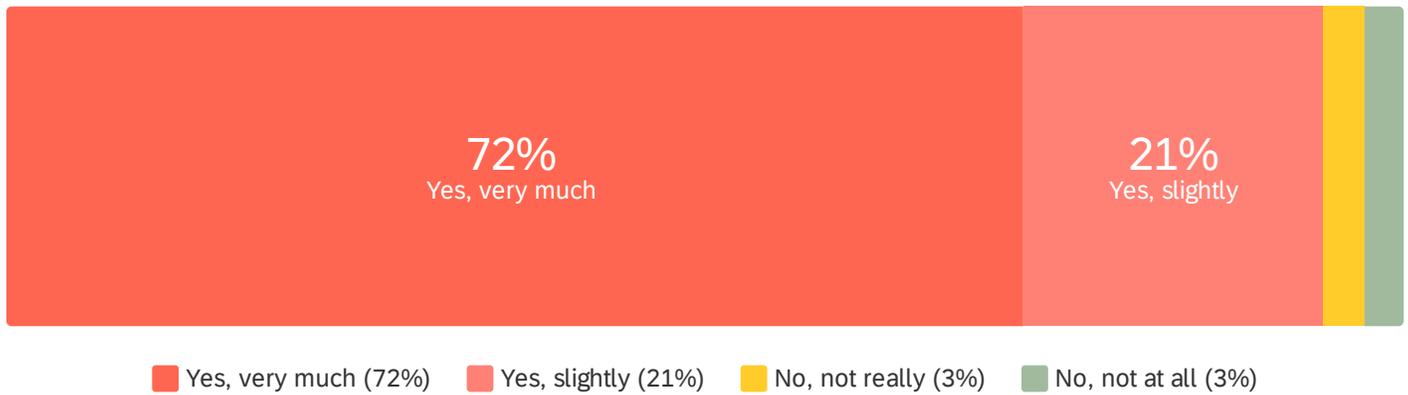
■ Yes ■ No

Concern Level About COVID-19

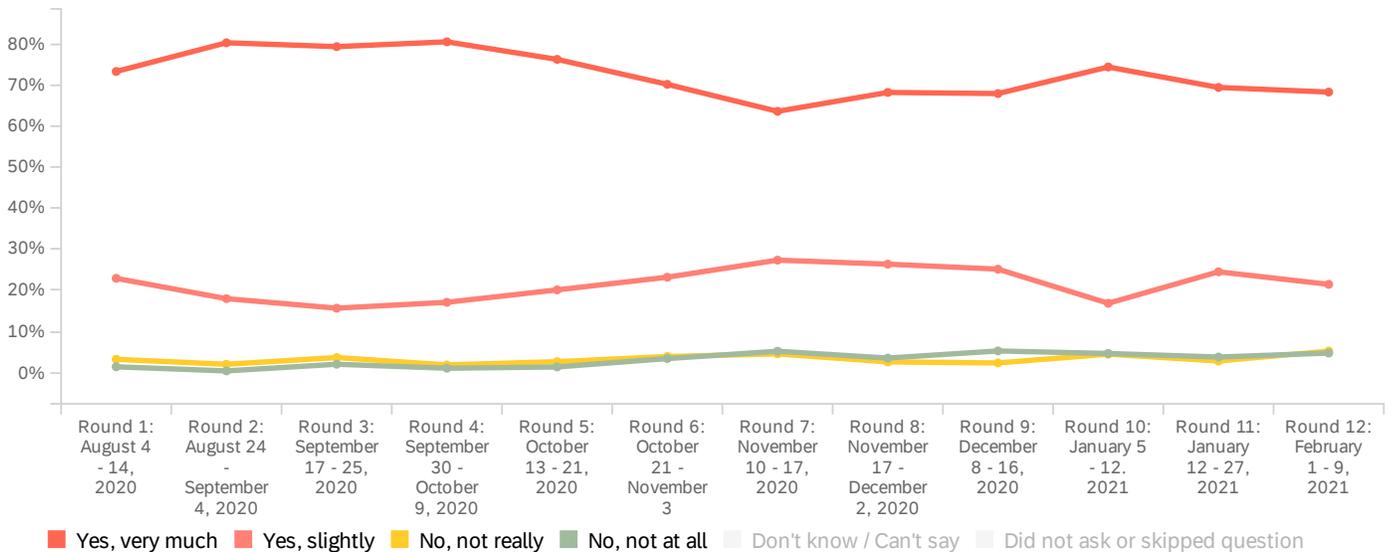
Q: Are you concerned about coronavirus or COVID-19?
(n = 7,389)

Insight: Concern levels among respondents remained high, with **72%** "very much concerned". This is higher than both the September 60dB Global Benchmark of 38% and the West Africa benchmark of 64%. For comparison, the East Africa average is 56%. "Very much concerned" customers had increased between from a low in mid-November round 7 (63%) to 69% in round 11.

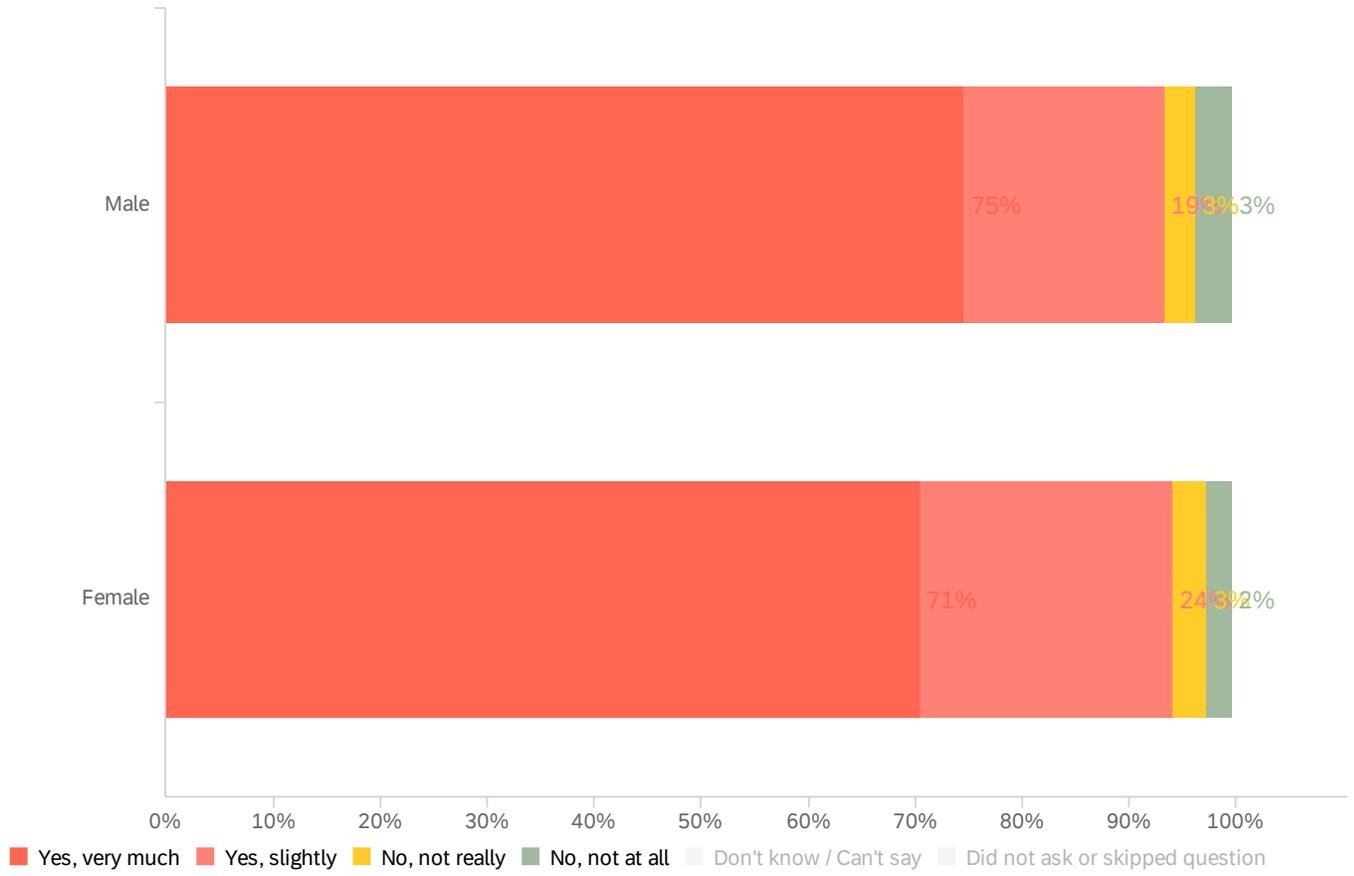
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned, as 90% answered that they are "very much concerned".



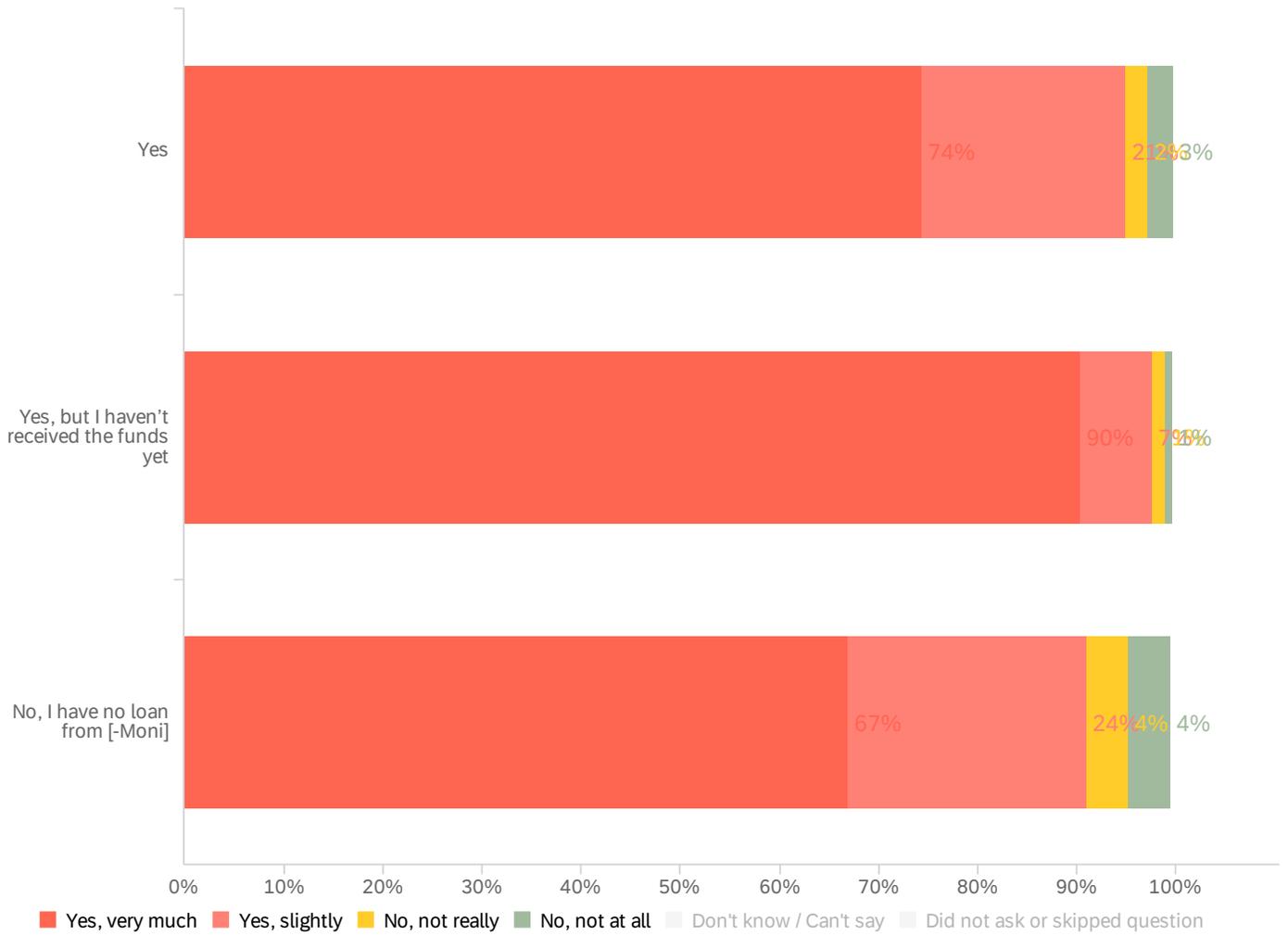
Concern by Round



Concern Level by Gender



Concern Level by Loan Recipient Status

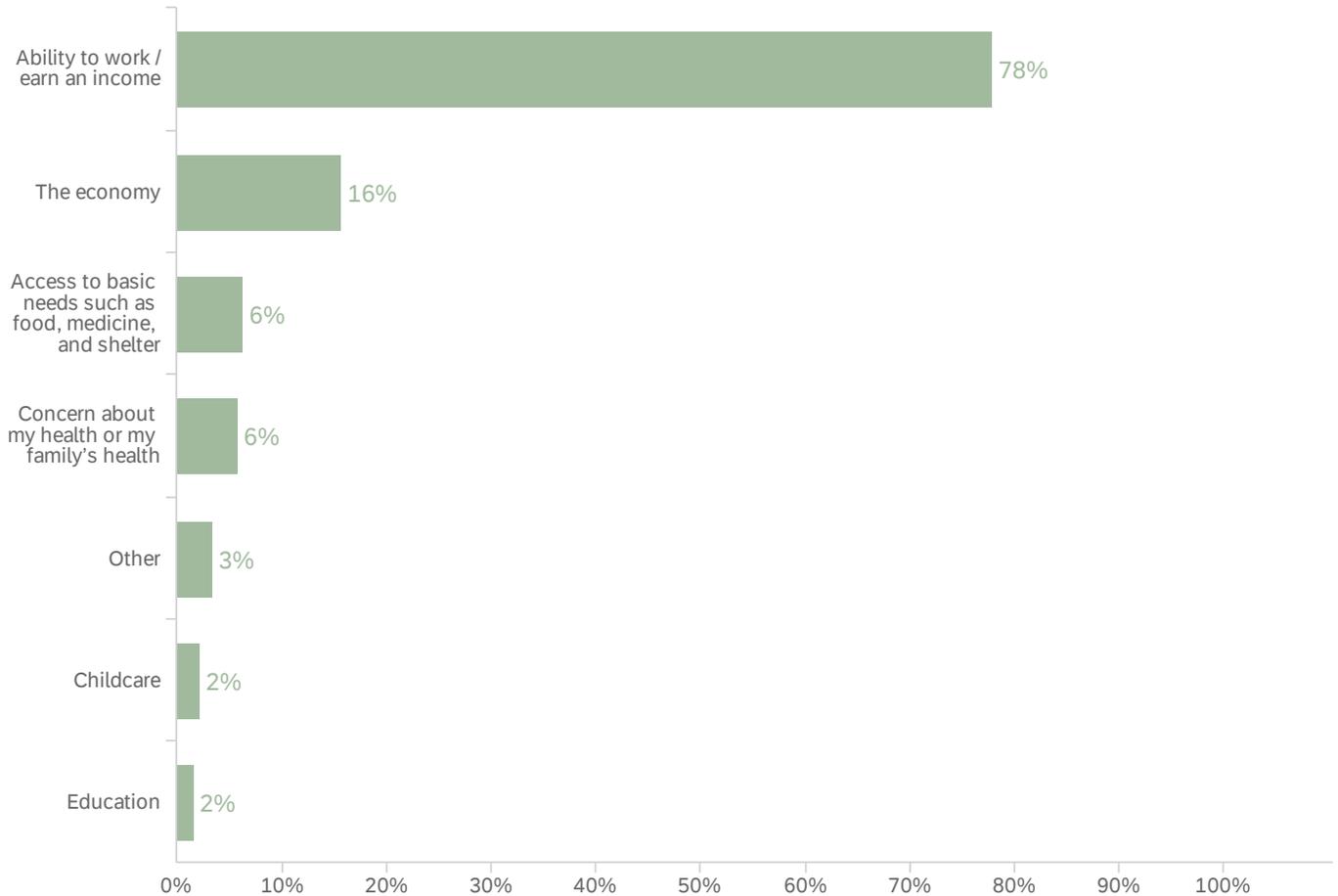


60 Decibels Qualitative Codes: Primary Concern About COVID-19

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

Q: What is the primary concern you have related to the coronavirus right now?
(n = 6,581)

Insight: Respondents overwhelmingly were concerned about their ability to work and earn an income, with 78% expressing this as a concern. This mirrors the responses in rounds 1 and 2, where the most commonly expressed concerns were around business decline, negative lockdown impacts, and income getting worse.



Respondent Voices: Primary Concern About COVID-19

Q: What is the primary concern you have related to the coronavirus right now?
(n = 6,581)

Insight: In round 3, we began to ask about respondents' primary concerns. Reading verbatim responses gives a real sense of how customers are feeling. These findings show that respondents remain concerned about business, income/money, lockdown, customers, and expensive prices.



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

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

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 veev 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 t 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.

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

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

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

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

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

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.

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

I am just managing to run the business because there is no money, things are not easy so it is just 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.

I don't believe there is coronavirus anywhere

Business is not really booming but we thank God, at 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 nobody 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.

Corona virus really affects 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 POS business. But the business ran 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.

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

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.

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.

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

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.

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.

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

I am not so worried about it 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

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

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

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 stop 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 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 an 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 of 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 8 months time.

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.

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

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.

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. This things are making me to be worried

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

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 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.

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 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.

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

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.

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.

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

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.

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 is 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 are selling might have been worn by covid-19 patients

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

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

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

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

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.

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.

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

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.

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.

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

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.

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.

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

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 tbing 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 losing, 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.

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

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

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.

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

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

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 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

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

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. ⁸

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.

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.

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

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

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.

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

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

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

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

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 Thats 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

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 partaining government I don't need government help, I don't believe they can help us, only God can help us.

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

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

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.

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

There are a lot 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 is 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 is 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

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.

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

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.

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

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

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

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

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

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).

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.

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

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

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

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

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 primary 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,

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

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

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

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 vaiable 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.

The area I am concerned with COVID-19 is the furure of our children because there is no school.

My main concern is businesses that have been flopping when we were completely at home. We pray to God Almighty to bring an end to this pandemic

How the virus spread is what im concerned about. I pray God distance us from it.

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

The way businesses have stopped moving is my primary concern, people are locked up no going out but all the government have been doing to take care of peoples life I appreciate

Me my primary concern is how the country is at the moment, everything has stopped we are not comfortable. I can't go to bank peacefully because of the cue, my ATM has expired but thinking of going to the bank is breaking my heart.

Im concerned about my education and children's education. Everything is choked up, businesses are flopping. Everything is hard

Honestly coronavirus has brought a lot of problem since the pandemic business is not moving the way they were before and things are very expensive in the market so it really affect our feeding and income and also we are scared to move around because of the virus during the lockdown

My top concern is the virus here in Africa or Nigeria precisely alot of people don't believe it exists. The government is supposed to do an orientation on how to use a face mask, social distancing, and all people are suffering, some people have to come out every day before they get what to eat and its not working for them at the moment. Government are not following the COVID-19 protocols when doing their work like campaigns and all that but they are trying to impose it on people to follow the protocol which will not work.

If God doesn't help us from the covid-19, no body will help us. I believed God almighty can help me to do anything in my life, he provides for me everyday, so I'm not worried about the covid-19 . With God, all things are possible, i thank God for my life . I'm not an ordinary person, I'm with God.

My concern is that i can make enough money from my business again to train my children, people i am owing are complaining because i collect goods sell and pay back after selling, .

My concern over this coronavirus is that a lot of people died during this period because hospitals are afraid to admit people so a lot of people died and businesses too are not moving well like me my capital has gone no business again

If you talk about my concern i will say for me my business is my concern because my capital is gone no savings again no market everthing is now very costly

My goods (Yam) got spoilt due to non movement during the lockdown and this is still affecting me till now because I lost all my business capital during that period. I have to go into another business by collecting goods on credit to sell

During the Corona virus everywhere was locked so it affect our movement not going to the shop to do our daily business with that it really affect my income and also things are expensive due to the pandemic

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

My concern is that business no move every i am doing is not moving at all just struggling everyday and nothing os happening

The price of food items went so high so the capital is not enough to buy more food items

Covid-19 is affecting my business very well. You know, i cut hair(barber) and am also into agriculture. So, the cost of poultry feeds to feed my birds(chickens) are very high and the amount of customers i used to have before, a lot of them started cutting their hair at home, especially the elderly ones, they started having their wives to cut thier hair, so its affecting me very well. The main fear about the covid-19 now is that the government talked about a second lockdown. If there is another lockdown, business tends to go bad very. So that's the greatest fear i have. If things(business) continue running the way it is, i think i can survive but if there is a lockdown or things(goods) continue been costly in the market, it will affect my business negatively. Am very concerned about covid-19, its something that worries the world but if the news i have been hearing is true, that the vaccine is out or something, life will improve.

The business is not moving, all the food we are buying is now costly and the people in my area don't like buying expensive items

It has made everything costly. Prices of goods have really gone up compared to before start of covid-19. And there is no sales also

My concern was that due to the lockdown we were unable to go to the market so it really affect my income and also I can't buy food to the house, so it really affected my family due to my daily income

My concern is that because of this coronavirus, prices of things have gone up and this is really affecting our sales. People are complaining about the prices we are selling our goods but it is what we buy that we sell. So everything is hard now

We believe the Covid 19 will get better and living would get back to the way it use to be

Pandemic really affect us because as at the time of the lockdown no movement, income was not coming in and we can't transport ourselves to our shop so we face a lot of challenges as at the time of the lockdown, especially business was not moving during the lockdown so it really affected our income and the economy

We could not sell fish because the feeds and their drugs became very expensive and some of even died so this Covid-19 affected my business

The prices of goods is at the high side and this is making people not to buy like they used to. We all know that there is no money in circulation because of this coronavirus and this is affecting our business. No sales, no money

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

My business stopped because there was no much money (funds) to restock. And no enough food for my children.

The covid19 problem made me lose a lot of things and all i bought that i am suppose to sell i could not sell them and some became serious debt for me because it spoiled

The effects of coronavirus have caused low patronage because of high costs of goods and services. We are not seeing customers like before again

Things are very hard but I am managing. Groundnut oil was #10,000+ before, but now, it is #19,000, flour was #11,000 before but #15,000 now, things are costly.

There was so much bad market things are too expensive and fear of infection even made people not to come out and buy things because you are not sure who is infected

Due to Corona virus I have lost everything especially on my business during the pandemic there was lockdown and business was not moving, a lot of my goods were eaten during pandemic so my business was affected due to not going to the market and income was not coming in, we are unable to travel to Kano to buy goods so it really affect the economy generally

My experience on this virus wahala was much, i can not make sales again, to eat became a big problem i have to start selling pure water inside the market just to survive all the hard times no capital again

There is low sales because of the impacts of this covid-19 and also people are buying food items than any other market like the clothing materials am selling

When you people ask questions about coronavirus it is not a good to talk about because it has brought hardship to us our businesses has collapsed and things are not normal like before again prices of goods are now very expensive and sale has gone down so much

I am more concerned about the cost (price) of goods. Things are becoming expensive by the day. The price of a goods today will suddenly increase within a week and my customers will be unwilling to buy (patronize) because of the sudden increase (increase in price.)

Coronavirus has brought a lot of problem due to the lockdown, during the lockdown there was no movement no money no food we can access our daily income due to we are not going to work, so it really affected everything entirely especially income,

People are not buying clothes now but prefer to buy foods and because of this low sales, I am unable to get money at where I usually borrow money from due to the money that I borrowed that I have not paid back

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

I just lost my job yesterday because the hotel i was working with had to reduced the number of staff, and my family depends on my income for everything, i am just confused on what to do next.

This covid-19 have affected my work, no business. People are not really patronizing my services and it has affected my income

Because i am very healthy and i have gone for the test but i'm yet to be contacted for the result, and i also clean my environment to prevent me from the virus.

I feel bad about the rate of infection and i am concern about getting infected but i always pray to Allah to protect us and to also heal those that have been infected.

It affected my sales, the sales have really dropped. Also some of my customers bought goods on credit due to the impact of covid-19 on their businesses and they have not settled this their debt till now which is also affecting my business

Coronavirus is where it is. It (COVID-19) is not in our community. We are leaving well here only that- don't do this and don't do that (government policy) is affecting what we do. Our children are staying less hours in school now compared to before (usual hours before COVID-19).

Since the beginning of this Corona everything has changed, nothing is moving and i can't do business like before because there's no patronage, i am losing opportunities of making money everyday because there are no occasions for me to supply clothes for ashoebi.

The virus has prevented people from going to work and they are not making money because they are sitting down doing nothing, like my husband who is a civil servant has been asked to remain at home because of Corona virus and his salary has not been paid for some months, we really need assistance from the government because there's hunger.

Right now, I am not pleased at all. Everything about coronavirus since last year till noe has been bad and no change. My children's education has not been frequent, my income is not steady, I am always thinking of a better business to establish that will benefit (profit) my family.

As am schooling, we just came back to school (Federal University of Ndufu-Alike Ikwo in Ebonyi State). Covid-19 has affected me so much that i cannot pay my rent,even as our landlord is asking us to pay our rent money and I don't have money to pay for the months(March - January) that school was closed. Everything (goods) in the market is very expensive , even to buy food to take back to school is a problem because it is too expensive and i have been managing to eat the small one's i can buy. My father's business has been worse due to covid-19, during the lockdown, we spent alot of money to buy food for the family and his business has not been going well. Only my Mum that has been supporting us now,its the money she makes from selling drugs at the pharmacy that we're managing with to buy food. Its from her work that she gives us small money for school things(expenses).

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

We are not happy s everything is not going smoothly. Our business is not like before and everything is costly. The goods that we can buy for #20,000 before is now sold for #40,000.

In fact, it affect my business a lot. Business does not move as usual. There is no patronage like before and there is no enough income.

My concern is that there is no sales, the patronage is not like before and customers are also complaining they cannot afford to buy clothes because there is no money.

My concern is that when going out we have to use face mask. We have been doing this in order to protect myself and my family from being infected.

My own concern is just that may God bring this corona virus to an end because we are not happy about the news we hear regarding it as people are being infected. I don't have it and I don't want to contract it.

My concern is about business because there is no sales since corona virus started and everything is costly. During the lockdown, it was not easy at all because we could not work then, but now there is difference, just that things have not returned to normal.

I thank God that nobody is infected around me. The thing is that when corona virus started, business was somehow dull but I was later able to secure a loan to support my business and since then there have been improvement.

I was not affected in any way

My concern is that there is no money and this is because sales is not going smoothly. Customers are not coming as it used to be and the what we earn now has reduced compare to before

During the lockdown, I could not run the business because of no movement, also there was no money so we were spending the capital I had then

It concern me because the business we are doing is not doing well again. The prices if all items is now up and this is affecting my business because there is low patronage. S my income has reduced compare to what it used to be before corona virus started.

No capital, the cost of goods are now high and profit margin is low compared to before the Covid19 started

Feeding has been difficult because things are very expensive, i can't afford to more stock my shop

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

I could not buy feed during the lockdown, because of no money and the number of birds I had reduced from about 1000 birds to 100

Everything is not moving because of the bad economy caused by Corona virus, life has been difficult.

During the pandemic we really faced a lot of problem due to the lock down, no food and also no movement so it affect our economy badly

I am very worried with the situation of things, my husband is struggling with his business and things are not improving because of low patronage in our businesses, everything is expensive.

Nothing to talk much just that during the pandemic, my concern was the well-being of my family because this virus has no cure so we have to stay safe

The lockdown affected my business a little but i picked up fast as i need money

During the pandemic there was a lot of problem due to the lockdown and also no movement we can't go to our business places so it really affect our income

The way business used to move is slow, when you supply the buyers they will say no money to pay and this affecting my business

The lockdown made me loose my job and i have been looking for a job since then

During the lockdown there was no movement and it affect our work during the lockdown we are all at home not going to work and no money was coming in, so it really affect my income

i don't have any concern relating to covid-19only just my farming that was destroyed by Herdsmen

The virus is destroying our health and the economy, a lot of enlightenment needs to be created to people to reduce the infection so that we can control the spread and for business to be back to normal.

The market is not how it suppose to be because they did not allow us go out and there is no changes now because this items are now costly

My primary concern during the coronavirus was to stay safe and also during the lockdown no movement so it was very difficult and it really affects our consumption at home due to low income

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

i am unable to buy the quality of goods i used to buy in my shop because food items are now very expensive

we are praying that the lockdown and the situation of the country and this covid 19 issue gets solved

throughout last year my business as not been moving due to certain things like no transportation. restriction in movement

Things have now improve because there's no restriction and i can travel to any part of the country.

i used to sell raw materials before but my shop was destroyed because of road construction, so i hhad to help my sister sell beer in her shop as she has travelled abroad

during the corona time, we were told to start rotating the way we go to shop and we have gotten used to it

During the pandemic there was a little challenge due to the lock down and no movement so it really affect our business as at the time of the lockdown also we were ask to stay safe because the virus has no cure so during the lockdown we were asked to sit at home for our safety so we are really concerned about our well being

It has not been easy, i had to lock the shop because i could not meet up with my payment of rent, so i have been struggling for a while

I have a lot of concerns about the covid-19 because it has killed many people all over thr world and even till date, people are still dying from the pandemic. I wear my face mask every time i go out to avoid infection because its easily to be infected by covid-19.

because they said no movement, this covid has been a challenging seasoning, we did not have enough and the little we have was spent on feeding

i borrowed money from people and it has affected me right now, though during the CoVid 19, i was not paid salary even till after the covid 19, they did not pay us the balance

Covid-19 affected me very much because business is not moving as usual and we stayed at home for months during the lockdown without going to our business to make money. As schools has resumed now, children's school fees is very difficult to pay due to covid-19, there's no money from my business. Business is no longer as usual now. Someone(customers) that used to buy 200 head of pineapples, now they only take a hundred because there's no money to buy more. Food items are now scarce. If its before the covid-19,you can get many or as much food as you want but now,you can't get exactly the qauntity that you want and you will buy it more costly than before the pandemic. The way business is hard in the market,goods that you could buy for #500 before covid-19, can't be bought with #500 again.

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

Business is not really moving because many people are not doing hair again so the number of customers I usually get has reduced

The covid-19 has dealt very seriously with us, business has been bad now because there's no money, no customers and there's no more income coming into the business. I have not paid my rent since last year but i had a talk with my landlord and he gave me until March to pay it before then. Business is picking up small, small now. Covid-19 came and scattered my business. In my business,when we get a contract from the project owner and they will release part payment to us,we manufacture the product they want and we supply it. But throughout this covid-19, no project was going on, no money came into the business, even my office in Abuja, they're threatening me to pack out, coupled with my house rent that has also expired. So, those are things we are suffering due to covid-19. There is no patronage again as projects has not started due to covid-19. In the last year, i sold only two "switch panel" in November. Up till now,i have not made another sale. My son is supposed to go back to school, how to prepare for him now to go back to school, is a problem. He is in 300 level and needs money as his paper is starting on Friday.

The covid-19 is affecting our business,even in the market, there are no customers because people are afraid to come to the market. When customers come to the market, they buy only a few things (goods) and run away from the market, they don't like to stay for long. What worries me about covid-19 is that business is no going like it used to and business has not been working.

Covid-19 affected everyone all over the world, there is no free movement as people must obey the covid-19 rules by wearing of facemask and there is no more connectivity as people try to avoid each others due to covid-19. Every business in the market is now low , there is no movement of cash, even as we are selling goods. Before covid-19, we were selling about #20,000 worth of goods per day but now we are selling #5,000 worth of goods per day. Business is not as it was before due to covid-19. Money affect sellers of goods, when buyers are not buying as they normally do, then sellers will not sell as they normally used to sell. There's no money and there's no place where i can get money easily to invest in my business. Even my mill engine needs service but there is no money and goods are costly now. I need to buy a new engine now but there's no money.

I have not been feeling fine for a while now, so my business has been on standstill because I dont have money

The covid-19 has affected my business very well since it started, I have not been able to recover to how i was doing my business before. I don't have money to pay for sickness (Malaria fever) and other things like buy food because my business is not moving fine again.

Covid-19 has worried me so much, I'm a teacher and our School has been shut down for many months, so i owe people a lot of money and partaining payment of school fees, house bills , it's just too much. Even my children school fees, it's just one person i managed to pay this first term, eating food has been a problem. In the school i teach, many parents are not paying school fees because of hardship due to covid-19. If they pay school fees for their children, i will also be paid my salary. I'm worried that they will lockdown again. It's from the last lockdown that we suffered without an income which resulted to me owing debts and borrowing. At least, let the government help us from the problems due to covid-19.

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

The COVID-19 really affected me as I am owing my creditors and planning of stopping my business because I don't have money. I am owing my creditors that I buy items from, the corn sellers and the vegetable oil sellers as my customers that buy from me are also owing me

I was unable to go to the market because there was curfew and this made the market to not move well

Who is not concerned about coronavirus. The worse problem that occurred during the COVID-19 was that workers were dismissed from their job. And my family was affected.

The main problem that worries me during the COVID-19 was the restriction of movement which has affected so many businesses, even there was scarcity of food till now. Actually food and living fine (healthy living/health) is my concern.

No money to do business and no supply of goods to sell. I am serious; I have no money that is enough to establish. Even if I establish any business now, it can't run by itself.

The money I get from sales is only spent on feeding, there's no money to buy another goods into the shop as I assist my father in this business

There's no money outside, A lot of people buy on credit and some would not pay back so I don't have money to buy another goods in the shop

I am not concerned about the corona virus in any way

Since corona virus started, there is no patronage, there is no functions or gathering that will make people to patronize us. If there is any celebration people will buy clothes and bring to us for sewing. We are really affected because there no income as it used to be before corona virus started.

It has slowed down my market, people are not rushing to buy again so money is not really coming like before

Business is a bit dull, I am not selling so much like before when I used to make over N10,000 everyday

My own concern is that we are afraid because of the news we are hearing and we don't want to be infected.

My concern is that there is need to get vaccine for this corona virus because it is now compulsory that we use face mask everywhere. Even if I don't use ace mask to where we will get contract, we can't gain access to them. So something must be done.

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

There is no money so its just little that I cann afford to buy to restock my shop because no t many people are even buying

May God help us in this country. My concern is how to find solution to this problem of corona virus so that everything will go smoothly

Firstly, may God help us. It does not allow us to go out to work and fetch for the family because of lockdown. But after the lockdown, business have not been the same, there is no much money to run the business, so we are just struggling with our work.

The issue on ground is not something you should be asking me the people that sent you know too how much it affected averybody everybody felt it so no need to start saying anything about how it affected us i lost everything

Based on my concern it affected my business so much and now my business capital is no more because it is a newly incoperated business so at the end of the day it was not usefull

My concern is that of fear for infection and fear for my business because my capital has gone dwn and i am looking for money to make it work well again

This covid19 is a real problem, there was nothing moving again since ot started and the lockdown made it worse all my business closed down no profit at all

There is no Coronavirus in my area just that it is affecting business generally. Sales is very low this time

I am more concerned about my business than the coronavirus. Since after lockdown, I have been collecting goods on credit then I pay back after selling the goods. The government should give us some money to help our business

Customer's turn up is low due to no much parties. People are not patronizing us like before due to this coronavirus which in-turn is affecting our business

We suffered beyound expectatio my brother we suffered hunger, business closure, no movement and all that the virus brought with it even fear of getting infected

I have not been ablw to recover from this coronavirus wahala we are feeding from hand to mouth salary was cut down where i work even the petty business i do is down now

There is no sales because people are not ready to buy clothes rather they prefer to buy food that they will eat. And this have really affected my business and income

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

During the pandemic it was a hard time for me because of the lockdown unable to go to the hospital because I was pregnant as at the time of lockdown and we are sitting at home not going to shop to get our daily bread so it really affected me in many ways, even to pay the hospital bill when I give birth no money on ground due to the lockdown,

Covid-19 have made the prices of goods and services to be high and this is affecting our sales. Our sales have dropped compared to before the start of covid-19

My primary concern during the pandemic was that no food, money is not coming in also no movement so it really affected our social life a little because we have not been locked at home for weeks up to a month, and during the pandemic shops where locked even to traveled you can't so it really affect everything the economy and am seriously concerned about my health and that of my family not to contact the virus

We are just managing, it's just been God's grace. Market is slow, you know how January can be and the hardship involved, but we thank God.

Coronavirus has really affect the economy because during the lock down things are highly expensive, so as at the time of the lockdown no movement, business was not moving and life was a little bit difficult due to the lock down because we were sitting at home doing nothing so businesses was affected badly

Coronavirus have made the prices of goods and services to go up and this have led to low patronage because are complaining of no money

The problem is that the economy is bad everything is affected, it was not easy for people, family finds it difgicult to eat and government did not have any plan they did not try in anyway for us the suffering is just too much

During the Corona virus it was a hard time for everyone because of the lockdown, my primary concern was to stay safe and also there was hungry due to the lock down because there was no movement we can't go to work so it really affect us and the lock down came unexpectedly so we just have to manage what we have at the moment but the lockdown lasted for some months so it really affects our economy

Prices of goods are high at the moment due to this coronavirus and because of this we have to travel several miles to get goods

My primary concern is that the virus made my business low espically during the lockdown, unable to make sales and some supplier increased prices of goods making it defficult to buy and even when you get it you have to add the money and customers are now complaining resulting to very low sales

Customers are buying my goods on credit because they are complaining of no money. Also the sales have reduced and prices of goods have gone up

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

My family and i always adhere to all protocols of washing hands and wearing face mask, when my children returned from school i make sure they wash their hands.

I am very healthy and i don't take any precaution for prevention because i i believe it will not harm me.

My children's education has been disrupted since the beginning of Corona virus, their studies has suffered setback and i am not happy about it.

My concern is that everything is costly and our business is not like before because there is no money. We can no longer produce enough goods because f the high rice of materials.

I was selling food stuff before COVID-19 but I'm now selling pure water because

It has affected my business even till this year January. There is no money to buy clothes to sell during the festive season. So no business like before.

It affects the business I was doing before. I was doing electrical and electronics services before but I have to drop one of it because it's not moving. Life has not been the same since lockdown.

It has destroyed my business, to eat is a problem. I am now learning a new trade because the previous one has collapsed during the Lockdown.

I have a problem with Corona virus because it has left the economy in shambles, the prices of things have skyrocketed and don't have enough money to invest in my business

Business is down, cannot be comapred to before there was coronavirus, also there is no money

Things are costly in the market and my capital is already low. The cost of production is times 4 of what it used to be

The virus has brought about economic hardships and I'm really pleading with the government to come to my aid because my business is not moving well, it is almost crashing, Government should please come to my aid

No money to do business again, my shop is very empty now because I can't stock up. The amount I usually use to buy plenty plastics before can only buy like quarter of it now. I am just borrowing money to stay in business.

During the pandemic things were a little bit difficult because our husbands are at home doing nothing not going for their daily jobs, so we were really affected in the aspect of food because there was hungry during the lockdown and also cannot access day-to-day activities

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

The coronavirus affected my business because most of the money I had was spent during the lockdown so there wasn't enough capital to run the business

My primary concern during the lockdown was that business was not moving and things are expensive especially food so life was a little bit difficult during the lockdown due to no movement so it really affected my income

My concern is that the government was supposed to give people money during the lockdown because they don't want them to go out so they create a means through which whatever they want to send can reach them. For instance, they can get people's information through their network provider and so on.

I am concerned because the second phase (emergence) of coronavirus is dangerous as we've been hearing all around. I am afraid that there would be another lockdown. Which would affect my children's education and business.

Coronavirus has brought setback to the economy due to the lockdown because during the pandemic no movement you can go to the market to purchase goods, and food are expensive as at the lockdown so it really affected the economy badly

The pandemic has displaced many businesses and we could not go out to do our business during the lockdown. I had no option than to lock up my shop. We have not recovered yet from the last year lockdown and what we are hearing now is another lockdown.

during the pandemic my primary concern was food because there was hunger due to no movement no going to the market so it really affected us because things were hard during the lockdown, we can't get our day to day business income

During the pandemic it was hell because it came suddenly so it's really affected everything about our daily income, food due to the lockdown no movement so things were a little bit difficult it really affected the economy

I am less busy at this time of COVID-19. I have not been working to earn money as I should as a man to feed my family. We have less food to eat at home and we often think of what to eat (hunger).

During the lockdown, there was no movement so I could go to my farm. I lost a lot of my crops because animals ate them so there was no way for me to sell the crops on my farm

Business is not really moving, during the lockdown I could not open my shop to sell and it affected me because people were not buying

My primary concern was that during the lockdown no movement business were not moving and food are highly expensive so it really affected the economy

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

I am in a challenging situation because i am not in my village as we speak now ,we had to relocate because of insecurity and things are very hard, i just started this business just to survive and it's not moving at all because of Corona virus

Life is difficult now and because of the economic challenges of this corona virus government is supposed to assist us but i have not received anything from them and i heard others are receiving money but i have not received anything, that is my major concern.

My business is not thriving because it's been static for a long time, nothing is moving but i put everything in the hands of God to provide my needs.

I am just managing the business, it is not like before the coronavirus started because things are now expensive and there is no money

My concern during the covid-19 was that no movement we were been locked at home so it really affect our businesses and also food was the major problem as at the period of lockdown due to no income that was coming in

My business was not really affected

I was really affected by the Covid19, I was selling clothes before but I had to change to selling eggs because clothes were not in demand as there was no money

Corona is a deadly virus, but everything in the country is choked up, people are suffering, schools are closed , life is too hard businesses are down and much more.

The discomfort and problems of the life we are living is my primary concern. We just pray for the end of this

My primary concern is how people are dying from the virus and how people are suffering

Everything has stopped, some jobs you get day to day has stopped.

How everything stopped working,everything has moved back, business has stopped, border closure, schools closed, everything is expensive

My primary concern is that theres no freedom of going out, theres no where to go and get money for food and neccessity, everywhere was closed. God has already sent the virus we have to know that but everything will come and pass by God's grace

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

My problem is that we dont have peace of mind, its whwn youre healthy that you get to do almost everything. Se we are scared of going out and ingeracting with people

I am concerned about my health and the health of the people around me and i pray to God to cure anyone that has it and to prptdct us from it

No work. No market, people are scared of going out and theres no money to purchase goods.

My main concern is there's no work to do

My main concern about the virus is how it spreads, i pray to God to bring an end to everything happening so we can go back to normal

My main concern is how the virus is impacting many lives, I pray to God to bring an end to this pandemic

Im concerned about a lot of things, im into farming so its very hard for me to get fertiliser and food. How we get alot of things before covid is different from how we get to access alot of things now, So im concerned about our economy as a whole.

Because of Corona virus there is no money in circulation and people hardly patronize businesses now because they don't have money, i also don't have money because of low patronage.

I am managing the little one I have, customers are still coming, but goods are expensive now, cost price rises everyday.

It's been very hot, everything is high now, before, a paint of garri was #600, but during the lockdown, it was almost #3000, but now, it's about #1,500 and in some places, #900.

It's been up and down, business is not moving, it's slow, because of high cost of transportation and other commodities, so people are buying in small quantities now.

Money is the disturbance in my business. My farming business needs money, both for seedlings, manure and all.

It has not been easy, things are not like before, nothing is moving because of the pandemic, no sales like before.

We will cope as we used to cope, things are expensive in the market now and as for customers, you have to convince them alot before they buy now.

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

When it started, the lockdown started suddenly. During this lockdown, all the goods at hand got spoilt and this spoilt business for us. I used to get supply and pay after sales, but for those that spoilt during the lockdown, I have not been able to pay back the money I owe my supplier. After the lockdown that we started working, the sales dropped because student did not resume school till now and hey used to patronize us very well.

This COVID 19 really affected us badly, it's not been easy.

It has affected my business in a way that I can't do business like before. My business capital have reduced because of the increase in price of commodities. Before Covid-19, I can use 100000 naira to buy enough stock to sell but right now, 100000 naira will not buy half of what I use to buy.

Customers are coming small small, but the quantity of food I sell now is small. Things are not easy so currently, I am not doing anything. I used to sell cooked food, (mama put), but now, it is anything I am able to get from the farm and whatever my husband brings we manage, though I have intensions of going back to my cooked food business.

I don't have any concern about it. It affected the economy but I am not worried.

I am not worried about contracting the virus, but the only challenge is that it has affected the economy. Our customers are complaining of no money so they are not buying clothes for us to sow.

The price of goods is high and this have reduced the customer's patronage and my income

It was tough on me everywhere was locked up and some of my goods got spoiled so i lost money in the process so now i am looking on how to recover

No sales, people are complaining that there is no money. Goods are also too costly and all these is affecting my income

When corona virus started, it spoilt everything and it did not allow us to work because of the lockdown. There is no money to do business and those that I depend on to assist like my family member are also complaining that there is no money. To even feed is not easy because there is no money.

My concern is that of my business which was affected because the lockdown and covid19 rules does not allow my budiness to move well, people are not coming to make clothes and no income at the same time i am trying to protect myself from the virus

My concern is about the business that is not doing well. Everything is costly and there is no much profit from our sales. There is no money to stock enough goods because our spendings during the lockdown was from our capital

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

The lockdown by the pandemic closed everything and even work places could not operate to allow us make sales, people felt the hunger all over the country

My business is moving well now and i have my freedom to go to anywhere i want to without any restriction and my children are back to school.

It is very horrible, it made business shut down no customers coming to buy like before the pandemic started so i just need everything just need to get back to normal

I have been selling my goods on credit because people are complaining of lack of money and this have been affecting my income

My concern is how the virus sent us all inside the house making life very difficult because you don't have money and you are still afraid of getting infected so it is not even good time at all for business

My primary concern is how it affected me so much no market things went up the little things we see around is so expensive making sales very dull

I take precautionary measures to prevent myself and my family by washing and sanitizing our hands, social distancing and wearing face mask because Corona virus is in my community.

I have no concerns because none of my family member have been infected and God has provided a means of protection through washing of hands, using hand sanitizer and face mask.

Everything is now costly, both goods and services. Also, there is no much sales which is affecting my income

The restriction is my problem with Corona virus especially in the banks where they will force us to wear face mask, maintain social distance and sanitize our hands, it's really a big problem to me.

My business have never been the same since the start of covid-19 because there is low patronage, low income and high costs of goods and services

My concern was that business was not moving we were all at home due to the lock down so it really affects my business, but my main concern as at the time was my health to stay safe

I don't have much concern because my family and i take precautionary measures of wearing face mask, washing our hands and social distancing but i am afraid because i won't know who is infected and who is not, and it's risky because i don't want to be infected.

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

My primary concern is that during the lockdown things are not easy, with a family of 7 people and lockdown for 4 months everything was hard and the money to buy both what we sell and what we eat is problem

During coronavirus things are hard because of the lockdown we were unable to go to the market to get our daily food, no income due to business was not flowing so it really affect the economy

It affected me as a farmer in poultry feed became very expensive to buy no food and drugs for the birds even to sell the egg people complain of the price and we can not reduce it we have spent a lot of money to grow the birds

During Corona virus no money no food due to the lock down so it really affected everything as at the time of the pandemic and we were asked to stay at home for safety purpose so it really affected the economy generally and till date coronavirus is getting higher and higher no medicine for it, so we have to stay safe for our life by following the rules and regulation of using face mask and washing our hands

Low income because there is low patronage since coronavirus have started compared to before covid-19 that I used to have lot of customers

Eventhough i haven't been infected with the virus, but it has affected my business and small scale businesses in the country, many people resorted to begging because they have especially those doing businesses within school environment, i lost 90% of Yams i bought to sale to other states but my customers could not travel to buy because of the restriction, what is sustaining me now is my salary but business has been suspended now .

The one word i will use is teribble, it made everything stagnant people are owing me and we eat once in a day now since all this coronavirus thing started

There is low patronage of customers and high costs of buying poultry feeds to use on the farm since this coronavirus have started

My primary concern was that coronavirus brought poverty because as at the time of the lockdown things were difficult no food you can go to the market, our husbands are not going to work, so as at that time no food, no money and also business was not moving so it really affected our day-to-day activities

During the lockdown business was afected, shops was locked no income coming in and our daily business was not moving. no food to eat because we are not making gains people want to survive first before buying what is not food

During the Corona virus things were difficult due to no movement my concern was food because no income we were not working so it really affected everything about the economy

My concern is that it does not allow us to work as usual because there is no patronage and customers are also complaining.

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

My concern is about how it kills Nigerians especially those who have nobody

My concern is that I used to be a teacher but because we were not paid for the period of lockdown, so I had to resign. After then, I started selling provisions but things are costly. The goods we are selling are just costly, so there is no much profit because there is no enough money to stock.

May God end this corona virus. It affect our business, we could not sell during the lockdown, those that bought on credit from me have not paid till now. Also, there is no money to do business again like before.

Everything in the market is very expensive.

There is no enough food and no school for our children.

My primary concern about COVID-19 is that it makes my business to run down without progressing as it should (like before). It also lead to (result to) shortage of food. And COVID-19 has changed the way we usually market our goods without internet. Now, almost everything happens there (internet.)))

Movement was restricted and most of the business had stopped.

Since we did not record any death in the (our) family. I don't have any concern with COVID-19.

During the pandemic there was no movement and business was not moving so it really affect our daily income because of the lockdown and doing that period food was expensive,

My concern is my financial situation during the lockdown i used my capital i stayed at home for a long time i have to look after my family i havre to feed them and now food is expensive

My main concern is business I don't have a business all the business that i used to do have stopped i am now staying at home with out any job

Glory be to Allah none of my family members have been infected with the virus and my family and i strictly adhere to sanitizing our hands and maintaining social distance, but i am still worried because it is still killing people everyday and i wouldn't want to be infected.

My concern is my business at the time of the lockdown my business has gone back very well now i need capital to continue my business well my capital is low in kaduna we were on lockdown for over 6months all the price of commodity is high I can't earn well now

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

i am worried for my business, there is no enough capital to take to the market because the price of things has doubled. I spent much of my capital during lockdown and it is still affecting my business.

My concern was that during the lockdown we were asked to sit at home and they gave us two days in a week to do our daily business in the market so it really affect my income and also things are very expensive during the pandemic

My concern with Corona virus is that my business is no longer thriving because people don't patronize my business like before because of the virus there are no more construction for me to supply said to

What concern me is because of the lockdown we were in so much problem they are talking about the 2nd wave of corona i don't want to go on lockdown again our financial situation is down because of corona it has even touched my business so much capital is low customers are low they don't even pay when I make them clothes

i don't have any concern for COVID-19 since i am following the rules of maintaining social distance and using face mask.

There has been restriction on importation since the beginning of this Pandemic, goods are not available for me to stock my shop and that has reduced my income because i because i don't make sales like before.

My concern is for things to go back to normal even though now things are gradually getting better schools have open but children are always wearing there facemask and sanitizer

My primary concern was to stay safe and also during the lockdown we were really affected due to we are sitting at home no going out so it really affect our income as at the time we were locked so things are expensive

The corona virus situation has damaged the economy, cost of ngoods is on the high side and that makes it difficult to do business.

I don't really have any concern i have all i want but I'm always wearing my face mask and washing my hands to prevent myself and others

My business is not thriving, because of Corona virus i am not making money because of low sales rate.

My concern during the pandemic was that no movement and business was not moving so it's really affect my income due to the lock down and also during the lockdown money was not flowing on daily basis so it really affect the economy totally

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

My concern is how things stopped moving during the lockdown things have stopped business is not running like before and i lack capital because of no capital i don't have customers because I don't have so many things in my shop

My concern is the virus as we are talking now I'm wearing my facemask this illness that everyone is sick I'm scared the lockdown has made us very uncomfortable we need help I can't go to the Market because of the virus

My concern during covid-19 was that we were affected due to the lock down so it really affect my business and also the pandemic affected my daily income and it was during fasting, so things were difficult as at the time of the lockdown,

What concerns me the most is the financial situation of the country it is in a worse situation economy is down in inflation of price people are hungry no money we are suffering I'm praying to God to see us through

Corona has touched my live very well I've made so much loss in my business things are not like before now when i was given trader moni loan i used it very well it i used it that it turned to 300k i used the money to help myself and others now I can't even help myself no capital now i need to pay my school fees

My concern is that they should find a cure for the virus just like ebola I don't want to be hearing about it I don't want to be on lockdown again government should find vaccine they should do something about it so it does not affect the business again now that 2nd wave of corona please let's not go on lockdown again

When you're selling your items your customers buy at a lower price that you would not make any gain, I have stopped going to shop since last year November because I don't have money for shop rent

During the lockdown, payments of salaries were not paid at all and this affected my financial situation

My concern is how to get back on my business because this coronavirus has scattered a lot of things, i lost my job this period so paying my bills has been hell for me and my family

My concern is inflation of price that we are experiencing food stuffs is expensive even clothes every thing is expensive and we are hungry my kids are always crying of hunger

The concern i have is that the means of feeding was affected so people can not feed well again, economy stood still, and our business went down so much that till now people are only trying to survive not even thinking about buying cottons now

My concern is that of my capital which was spent during the whole no going out period, and it has not been easy since then

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

The lockdown from the covid19 made business go down and business is crawling, life is very hard even to feed is a big issue

If you look at it well since the virus of a thing started nothing has been going on well again, things are very expensive and business is down and one is even afraid of going out based on this virus wahala and what to eat no money equally

The covid19 issue is a serious thing ranging from health problems to business going down on everyday bases due to lack of money in circulations

It is not a good experience for us in Nigeria because at some point movement was impired, giving room for a big fall in business for those in business and even the health sector got her own share of all the trouble

My concern is how things will become normal again because my business is very down now, students are not around and my sales is badly affected.

Covid-19 is a global pandemic and it has affected my business as it is not moving like it was before because there no customers and goods are very expensive. My income has reduced probably because of covid-19 as demand is not like it used to be, people don't buy much any more.

The condition of the country is hard as nobody is making any money anymore,things like businesses are so tight because there finances is zero due to the covid-19.

The covid-19 affected everybody, most especially my business because when buyers come to my shop, they complain about the price of goods, thats its too high. When we buy goods, we don't make profit anymore because i want to sell it before it spoils. In every business, one or two things must be affecting it, so the increase of the price of the products that we used to buy in the market is not the same as before the covid-19. As a result, customers argue about the selling cost of goods which has added due to covid-19.

My primary concern is that the price of food items is very high in the market and there is no change so far yet. Last year was the toughest year for me and my family, there was not much money to buy food as business was not moving and customers that never asked for goods on credit, always ask me to give them goods on credit.

My concern is that the price of food has increased very much and i cannot buy much food for my family again because business is not moving like before again. The government should assist us with money.

Covid-19 has made life very hard for me and my family, there is no money again as business has been slow since last year and it has not changed. The price of food has increased too much and we can't buy food like before again.

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

The problem we've now is NEPA(National Electric Power Authority) bill, it is too much everywhere, we're crying because its too high. Even the last light bill was #17,000 and now its #26,000. I don't even have food to eat because business has been slow, so there's no money and am supposed to pay NEPA bill. Before the covid-19, business was not doing well and since covid-19 came we are suffering more because to eat or buy food for my family has been hard. Customers still come to my shop but not like they did before the pandemic. They will say give me this item for #100,i want to buy for #200 but I don't have enough money. As the quantity of items that customers buy is small now,the money we make from sales has reduced too.

It has affected my business very well, i used to be a business lady with #800,000 which i make from my business, but now if you come to my shop, I don't even have up to #100,000. If you come to my shop, you will see that it's empty due to the covid-19. There is no capital to buy goods again because of the lockdown, i couldn't go out like others that have their business close to their house. So i was at home, eating the money for my business by buying food and other things. Business has been very bad, covid-19 has taken me back as there is no capital for me to use again in my business. In the month of November/December the market was moving as there were customers but there was no capital to buy goods and sell due to covid-19.

During the lockdown, customers could not come out to buy so it affected my business and there was no money

Things are expensive, cost of living is higher than before and there is no money

there is no money, I cannot travel to buy goods from wholesalers so what I do is to buy from resellers

Market is just mving slowly unlike before I used to make up to N5,000 daily but now I struggle to even make N2000

Its food that most people are buying because everyone is just trying to survive so not many are even thinking about sewing clothes

Busines was really affected during the lockdown, but now things are improving gradually

My business was not badly affected by the Covid19 crisis though the number of smployyes that I usually have has gone down

Sale has been poor since the pandemic started, there is no money so people are not buying

Coronavirus did not affect my farming work

Though it was not easy during the lockdown because there was no money and I could not go to the market, things have been improving gradually

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

Business is doing okay except that the feed for the fishes are now expensive so I cannot buy enough because of the high price

The coronavirus did not affect me in any way

My business is not really doing well and I need money to pay for my children's schools

Though we are selling but the profit is not up to anything again, so I dont have enough money to buy more goods

The business is not making enough money like before because people are not really buying again

Customers are not coming to do their hair the they used to do before so it has affect the business

No money to buy goods to sell, the number of people that usually buy from me has reduced

I dont have money to run the business the way I want because things are now costly and I am yet to recover from loss incurred from the lockdown

Things are really tough right now because the increase in price has made it not easy to buy goods so the business is not even moving

I am struggling to gather money to buys gooda nd restock my shop, the high price of things in the market has not made it easier

I am not concerned about the coronavirus

I am not concerned about the coronavirus because it did not really affect me

Customers are complaining about the high price but I have no choice because that is the price I got the goods

Market is not like before, so business has not been easy, we are just to make ends meet

I spent most of the money I had during the lockdown so there was no money to buy goods, the business has not been the way it used to be

The pandemic did not affect my work, I am still able to go to the farm and people are buying because they have to eat

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

Market is hard, I cannot even gather enough money to buy goods because the price of things has gone up

My farming business was not affected by the pandemic, it just that I did not have enough money to hire people

Most people are not thinking of sewing clothes right now, things are costly so people are just trying to find what to eat

Business is not easy, I dont have money like before so I cannot buy enough goods to restock my shop

My business has been affected badly, in fact I am just trying to set it up again because I ran out capital

The way people used to sew clothes has gone down, even the ones that manage to sew clothes dont usually come and collect them

I had to find extra work to add to the business I am doing because cost of living is now higher than before

Because there is no money I have not been able to really do the plantain business since the lockdown was eased

Though the market is not the way it used be before the pandemic, it is improving gradually

Market is moving gradually, though it is not like before but it is better than during the lockdown

The high price has made it hard to do business, the profit from the business is not up to anything again

There is no money so things are been a bit tough and people are are jsut complaining about the price

As the price of foodstuff has doubled, I have to also increase the price the price of food that I am selling so it has affected the number of people that usually buy from me

It has made everything more expensive, some things that you can get for N100, it is now N200 or even N300 so it is not easy

As usual you know people are fighting for survival and people that are looking for money to eat cannot buy cosmetics so we have been making loss

Basically the corona virus is affecting livelihood and we are being careful so we cannot get infected, I can't go to the market to get fertilizers and feeds as there is no funds and we have to maintain social distance

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

During that time people were not working, market was not moving and most of my customers collected foods on credit

Everyone is crying, the economy as melt down, my market was not moving and we are managing what we have

The covid-19 really affected my business, people were not moving, people were owing mw money, Alot of people did not have money to eat so you really can't blame them if they can't pay the money they owe

There's no one that the corona virus did not affect but i am thankful that it did not take my life

Nigeria is hard, but I thank God. Things are hard, were not coming during the lockdown but now, they are not coming small small.

Nothing is moving, we are only looking for what we'll eat.

It's been good, I'm pushing and trying

My primary concern is for the government to eradicate the virus I don't want to be infected I'm always wearing my face mask and washing my hands

My concern then was no movement unable to go to shop so it really affects our sales and also the economy life was a little bit difficult during the pandemic because of the lockdown for someone to sit at home for weeks and I was not used to it is a problem so it affects generally

It has affected me a lot because I am a teacher and schools had being closed for some time.

The COVID-19 has spoiled business, we don't have any money, we don't eat enough. But recently we are managing things.

The indoor that was forced on everybody is not good for business because you must be close to people to be able to transact business, everything about covid19 is not good for business

When corona started, I could not afford to pay my workers because things were not easy then. If should borrow money then it might not be easy to pay back so I had to manage and do the little I can in the farm. As you are calling me, I just returned from farm to harvest.

There is no sales like before, most of my customers are not buying market like they used to and this have really affected my income

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

I can assure you that here in my village, there is nothing like covid-19 in my community, we have never noticed any cases. And also everybody is feeling comfortable because farming season has come to end, our crops have been harvested, we sold some or stored it. And we are feeding well because our crops have been harvested, so we now eat three or four times a day now. So, am not a hungry man, just want to tell you the truth. In June/July, there will be rain and we shall start planting our crops again.

I'm still on lockdown, and taking the necessary precautions. During the time we faced a lot of difficulties, you can go out to get especially we that have people at hand.

My main concern about covid-19 is just to eradicate covid-19 by following the protocols that we are asked to be observing. Due to covid-19 lockdown, we were not earning anything from our business, we were suffering because we were not getting things we need, like food. As we were not doing any business, there was no money to feed the children, we suffered a lot during the restriction

Things are not moving well like before.

I have a family that I cannot fend for during this time, I couldn't go out to earn a living, life was hard for us. I am also aged so I have a very high risk of contracting the virus.

The lack of food is a big concern for me. Poverty and hunger has been increasing since the coronavirus, as everything is more expensive and there no money to afford food items and other necessities.

It is affecting sales, no money to buy goods that people are asking for and most of the customers are also complaining of lack of money due to impacts of covid-19 on their Businesses

We have been managing, fire caught my farm, it was so difficult, after that, I fell sick of prostate cancer and my wife is down with diabetes, there's no money and whatever that even comes in goes into my treatment.

Now we are managing small small, it was hard for us then markets were also closed, so there was no money.

I have so many concerns about corona my business is down I'm just surviving no capital

I have many concerns this life is hard everything is not easy capital have finished business is down customers are complaining too no money

My concern is my children they have stayed at home for a long time without school no business now school is back but the education is so back that they wasted a year at home

It has affected all businesses like the prices of buying cow have gone up, while customers patronage have decreased

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

Flour is very expensive and not affordable since COVID 19 lockdown. A bag of flour was #10,000 but #14,000 now and groundnut oil was #8,000 before but #14,000 now.

We are scared of moving around or travel to buy goods because of the spread of this covid-19

My primary concern was that we were locked down and the major problem was how to get food to feed the family during that time and we are very much concerned about our health not to contact the virus because it has no cure and doing that pandemic there are little problem like no movement our day-to-day income and things were expensive

The lockdown has been harsh on the economy because the prices of things have increased and it not easy to feed and do business because things are not moving well.

The fact that it is a deadly disease, especially if you are not abiding by the proper regulations. There is no business, nothing is moving. Like me I'm elderly, I can't be going out all the time searching for money, and the business I'm doing is down because there is no money everything is down, I'm financially zero.

The price of goods skyrocketed since corona virus started. There is no sales and business is not doing well. Government is trying but need to do more to ensure that things fall back to normal. The corona virus really affected businesses.

My concern is that there is no sales and everything is just costly. During the time that students were not in school, there was no sales at all because they are the ones that mostly buy bags from us. The price of goods is now three times the normal price. Our income is not the same again, it has reduced, even it is not easy to feed.

I am not really affected by the lockdown or the covid-19 and i have no concern about it

We're suffering to eat now, I am managing, there is no money to stand strong in my business.

No money to buy goods the way we used to because there is no sales and there is high costs of goods and services that is also affecting this our business

Everybody knows that business has turn upside down. Things are getting costly everyday and the capital is not enough to stock up to the quantity we are used to sticking. Small size semovita that was sold for #350 is now #450.

I dont have money even the loan I collected I have not been able to pay back, business is dull because customers are not buying like before

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

The very concern i have with covid19 is the hardship that it brought because the lockdown made life difficult and businesses went bad and no food for so many homes, shops closed and very low sales because prices are too high and customers are complaining

There's no money anymore, business is not moving like before the covid-19. Lack of money has been a serious issue for me since my business no longer have customers anymore due to the covid-19. Covid-19 has affected my business too much,i need money to support my business.

My business is down at the moment because of low patronage and i don't have money

People are dying because there is so much poverty and hunger. Everyone is more concerned of hunger than the fear of the virus. People are really desperate and have started to turn to crime to survive.

we have used all the money we have to feed the family, during the lockdown i lost my husband and i have been the one solely catering for me and my children

My main concern is that corona has caused us not to have money problems every where no food no money to buy food I'm staying with my kids I only get help from people and the little business i have

Corona has destroyed our life to get what to eat now is very difficult for us our financial situation is very down . My house got destroyed because of rain i had to go back to a rented house i have never seen anything like this I can wake up since morning and not eat anything till 6pm and I'm not fasting

I have no concerns because the coronavirus is not affecting my business and me personally. I am currently unable to go out due to the problem I have with my leg which has made me not to be going out for a while now. So am not worried about covid-19

My concern are the goods that are soo costly including food items that I am selling because this is having effects on our sales. People don't buy again the way they used to because of high costs of this food items

It affects our market. People are not buying as usual and this have really have impact on my income

It has not been easy to cope with the covid-19, especially in the villages, the hardship that people are going through because of the covid-19 is worse than those in the town. The covid-19 affected every business as it is not moving like it did before. We're expecting the government to assist us so we can have relief from the covid-19. Hunger is becoming a common thing here, very soon people will start to die of hunger. So i believe that the government can do something before it gets out of hand.

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

Business is not going well since the start of corona virus. Everything goes down, i was consumed by the lockdown and my business have so much reduced after the lockdown. I am just doing a petty business now because there is no money.

It spoils everything and everybody feels it. Business is not doing fine and everything is getting costly. Things are not easy, even the cost of transportation affect our profit.

The Corona virus is minimal here in Borno state and i don't think i have any concern, i know it affected others but i am fine and very okay.

The lockdown was hard on us because because we depend on going out daily to earn a living. We were at home and we could not trade, we had no money and no government assistance.

Everybody is affected in this whole pandemic issue businesses is just in a mess and not going on well, we are like someone in prison

When covid-19 came to the country and there was lockdown, we could not go to the market again to sell our goods. The lockdown affected our business because as we couldn't sell our goods, there was no money coming in again. The price of goods in the market has increased due to the covid-19.

My primary concern was that things were hard no food and I'm a widow is my children that are feeding me so we were all locked down at home so it's really affect their income

What concerns me the most is not going to school some schools are still locked education has so much gone back

My concern is the education system it has affected our children so much they have now resumed but the government can ask them to stop going to school because of corona

We pray to God to put an end to this corona virus. It affected our business when it started then because we could not open shop and sell anything then. But now, there are changes and we are making sales.

We don't have Corona virus here in our village but yhe virus is a big problem to me because the prices goods has increased, what we normally buy for fifty naira is now sold for two hundred naira, life is very expensive.

I take precautions based on the advice i listen to in the media to wear face mask and maintain social distance, but i am healthy now.

I'm a bit worried with the spade of Corona virus infection because it's real, even as we speak now i am with my face mask on because i wouldn't want to be infected.

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

My farming work was mainly affected during the lockdown, because there was no movement and people could go out to buy things

Things are hard now and everyone knows this, things expensive in the market.

Most my things during the lockdown have spoilt infact since the start of corona my business have stop functioning well in my entire life i have never seen something like this

During the pandemic to feed the family was so difficult because we were not going for daily businesses our income was not coming in, so it really affect household generally in terms of food, no cash at hand and also food are expensive

We have so many problems, the food in the market, we can't buy enough to satisfy our children. Some of us don't have money to continue with our business, we are down.

The Coronavirus has affected my market, we were not able to get produce from our suppliers and some of our customers didn't get it because we were not going out.

The situation is that of when and how are we going to come out of this problem called covid19 that has made life very difficult for us, there is no money again capital in business has even been spent just to survive

We're still finding business as difficult since covid-19 started because we don't have enough money to sustain my family. As a result of covid-19, the economy is bad, thats what we keep hearing from the news and we still don't know when business will get better. In the news, today they say there's 70 covid-19 cases, tomorrow they say there's 30/70 cases. So, they're using it to disturb someone like me because that's not suppose to be my problem. I have family problems to face, something like house rent to pay, children school fees to pay and other things to worry about.

I have no concerns about coronavirus right now because it not affecting me in anyway. I make sure I observed all the protocols related to covid-19.

Corona virus spoils business for us because of the lockdown. There was no sales because of the low patronage then, students were not in school and many people were not working. But after the lockdown, there are changes.

Due to the lockdown, I lost the shop where I sell and I have not been able to get another place to sell

During the lockdown, the distance of the market to my house affected my livelihood, but as of now there's an improvement and we are doing okay

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

This lockdown has really spoilt my income, i use to have a beer parlor and restaurant but due to the lockdown i had to close up and i am looking for money to open a cold room where they sell fish but currently i am doing nothing just managing one networking business where i sell drugs

The price of goods have been fluctuating since the start of covid-19 and this is really affecting businesses. Also, people are not going out to buy things like they used to do

Not to be able to work during the lockdown by following the guidelines protocol that the government said we should adhere to, this really affected our livelihood, even to this moment because we depends on daily income. It has really reduced the daily income we get now

The prices of goods that I am selling have really gone up due to this coronavirus and even the way we are treated by the company that we are buying these goods from is becoming alarming

My concern during the covid-19 was food food was the major problem and income because no movement we can go to the market so it's really affect our business things were so hard during the pandemic

Covid-19 scattered everything especially my business because market is not moving like it used to before covid-19. If God can make it stop quickly,i would like it. It even affected my children school fees because there's no money from my business to pay it. So if government can give us some help or even support,i would like it. Price of goods have changed, they've added money to all the goods in the market as a result of the covid-19. Last year and this year has been hard on my business because if capital is coming into my business, covid-19 will not disturb us but since covid-19 came out, my business capital has gone down, so instead of increasing, capital is decreasing due to covid-19.

My business is affected because of corona virus. Business does not move very well. Customers are not coming like before and there is no money.

we were told not to open the shop and we could not make money and even the way the lockdown was eased the items we sell are now very expensive

It has affected the market, no sales like before, no movement then, but things are getting better now. Sales has picked up abit. But goods are still costly

It has affected our business, no money, no market to establish business, because COVID-19 has blown all our money, we used the money to feed the family.

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

Covid-19 really affected my farming because before i could get fertilizers or other inputs like chemical to clear the weeds in the farm, it was a problem due to covid-19. As a result of late arrival of farming inputs, we couldn't make a good harvest last year. My worry about the covid-19 is that business transaction are not going well, business is not moving, so am very worried because I can't invite people to assist me financially in my business as we usually did due to covid-19.

There is no market, people are not buying so it has affected my business badly and I dont have money to pay my children's school fees

since the covid started my business has collapsed and i don't have money and capital to survive again as i used to be a book seller now i am looking for money to start again

It is not good, the economy is bad, we are not gaining from the business we are doing. We pray the COVID-19 goes away and not add to more problems to our business as it has already did.

Nothing has been moving on fine since this covid19 thing started we have been eating from hand to mouth, business is now very bad and things are ten times expensive

This covid19 problem is not what we pray for again because everybody was affected both business and workers and feeding has become problem and money is scares

My very concern is that the lockdown brought all businesses to a stand still and prices of everything went up and till now things have refused to come down i mean prices of goods

My concern about the covid19 is more of business because presently now businesses are down and we are not making good sales again

My business was so much affected. It affected the feeding and financial aspect. Also, sales has dropped and customers are not buying up to what they used to buy.

This corona virus affected we business women seriously because sales has dropped. Our customers that used to pay in cash are now requesting to buy on credit and pay later and we have to sell for them because they they used to be good customers. Things are costly and there is no money.

It affect me because it affected my work during the lockdown. As a driver that usually travel, I couldn't work during the lockdown. I was just at home then. But after the lockdown, I am back to my work and there are changes.

My concern is that it started suddenly and since then there is no sales like before and there is no money. Things are now costly. The cassava I used to prepare the fufu that I sell, the quantity I used to buy between the range of #1700 to #2000 is now sold between the range of #6600 to #7000.

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

Corona virus affect us so much. There is no money in circulation, there is no sales and the profit we are making has really reduced. Before corona virus started, I can make a profit of #4000 daily but now, it is around #1500 and I am hawking.

Everything especially food items are very expensive because of the restriction on importation, everything is high.

During the lockdown my business has almost crash, my business is low and it has also reduced my income, i can't afford most things now because business is down.

Not many people are buying furniture now, most people are thinking about food and survival

The corona really affected us, alot of my customers don't have money to buy clothes and shoes again

It is not easy, people don't come to do their hair again, they are looking for food to eat, had to tell my children to stay at home as i don't have money to pay their school fees, i can not even pay my shop rent

We'll, it has not been easy, since then till now, it's just recently after the lockdown that things are now opening up.

Poverty is my main concern no money to start business I want to start a new business but I don't have capital for the business the money that was given to me is not enough to start a business i have no husband i take all responsibilities of my kids

What concerns me the most about corona is how schools are getting closed children are at home. Now school is open but there is rumors school will soon be closed the lesson that we teach them at home they don't concentrate it's better at school

My concern is how business is not running on well because of corona no capital customers are not coming like before they make me do things for them without them paying

The prices of materials used in repairing vehicles have gone up, likewise the foods prices. And also most customers are complaining of no money due to the effects of coronavirus on their businesses

I have no concerns related to coronavirus right now because I can move around and work on my farm without any interference

My concern during the coronavirus was food because business was affected due to no movement so it really affect the economy as at the period of the lockdown and things are expensive up-to-date

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

The cost of starting up a business is the challenge.

The pandemic has exploded everything down, business is not moving.

My concern about covid19 today is for it to go and allow us begin to live our normal life because till now business is not going well, fear of infection is also there, i am just tired of the whole thing nothing is moving well again prices are too expensive everywhere

My very concern is that we are struggling to survive, everything increased with speed, we can not cope again because even business is seriously down just kind of managing

There's no money now in my house and no food, because of insecurity i couldn't farm enough and the little we farm we could not harvest because herders and there cattle destroyed the crops. And customers that i supplied snacks to just before the lockdown disappeared with my money.

It is only God that would help us, Alot of people's business have gone down and are not moving like before

I am managing, there is no much capital, everyone knows. Customers come when you have what they want. Customers come but I need much capital so that I can have what they want.

Since COVID 19, nothing has been moving, #10,000 is not enough for transport or feeding and business is not moving.

What concerns me is closing of schools my kids are staying at home for a long time they just resumed but people are saying school will close again the children of primary 6 have still not graduated there is no hope for them they might be going to primary 7 not secondary school

We have faced a lot of challenges rrgarding our capital

We are facing a lot of challenge, before we get a lot of things easily, things are not costly, but as from the start of COVID-19 everything is too cost and we poor people are finding it difficult to live. So if we're not directly infected by the virus or will affect you in a different way. What we buy at the rate of fifty naira before is now hundred naira.

My concern is that it has a very heavy effect on me and my family because selling our farm produce at some point was not easy and doing my other work too became an issue since we could not go out and offices are closed down

Market has not been the same since the issue of this covid19 started, business has been bad because things are now very expensive and people complain of no money and a lot of businesses has collapsed even me as i speak it is in a mess and down

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

Covid-19 affected everybody in the country, the problem it caused to my business is too much, it has brought my business down because of the lockdown, we lost a lot of capital and business is not going the way it is supposed to go. After many months, business is moving well again but not like before covid-19. During covid-19 lockdown, children were not going to school but when school restarted, they doubled the school fees and the price of everything was doubled.

Covid-19 is affecting my business, the \$10,000 I got was used to open a small business where I sell my goods but due to covid-19, my business almost collapsed because customers don't buy much goods anymore. I need another trade-credit loan to help my business, so I can buy more goods and sell. In December, no goods were sold because people were managing the goods that they had. As a result, some items got spoiled because there were no buyers.

It has slowed down business because my business capital has seriously decreased, what is left of my business is not much and life is very difficult because I don't have money.

I heard that my community recorded its first case of Corona virus infection but I have never seen any infected person, and I also wash my hands regularly, maintain social distance and wearing face mask

The economic situation has affected my farming because I didn't have enough money to invest in my farm and I would have harvested more than what I got last season.

There is no market because of the impacts of this covid-19 on businesses, sales are very low now compared to before COVID-19 started and prices of goods are also high side which is also affecting the patronage

It affected the sales and this is due to the high costs of those goods and services. The patronage dropped due to the impacts of covid-19 on businesses. Money is now scarce, people are complaining of no money

During the pandemic there was a lot of challenges schools were locked, no movement as at the period, so it affected our day-to-day business and we were not going to work so it really affected the economy generally and also my concern then was to stay safe not to contract the virus because it has no cure

People are dying and no proper equipment and there is no provision for that. In terms of our business there is lack of funds, and because there is no funds people are not buying things, market is not moving. Everything is stagnant.

Corona virus makes our business go down. Business does not improve when corona virus started. I do sell food to the school children but during the lockdown there was no work because schools were closed down. So this affected my business then, but after the lockdown that schools resume, there have been changes but not yet like before because things are costly.

My concern is that there is no sales. Things are not doing well since corona virus started. There is no patronage and there is not enough fund to carry out our business like before.

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

It is a painful thing because of the children that were at home for almost a year without going to school when corona virus started. My children are also among the students affected and our education is affected in this country.

Business is dull, it is not moving like the way it was before the pandemic, sometimes we have to throw food away especially when there are no customers

Apart of the corona virus which has affected the economy, i was involved in an accident and just healing

God has been faithful, customers are no longer coming because things have not been moving well.

Business has been very tough, no business, everything is down. The economy is not performing, equipment are not at work.

Everything is locked up, I don't have enough money again, customers are coming but not like before.

I'm in so many problems business have stopped because of corona my husband has been sick for over 10 years I'm the one that looks after the kids and the house the little capital that i have has finished because of corona

Coronavirus really deal with us because during the lockdown no movement also schools were being locked down and things were expensive so it really affect we that go to look for our daily bread

Yes during the pandemic there was lockdown business was not moving things were hard and no money so it really affected everything about business low-income and things were expensive

My primary concern was that schools were locked so it really affected my business and also not to contact the virus because it has no cure so we were asked to follow the rules and regulation of ncdc staying at home social distance using face masks to avoid the spread

My concern is that there is no good sales at all and the little money with us has been spent and we are left with nothing

I am healthy and people around me are also healthy, i am not concern about Corona because i am not at risk of contacting the virus.

Market is not booming, during christmas people were buying but now things are now dull

There is no sales like before because of the impact of coronavirus on the businesses. Also, I have been selling goods on reduced price because of low patronage and this have been affecting our livelihood

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

The price of goods have increased, likewise the transportation fare that we pay in transporting our goods have also increased. All this is caused by the coronavirus

All what I can say concerning coronavirus was that during the pandemic our husbands are at home because businesses were locked and no movement and during that time there was hungry because we did not expect the locked down so it really affect and also no money to buy food, so it was a little bit hard then

The lockdown it has caused, it has brought about lack of money and the restrictions on movements

That was a major period in my life and that of my family because life was brought to a halt, even now with this second face we are just hoping that we will not return back to the last time that is my fear.

I am part of this human society so i am greatly concern over this pandemic issue because it has redefined our world and things are no longer the same again, business capital has gone down, everything is so expensive even we in the food processing also had our own fare share in the economic turn down. sales is not the same again it has reduced so much capital

The issue of covid19 made our business to collapsed and all we do now is to wait for it to be over, because even the things we sell is very expensive to buy for we sellers not to talk of buyers

Covid-19 is real, everyone is quite afraid of the covid-19 pandemic. Am happy that covid-19 didn't reach Imo State. In the area we're staying, there's no covid-19,we only hear on the news that covid-19 has reached some areas of Nigeria. The problem is that there is no market but covid-19 is not what caused it, business goes up and down all the time,market is improving little by little. There are many customers to buy wood when there are many wood for the period but when the wood is cleared or bought,there will be no customers again.

Covid-19 has affected my business very much, even going to the market to buy load(i. e goods) is a problem, people will buy goods on credit and for them to pay back is a problem as they complain that there is no money. As there is no money to meet up with buying goods to sell in my shop,it has been a problem. There are no customers these days which is the worst as they say there is no money to buy goods. As a result of covid-19 problem, according to customers, they say there is no salary. The goods we take to the market to sell, we carry it back home and it is the same, the following day. And the money we have, we keep using it without nothing coming into my business.

My concern is that it makes business died down. There is no patronage and customers are also complaining about their business. The income is not like before because corona virus has affected everything

What I see there is that it affected works and spoilt a lot of things and things are costly. There are some organization that had to stop many of their workers because they are also affected.

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

My concern as a trader is that corona virus disturb our buying and selling. Some goods we have in stock when corona virus started got spoilt because we could not open shop to sell our goods. Things are costly now and there is nooney.

Firstly, Corona virus is a deadly disease. It affected me a lot because all the money I had was spent on food during the lockdown and am yet to recover from it. It affected me bitterly because I used to sell foodstuff but we have spent all the money and could not continue again because of money.

Business was down during the lockdown, even now it is not like before because things are really expensive and there is no money

The lockdown did not really affect me and we didn't see or hear anything like Covid in kogi state

During the lockdown, people were looking for money to eat and not to buy clothes and the economy was not favorable the way this Covid-19 has entered Nigeria we are praying that God comes to our rescue as it has destroyed the economy, children have not gone to school and we are just managing the situation

This covid-19 is making me think of money, food items that my family will eat,we are praying that this virus leave

During the lockdown, there was no parties , no celebration and this really affected my income as i did not have money to feed my family

We could not go to the farm during the lockdown so we had to stay back at home

Business was moving well, then COVID 19 came and business crashed uptill now and I have not picked up.

I will not lie because things are hard for everyone, the economy is a hazard right now.

My concern is the business before corona i used to have a good doing business but now everything have stopped no capital to run the business i hVe gone bAck to teaching at school no business

What concerns me is the financial situation things are not going on well all because of corona government have closed boarder because of corona they said it's from other countries that we are bringing corona to the country food is expensive no money the economy is in a bad shape

I'm a tailor it has affected my business my customers are not coming to make clothes again everyone wants to buy food so I'm just running the business but the customers are so little. I've applied for the federal government loan but i have not benefited yet

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

The reason I am not really concerned is because I make sure I observed all the protocol to be observed.

The prices of goods is at high side and people are complaining and this is affecting our patronage. So we had to reduced the price a bit for customers to patronize us

Increment in the prices of goods and services have really affected our businesses. It has caused a low patronage because most people are complaining of no money and that they can't afford some goods at the moment, that they can only afford little now

This covid-19 have affected everything, especially costs of goods and services. The cost of buying goods have increased, like the materials I used in making clothes, the prices have increased. But despite all this, there is still no market because most people are complaining of no money

There is no money because of low sales and high costs of goods and services. Also, sometimes unable to go out to sell the way we wanted because of government policy due to this covid-19

During the period of Coronavirus there was a lot of challenges in the aspect of income because we were locked for a while so it really affects our business and also the economy

During the pandemic there was no school and there was not market things were hard because of the lockdown children were locked for at least 4 months not going to school so it really affect their education and my primary concern is to stay safe

My main problem is the issue of insecurity

The covid-19 made us not to be able to go to market during the lockdown, it disturbed us very much because we couldn't sell our goods. Even now, we're just managing because our business is not working well like it used to. We don't see customers anymore, in this months of January, they don't buy goods like they used to. They say there's no money. Since December, we carry our goods to the market to sell but we just sit and look without a customer to buy our goods.

I am into fashion designer and things have not been going well since corona virus started. I had to spend six weeks at home when it started. There is no patronage like before because there is no parties as usual and this used to prompt customers to patronise us.

I cannot get get supply of goods because I have not been able to travel, and also I dont have the money

There was no movement, people like us that we need to work before we eat, we had to look for what to do, borrow money to cater for the family, that's why this second lockdown should not happen we cannot work, we cannot buy food and there's no body to help

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

The lockdown and inflation really affected my business instead of buying a particular commodity in a large quantity you now get it in a smaller quantity

It has not been easy, the way it in terms of money, cause of the pandemic, business has gone down drastically.

Corona has caused so much things for me during the lockdown those that help me are facing challenges themselves I don't want to go back to another lockdown if there is lockdown there will be no work and I can't feed my family I don't have a husband

The high costs of goods and services caused by this coronavirus is affecting businesses including mine. The amount we used in buying materials before this covid-19 started is now like times three of what we used to buy it then

My concern is that I don't have money to continue with my business because the 3 months lockdown with no movement really affected my business. All my business money was used on feeding my family and since lift of the lockdown, no money and no work. I am just trying to do any work that I can get

During the lockdown we were at home no movement can we can't go to work so I will her income was affected and the major problem that time is food how to cater for the family and that was it problem then and my major concern was to stay Safe

It has affected us a lot, for instance I'm into communications and agriculture, and I had to lock up my shop for more than six months almost to a year. Prices of items have gone up and no one to give you money to continue the business.

My job is not paying well at the moment, it has been affected as a result of the pandemic.

With this lockdown and coronavirus my family has suffered a lot because everything has been slowed down and the heat is too much, buying food to eat is even a big problem with how expensive things are particulary food stuffs

It is a bad thing. It affect everybody. Everything is getting costly everyday. The amount of money to buy three items today might not be enough to buy two items by tomorrow. So our business is affected.

I don't have any concern because i don't have any symptoms of the virus and i also use hand sanitizer and face mask.

I saw people die of covid-19 in my community and two of my church members also died, some are in isolation centre and it's a thing of concern to me because children go to now and are expose.

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

The price of things have gone up so I cannot buy goods in large quantities compared to before the pandemic and I dont even have enough money

I stay in Ilorin, Kwara state but sell my yam in Lagos market and during the lockdown they told us to stay at home and we could not go out to make money, we had to start sneaking to lagos at the night and it has really affected me, my business is not going very well again and i have also reduced in size. Normally my business capital used to be over a million but now it has reduced to 300,000

I am trying, whether there is COVID 19 or not, we are still farming.

It has not been easy, it really affected my line of business but I thank God it has come and gone.

The impact of the no movement, no sale of the three months lockdown is still having negative impact on my business because most of the sales I made was used to feed my family, so no much money to invest on my business in order to get more profits. And at the same time, goods and services are costly

Because of impact of this covid-19 on everything, my father died due to inability to access appropriate drugs for his illness. My goods also got spoiled during this covid-19 period and this had affected my fruit business

During the pandemic the lockdown really affects us in the aspect of business during the lockdown. No movement so it really affect a lot of businesses

There's nothing available, no money and the business is not good.

Well for me i am concern the same way an average person is concern because as we speak i can no longer operate my business the pandemic has reduced me to someone selling fufu and gari to survive, i even have to collect it on credit then pay after selling that is how bad it has affected me

My business was badly affected through out last year until the ending of the year, business was so bad because of the lock down,so business didn't move well. Infact,i pay house rent,shop rent and other financial commitment. So covid-19 wasn't good for my business because i made less profit compared to other years. Like last month December, Christmas is very expensive in South-East,if you don't have money,you can't celebrate Christmas like chicken cost above ₦4000 when it was ₦2000/3000 before. Before covid-19,we used to buy Christmas clothes for our children but we didn't this year because there's no money but thanks to God,we cooked rice and ate chicken on Christmas. On top of that,we've house rent to pay and as school was suppose to resume on Monday(18th January) but government stopped it due to covid-19 second wave. We were thanking God that school will not reopen because if school resume,teachers don't show mercy on parents that don't pay school fees on time and there's no money. We need government to rescue us because our situation is severe.

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

Everything has changed since corona virus started. Goods are costly and we are selling based on the price we bought. The thing is just that things are costly and everybody is complaining.

My business is not moving well at all because things are very expensive and i can't afford more goods for my business.

I have no concern about Corona virus because i always pray to Allah to protect us since they said it's a deadly disease and has been killing people the world over, but i have never seen anybody infected with the virus.

Things were really bad and there was no money last year but it is improving gradually

Things are hard, since COVID 19 started, things are bad, it worried everyone, trying to maintain social distance, face masking, washing hands all the time. Things are just hard.

My concern is I'm not doing anything no work I used to work on a private school but now school is not open I'm just staying at home no salary no income no capital to start a new business

What concerns me is our financial situation that is down not for only me and my family but the whole country because of the financial situation food is expensive every commodity is expensive

There have been no sales like before and the prices of goods too have gone up to the extent that we that are selling all these goods are not even making tangible profits again. It has affected our everyday life

Everything is costly now and difficult to get and all of these is due to that last year lockdown or non movement for three months which the government declared. Sale is also not really moving

My primary concern was my health and one of my family and also security

(respondent asked me to skip the question)

The main challenge is the issue of capital that we are facing as a result of the changes in situation.

The effect of this covid19 on my business was quite much because i sell plastics in front of my house but since the pandemic it has been hell seeing buyers, sales has dropped drastically

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

Everything has stood still since covid-19 started last year, business is not moving like it did before covid-19. In short, even in the Christmas period, I have fish pond and i did not sell my fish like i did in other years. Market is dull now, many people owe me money. Before covid-19, people will come with cash to buy fish but now, everyone wants me to give them fish on credit and still will not return my money. About covid-19, i do advertise to people about the covid-19 because some people are still doubting that it is real, i do watch the news, so i know that it is real. If anybody in my house goes out without a facemask and i see you, you will bear the consequences.

I am a teacher and what we were told is what I followed to prevent corona virus and we are also doing the same thing in the school. We arrange students in such a way that they are not too close one another and ensure that they use their nose cover and also ensure that are following other instructions to prevent corona virus.

It affect our buying and selling. There was no money when corona virus started because our sales really dropped. But at the same time I tried to pay my staffs then so that they don't feel the impact so much and also to retain them.

It has not affected me and has not been infected, i am very fine and okay.

Let everyone be cautious of the social distancing, wash and sanitize your hands. During the lockdown we were not paid and even the arrears that we were owed was still not paid after we resumed

It's been hectic, it's been something else. Customers don't come like before, some complain of not having money, when your customers complain of not having money, you know what that is.

My concern is the way the virus spreads and how it's affecting our children school it has affected the education system soo much and teachers are not getting paid

Corona has touched my life so much since the start of corona every activity of my life stop. I used to earn well before but now the income is less I'm a keke napep agent i give out keke on hire purchase the income now is low

Coronavirus does not affect me personally or my business

I just lost my brother, it was devastating, and I was who drove him to his work place. And it was after he reached Port Harcourt where he works that it was discovered he wasn't fine, and he was a doctor. . I was quarantined as well for the weeks

It has banned the market from running, and it has banned both secular and religious schools. For the market problem, food availability are also declining due to the constant decline in capital.

The question already has an answer and you too know what happened and is still happening because every system has collapsed, no business and no money anywhere

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

The lockdown and covid19 issue has brought untold hardship to us and our business which is stagnant now and has refused to get better instead things are getting more expensive

My business is very down due to this covid19 of a thing and remember my kind of business was closed down for so long because of social gathering so means of eating was almost not possible at a time

The covid19 lockdown affected lives, there was no income, no means of income too. There is nothing like virus because I did not see anybody that died as a result of the virus

My concern is that of the issue of patronage that is so low now and prices of goods we buy is high and selling too is not easy because customers complain when you sell little quantity of food for a higher amount of money

It spoils our work so much. When the lockdown was imposed then that traveling was restricted, we driver that we are into transport work could not work. So I was just at home and spent the money I had. After the lockdown, the work has not been doing fine because passengers have reduced.

The capital I used to run my business has reduced. During the lockdown, there was no work, no income and we were just spending. After the lockdown, the sales has really dropped till now and the income also has reduced.

Corona virus spoilt many things. It bring down the economy. All businesses goes down during this corona virus because the economy of the country is affected.

Because of this corona virus, the price of everything has gone up and there is no sales like before. Some goods are even scarce to get. So there is no enough capital to stock enough goods.

My business is down due to low patronage and that has reduced my income, I am just struggling with the business and all these challenges are because of Corona virus.

Although I have not been infected with the virus because I am healthy, but other people are being infected and dying everyday, it's a thing of concern to me, may Allah bring an end to this Pandemic.

The economy is very bad and businesses are not thriving because goods are very expensive, this Corona has crashed my business.

I have concerns because of the restrictions and closure of schools because I am also a student and I want to continue with my studies, even now that the federal government ordered schools to reopen my school's resumption has been extended by two weeks.

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

My concern is that the lockdown last year prevented us from doing business as a result everything in the market now is very expensive, nobody is assisting us eventhough some are receiving intervention from government but i didn't receive anything.

The lockdown was hard on the entire community, feeding became harder for everyone. My husband was at home with no work and no money. Feeding was a big challenge for us.

I am worried about low finance, hunger, and also fear of the virus itself. The lockdown was hard on us, we could not earn money during this time.

My biggest concern is the increasing price of goods. There is also higher rates of crime because of increasing hardship in my area. A flood also took away my farm produce, so I have made a big economic loss, which is causing difficulties for me.

I do most of my business with schools, so the lockdown closed schools and I was left with no source of income. All our kids are back home with nothing to do. There is a big crisis in the country. There is a lot of hunger.

There is no money and things are costly, it is not even easy to buy goods like before because prices have doubled

There's no market at all and we are have been trying to make a living but it's hasn't been easy

Before the lockdown started i used to buy variety of meat in large quantity to sell, but right now when i go to the market my money cannot afford the quantity i buy before and this is not easy

It's not been easy, the remaining balance that would have been used for business went into catering for family and before you say Jack, it's all gone.

In fact, business is going down, there's no money that I'll use to continue my business, even the business is slow. If I can see money to get my shade up again, I'll like it.

My concern is that food is expensive not only food everything is expensive even the things I sell is expensive we are just suffering

My concern is no food and no money my children are orphans no father no husband i have to feed them corona has caused things to be expensive

This corona has destroyed my business people are still going back on lockdown i want the government to find a permanent cure to the virus so we are not on lockdown again my capital is finished I'm barely surviving i have a family to take care of with my business if I don't work there will be a huge problem

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

There is an increase in the prices of food stuffs that I am selling and this is affecting my patronage. The sales have dropped and people are not buying like they used to because of this higher price and scarcity of funds

Everything is tight, that is business have not been moving fine since the lockdown of last year. There have been no much jobs for me because of embargo on parties, religious places and gathering of people. Nowadays, many people don't require for our services due to this covid-19

I am not concerned with the coronavirus and I don't want to know anything about it

Talking about covid-19 it has really affect the economy totally in the aspect of income business was not moving during that time due to the lock down

My concern during coronavirus was things were expensive and no movement so we were badly affected due to the lockdown because money was not coming in and our husbands we are at home doing nothing so the load was on our women so it really affect our eating and the way of life generally

Corona virus really deal with us because during that time business was not moving every shops were locked and also food are expensive so during the lockdown there was hungry and no daily income so it really affect our way of life during the pandemic

We don't have anything to do, we don't have money.

The problems of feeding, and the responsibilities of the children.

My concern is that as difficult as things are and with the way market has changed, low sales yet landlords are not showing any concern

The fact is this, the covid-19 affected my childrens school fees because per child, its #20,000 plus which i normally pay for them but now, i cannot afford the fees when school resumed because for months, i did not do any work, so there's no money to. Covid-19 also affected paying my house rent which is #15,000 per month and during the lockdown, i was not going any where or doing any job for a few months. So there was no way that i could raise money and we're still owing six months rent.

You see, it is serious. The suffering is too much. It spoils everything and business is also affected. Especially during the lockdown, we could not work and it was hard to eat. I am working at home now because I could not afford to pay for the shop rent again

What happen is that the price of goods have gone up and there is no sales, so market is dull. This does not make me have enough money to buy more goods.

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

My primary concern is that corona virus has a very serious effect on my business. A month before corona virus started, I had borrow some money to do business, but when it started it affected my business because there was no sales during the lockdown, so I had to spend from the money in order to survive during that time. Also, some goods got spoilt during that time.

There's an increase in the prices of goods because of the restriction of movement and farming has not been good last season at all.

After the lockdown, things did not get better all. All my money finished. All the money I had was used to survive during the lockdown. Up till now business is not moving well at all.

There is no business, no one buys from the market again, everyone stays at home and I don't know if it is because of the way January and February usually are, my family and I stay hungry now.

Business was giving me a hard time, most customers postponed their ceremony because of the lockdown.

Corona has caused me alot during the lockdown i have to use my capital to survive the lockdown we didn't get any help from the government despite applying there was no help. Even if it's from people no one is helping i had to change my business because I didn't have the capital to continue

I believed covid-19 is real and making sure am doing the right thing to protect my family by using nose mask, washing our hand and keeping distance. Also giving warm water and lime to my children anytime they come back from school

I am not getting much income like before due to the impact of the covid-19 on economy, no money to buy new goods into my shop because people are not really buying as much like that. That movement restrictions had really affected us

The major problem was food and money during pandemic things are very very hard so it really affects our income and also the economy

It has slowed down the business, my movement, attending to my customers have been affected, as I can meet up with them. There is a high cost of the materials we use now.

The business, no money to run the business and things are tight.

The problem I am facing now is my business is not moving very well like before.

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

My primary concern about this coronavirus is that it made my husband lose his job and since then it has not been easy i have been the only person doing the house responsibility and market is equally not good for now, so we pray the virus should go

Covid-19 affected business negatively, we who are buying and selling goods, sometimes customers come to the shop and don't have money to pay for whatever they want to buy and if i don't have money, i won't be able to go back to the market to buy goods to restock my shop. If i ask why they don't have money to pay for the goods, they start to complain about covid-19 this, and covid-19 that. Also, now the landlord has increased my shop rent, where i go to buy goods in the market, the price of the items has gone up, the price of palm oil has also gone up. And everyone is pointing hand at covid-19, its all i hear these days. When i go to market these days, i buy what my money is able to buy and i make sure I don't buy on credit because i don't want to give myself unnecessary tension.

Covid-19 has been very hectic for me, as it stands now, i don't have anything doing like a job or a source of income. I don't have a business again because the one i had crumbled due to the pandemic. Lack of money was the issue because its from the business that i get money to eat and do other things. As I didn't have money, i couldn't meet up to buy new goods or pay my shop rent again, so the business died.

May God help us. That corona virus affect us, it makes market not to move. The goods we are supposed to have in stock, we could not buy them because of the high price. We could not stock like before and everything is costly.

I have undergone the testing and it was negative, i also wear face mask, wash hands regularly and maintain social distance and i educate others that are not aware of the precautionary measures.

Food is very scarce and expensive and i have shut shutdown my business because i don't the capital to continue.

I have no symptoms of the virus, i don't have concerns because i wear face always.

Life in general has become more expensive, prices of everything has been increasing since we went into lockdown. Money has not been coming in like before, it been more difficult to make money now. People are not really willing to spend money.

We used to live in comfort and happiness but now we live in fear of the unknown, our kids are home no school and no means of income for us. We had to minimize all we have, food, money even drugs. We had to adjust our way of living.

No money, people that I usually supply fish are not buying large quantities from me like before

customers don't have cash to sew clothes, even the contracts of sewing school uniform from different school that i used to get, i have not been able to get it

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

Business has just been rising and falling, it's not really moving forward because there is no money to push it.

It wasn't easy at all, though this COVID 19 favoured some and some are crying. If there's money to put in my business, I can talk of customers, but me I don't have money for business as I am talking to you right now.

Inflation of price is my main concern my business is just going down if i make a thing worth 10k before now I have to make it at a higher price and I'll still not make profit materials for our work is so much expensive no profit. We are just thanking God and being patient but things are hard

I'm in so much process because of corona food is expensive my husband has no money to provide for us he has no money the little capital that i have is almost finished I'm just managing my life

During the pandemic the major concern then was food because it came suddenly so everybody has to stay at home due to the lock down and also no income so it really affect the economy

Many things have being vandalize, both businesses and jobs. I'm a graduate now but no work and even the business we are doing snot progressing because there is no money.

What we have remaining in our hands have finished, the business yields low income and the children are I'll.

Things are not progressing, nothing is working out. People are not getting paid at their jobs and there's no income from business. And even if u pickup customers, like me I'm a kettle driver, customers aren't able to pay because they don't have money.

We are just patient about the business, and there's no patronage.

Covid-19, infact I lost many things such as profit from sales and customers. There're not as many customers as before, my business is not moving again due to covid-19.

My husband was home with no source of income during the lockdown, we were using the little income I had from my small business. My business keeps getting g worse because people are not interested in buying my products due to national economic hardship.

i could not get money from my farming, i also could not pay my employees that work on the farm so it made my productivity on the farm reduce

Because of the lockdown we could not access cement due to the trade restriction and with the way the corona is increasing many of my customers are scared of patronizing us

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

The sales is not moving well at all as a result of this covid 19

Business is moving but there is no money for turn up.

I have so many concerns the time we stayed at home they closed work places I don't want to go on lockdown again. Even now they have closed event centers and I'm a henna artist people apply henna when event centers are open now if that they have close no more business

They was hungry during the pandemic and there was no money due to the lockdown it affect the economy

My concern was how to feed my family because life is so difficult during the pandemic and food are expensive no money to buy food and business was not moving due to the lock down

During the lockdown I was not doing anything, and the restriction has affected us as well. And now there's no business and no money.

The COVID-19 has affected me, and up till now we haven't recovered from it , me and my husband. We used all the things in the shop to feed the family.

Everything went bad so much that my business was almost gone because people are struggling to get what to eat not buying things they don't need, there is no money in circulations and the effect is negative on everybody

Due to covid-19, things are very hard like business is not moving like before, even in the market. I can't even buy goods because the price is very high, talk less of having money to buy the goods that i want. Customers are complaining here and there that they don't have money and want to buy goods on credits. As our customers don't have money to buy goods, we're also affected in our business because we don't have money to buy goods to sell in my shop or buy food for our family. Customers are not much, as they prefer to go to the market to buy goods, inorder to gain something from there money, it would cost less because when buy goods from the market to sell,we add a little money to make a profit. Customers did not use to worry about this before but due to the covid-19,they try to reduce the money that they spend as goods are expensive.

Covid-19 has affected my business because it has not been good again,sales are very low. If you go to the market to buy goods, the little money you have can't buy what you can eat at all. What disturbs me about covid-19 is that I can't go out easily anymore, if you want to go out, the transportation fare has increased more than the way it was before. When you go to the hospital, the price for there services has increased. And due to covid-19 restrictions, children are not going to school anymore. Am no longer worried again about covid-19, not like before. I no longer know if covid-19 is true or not true because if you in go to the hospital and they check you, even if they know its malaria, they will say its covid-19.

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

My concern is that there is no money to work. There is no sales and everything is just dull because of corona virus. To pay the children school fees is not easy and the business is doing well.

The coming of corona and the lockdown affected my business and income badly as we had to stay in doors for a long time. My income was very low and at times there was nothing. The economy has changed everything, business operations are harder.

Firstly, the fear of the pandemic is my biggest worry. The lockdown was also hard, it hindered our way of life and earning. It brought a lot of problems to us economically, a lot of things have had to change.

Poverty rates are very high, everywhere you go there is hunger and suffering. Life has changed, everyone has to manage with what they have because the market has not been moving well. Our food consumption in my household has reduced because of the virus.

I dont have money to do the business, so it has just been dull due to the increase in price everywhere

i am not really affected by the covid 19 as where i am i take my goods to the local markets

Actually, covid really affected us as the price of things are expensive, poultry feeds, food items and transportation

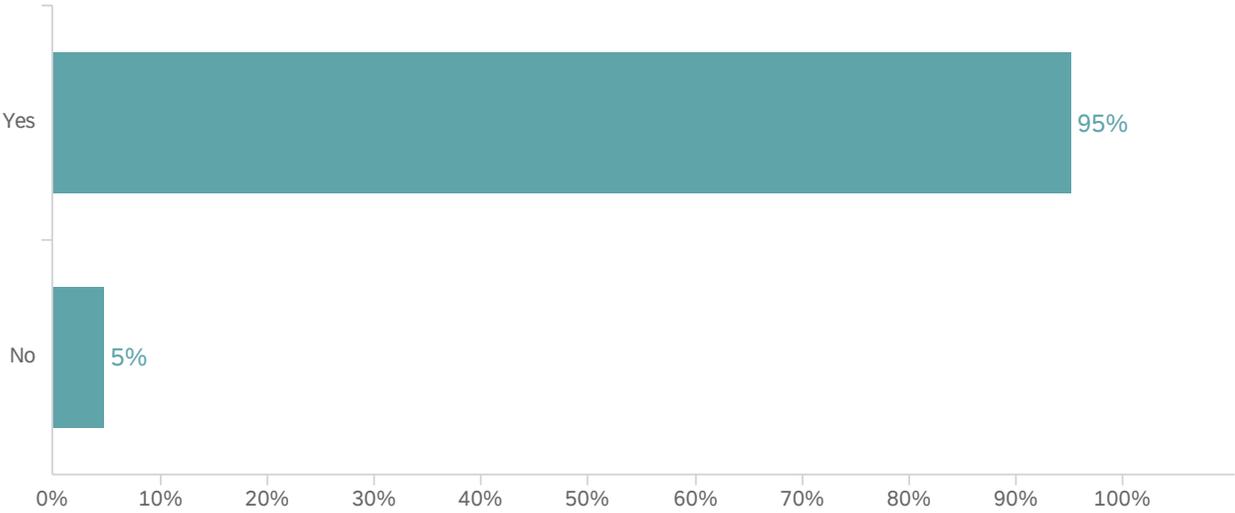
SECTION 5: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers, supply issues, and closures due to COVID-19 restrictions* are the top impacts reported by 63%, 32%, and 30% 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:** 92% say their *situation has worsened*, with 44% saying it has gotten “much worse”
- **Income:** 91% experienced a *decline in income*. 5% report an increase
- **Ability to Pay Employees:** For those who have employees, 65% have been able to pay them, while 34% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to 75% able to pay in round 12*
- **Cash Accessibility:** 28% *don't know or can't say*, 16% report *somewhat or very difficult*, 58% report *somewhat or very easy* to access cash
- **Farming:** Only 41% of respondents are involved in farming. 40% of those who farm reported *difficulty in acquiring inputs*, 40% report *general limitation of financial situation impacted their ability to do business*
- **Food Consumption:** 65% report a *decrease in food consumption*; 18% say they regularly go hungry, and 50% say they sometimes go hungry
- **Savings:** 93% report a *decline in savings*, those who “very much decreased” savings *decreased from 68% in round 1 to 63% in round 12*
- **Coping Mechanisms:** *Using savings and reducing investments* are the most common coping mechanisms reported by 87% and 43% 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 = 6,945)

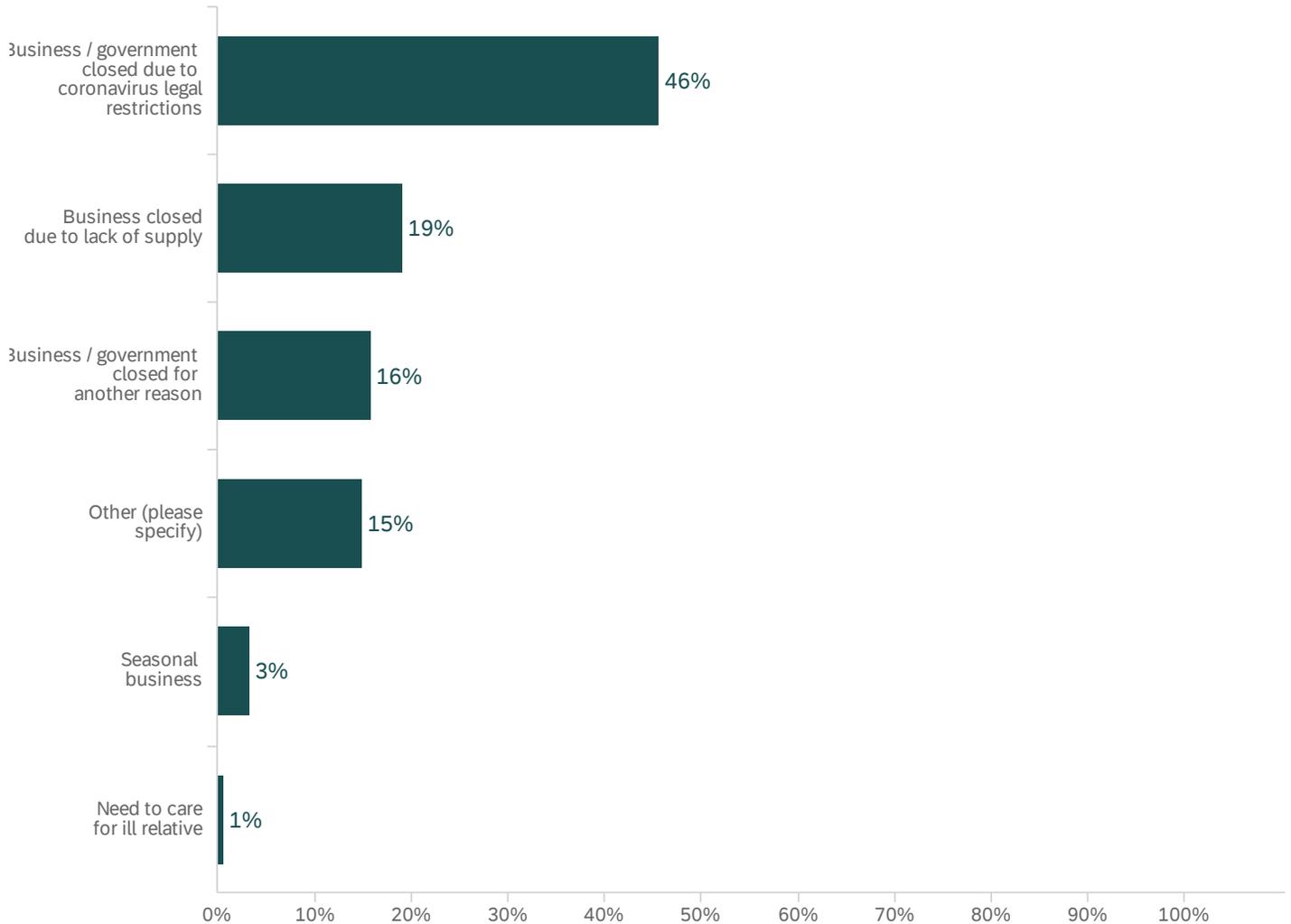
Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



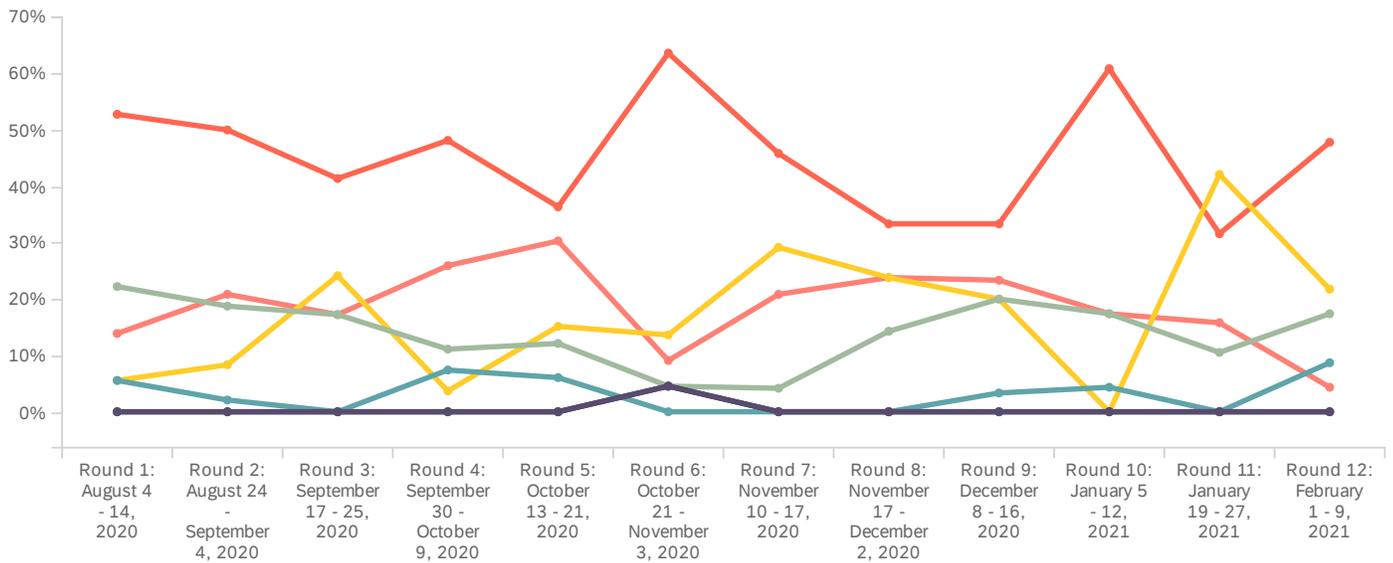
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)
(n = 335)

Insight: Of the 335 customers who switched businesses, nearly **half** changed in direct response to COVID-19 legal restrictions.



Reasons for Business Change by Round



Legend:

- Red:** Closed Due to COVID Legal Restrictions
- Pink:** Closed Due to Lack of Supply
- Yellow:** Closed for Another Reason
- Green:** Other
- Blue:** Seasonal Business
- Dark Blue:** Not Able to Farm Due to Lack of Inputs
- Purple:** Not Farming Season

Insight: Customers who reported closures due to legal restrictions decreased in the most recent round. Lack of supply concerns decreased from 16% in round 10 to 4% in round 12, and business closures due to legal restrictions increased from 32% to 48%. Below, customers elaborated on other reasons why their business changed. Some said they did not have a business or employment before. Many cited the loss of capital or customers.

Other (please specify)

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

I don't have any source before

Other (please specify)

There was little to no gain and no enough money to improve.

I was previously in service/school.

I don't have a business before

I wasn't doing anything

I was not able to make profit from my last business so I changed.

Loss of capital

I don't have any business before

Very low customers

I learnt tailoring during lockdown.

Respondent was unemployed before starting this business.

Not doing any business before

. I used to tie and die but I wasn't making profit.

no customers

Job lost because of COVID-19

Used up the capital to take care of my family

I sell food before

No customers

I am a student and schools have been closed due to COVID-19 restrictions.

Lost of capital because of creditors

Business closed due to low patronage from customers.

Other (please specify)

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.

The former business I was doing wasn't profiting me anymore

Other (please specify)

Temporarily closed because of low patronage from customers and no money to restock my provision store

Am house wife before

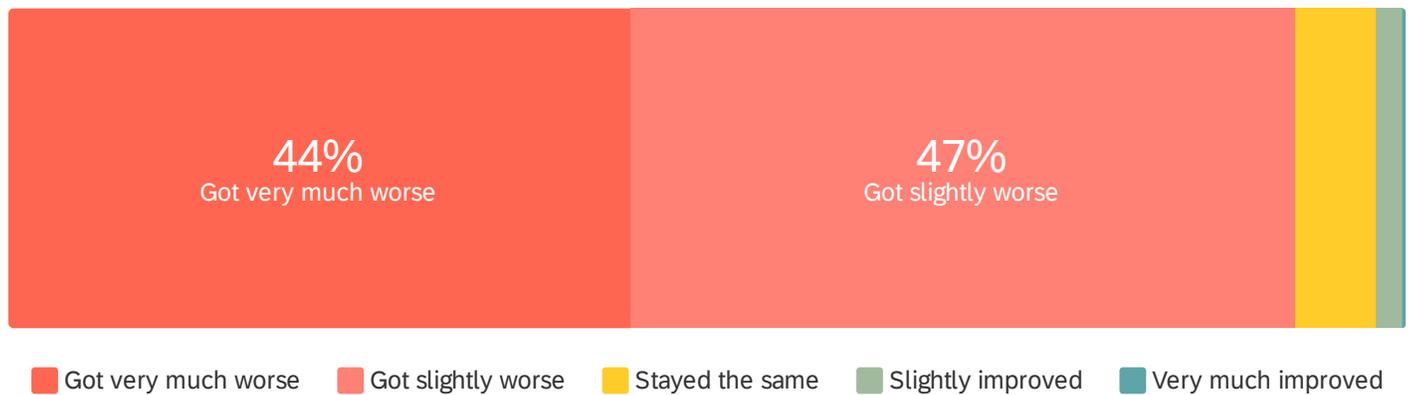
Lost my capital

I had to change from retailing minerals to retailing water because I didn't have money to put into the mineral business again. I

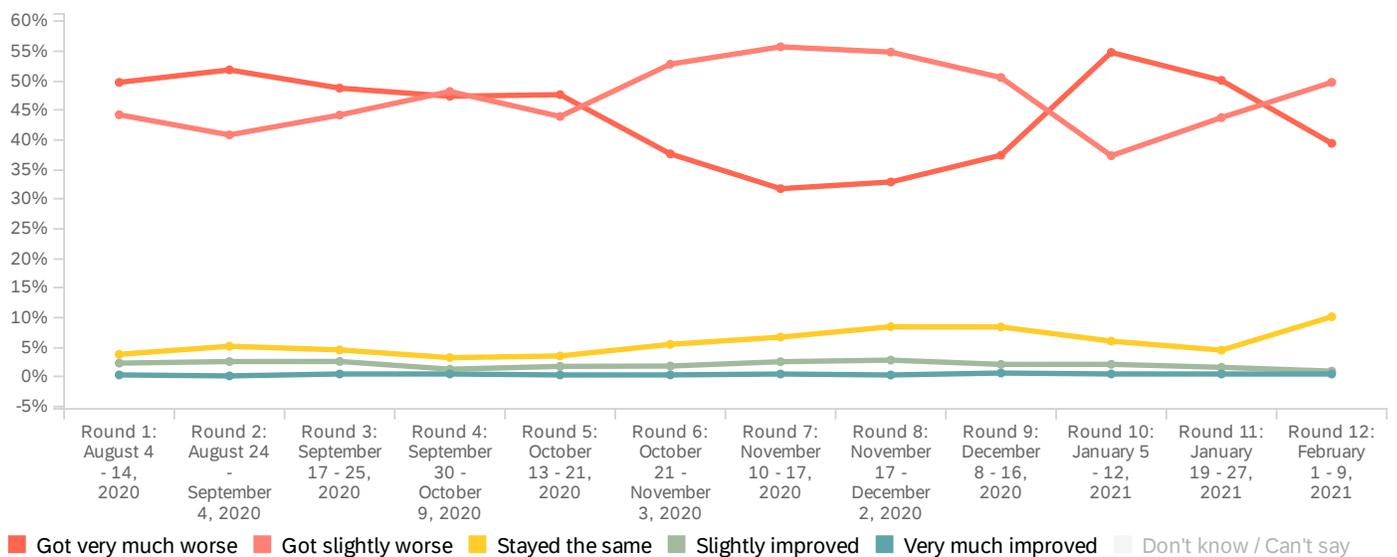
Impact on Overall Financial Situation

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

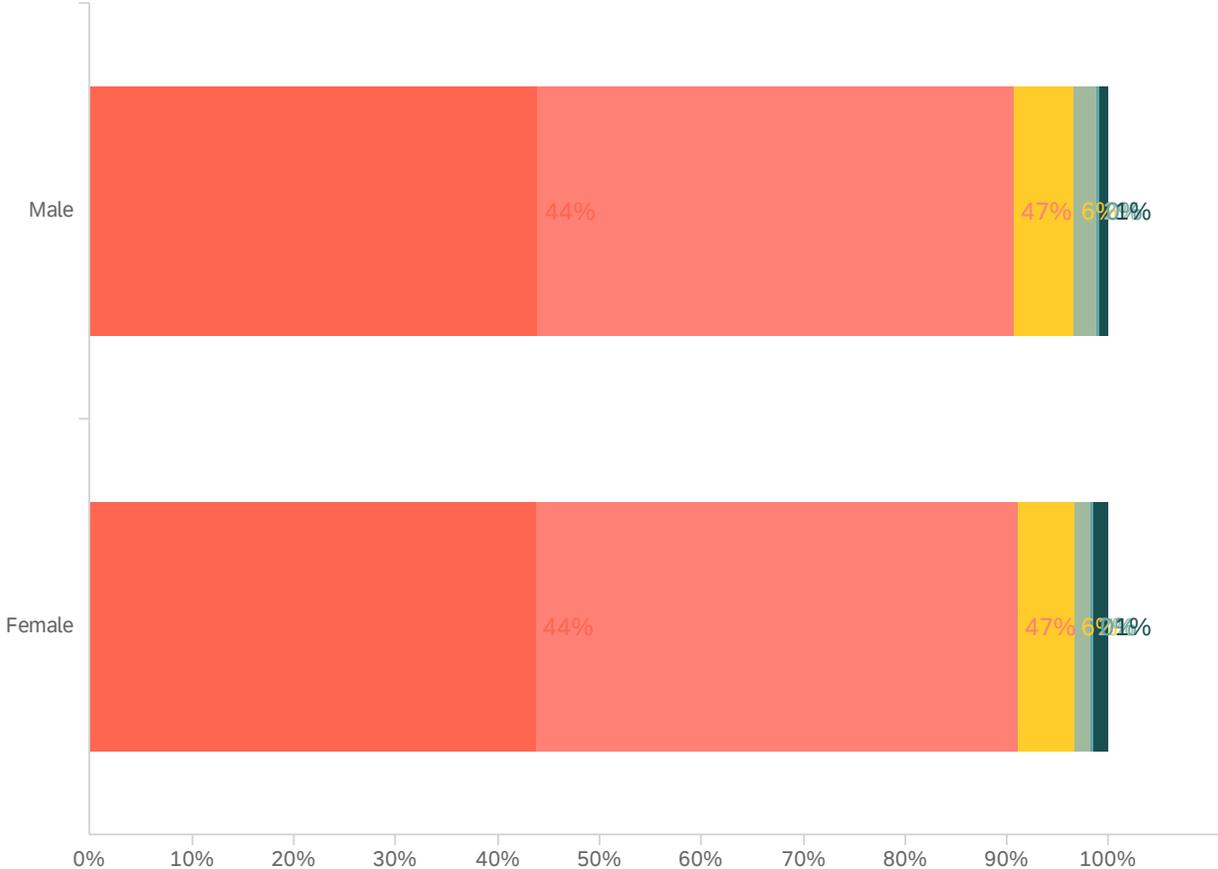
Insight: 92% of customers report a worsening of their financial situation. Only 2% say it has improved. We noted almost no differences by gender. In round 12, more customers said their financial situation "got slightly worse" than "got very much worse" (50% "slightly worse" to 39% "very much worse"), and those reporting "very much worse" financial situation remained near the average reported levels in six months of data collection.



Impact on Financial Situation by Round



Impact on Financial Situation by Gender



Impact on Income

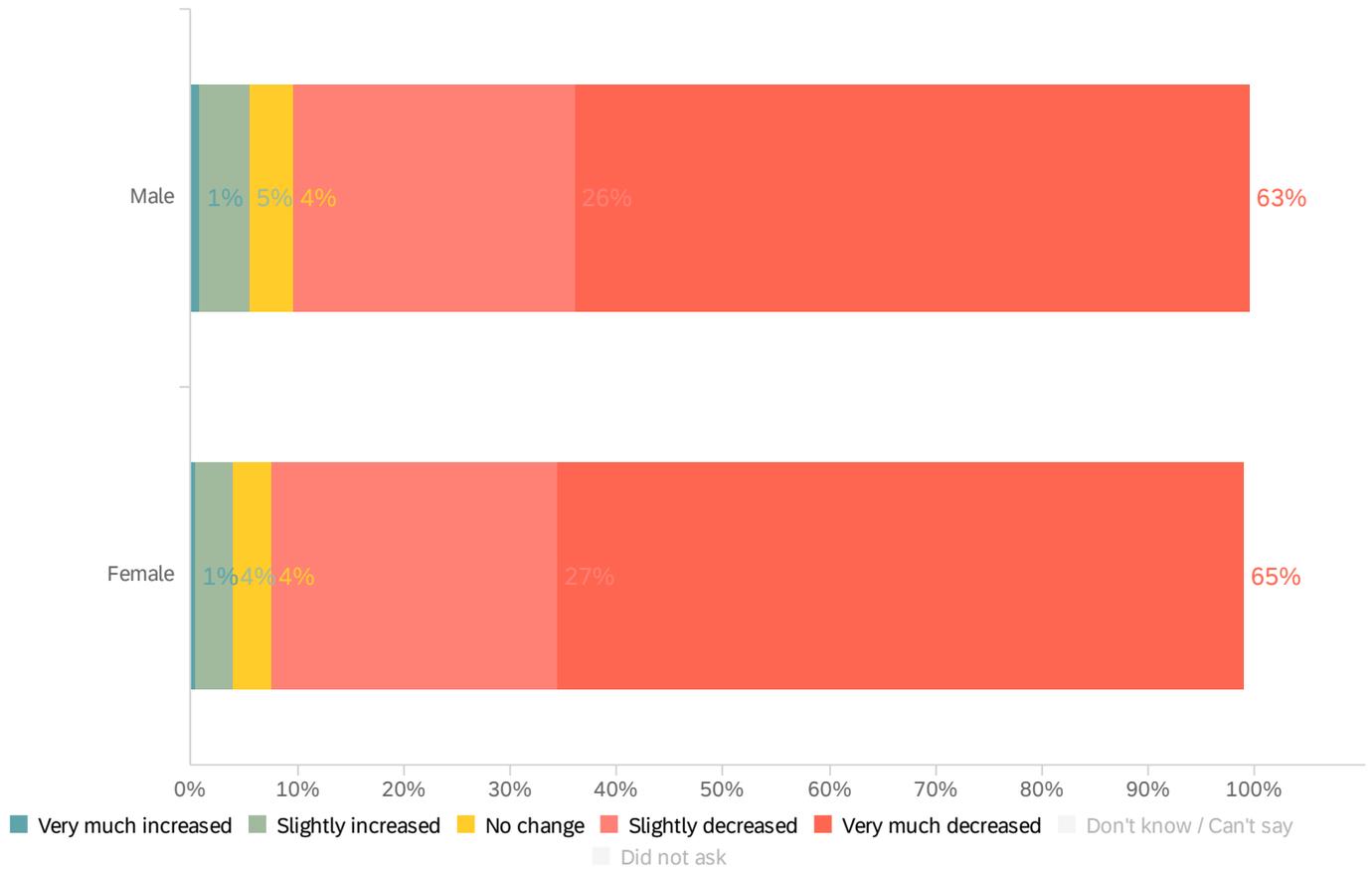
Q: Has your income changed since the lockdown in March 2020?

(n = 67,362)

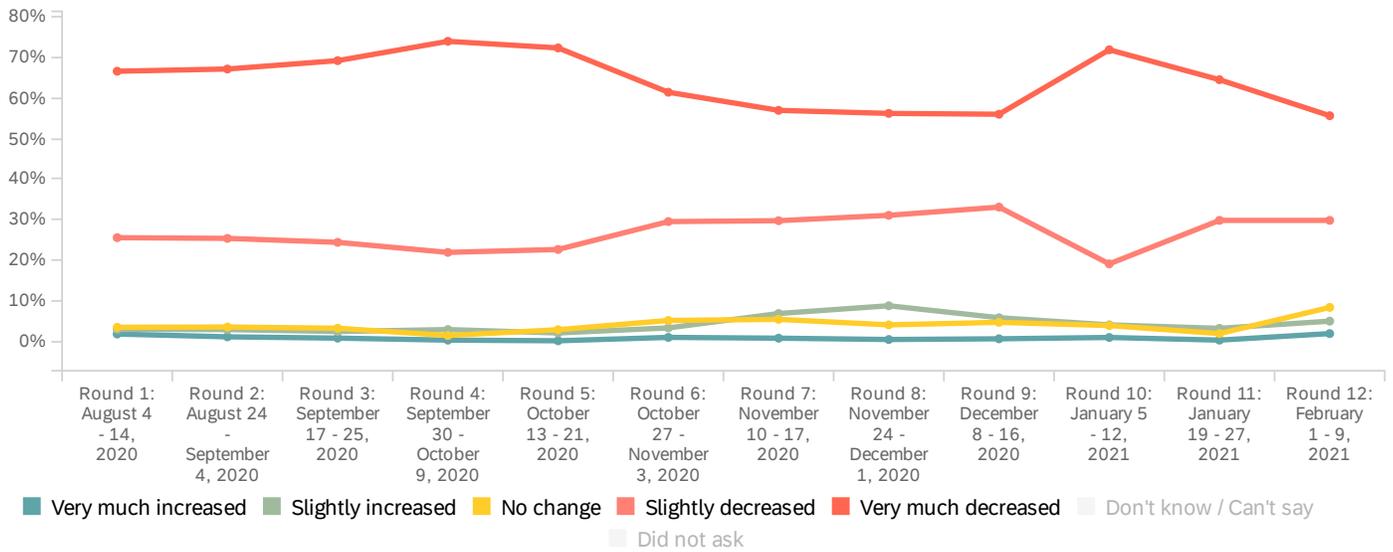
Insight: 91% have experienced a decline in income, with **64%** saying it has "very much decreased". Gender differences were very small. Customers with "very much decreased" income decreased slightly after a spike in early January: this percentage decreased from 72% in round 10 to **55% in round 12**.



Impact In Income By Gender



Impact on Income by Round

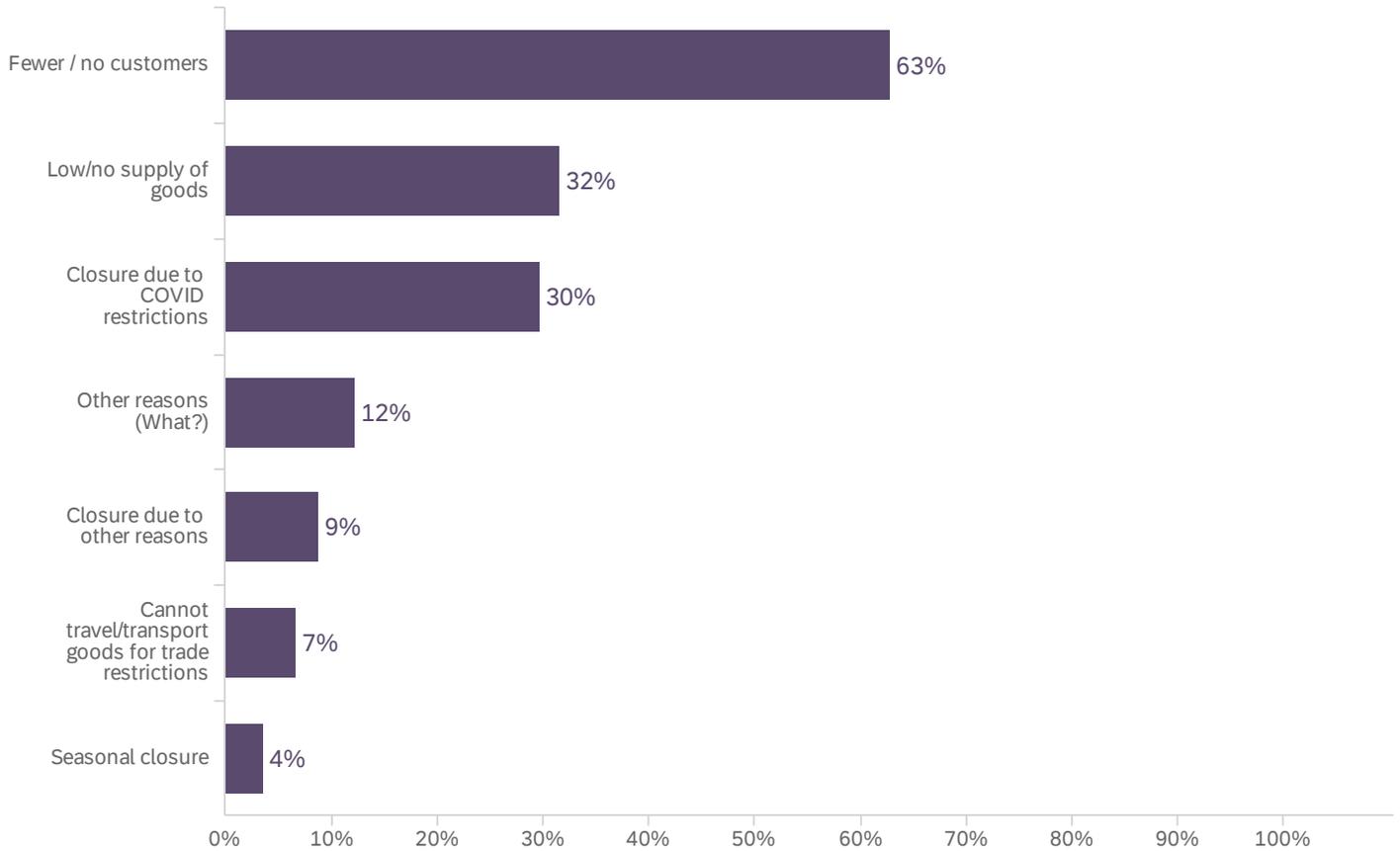


Impact on Business

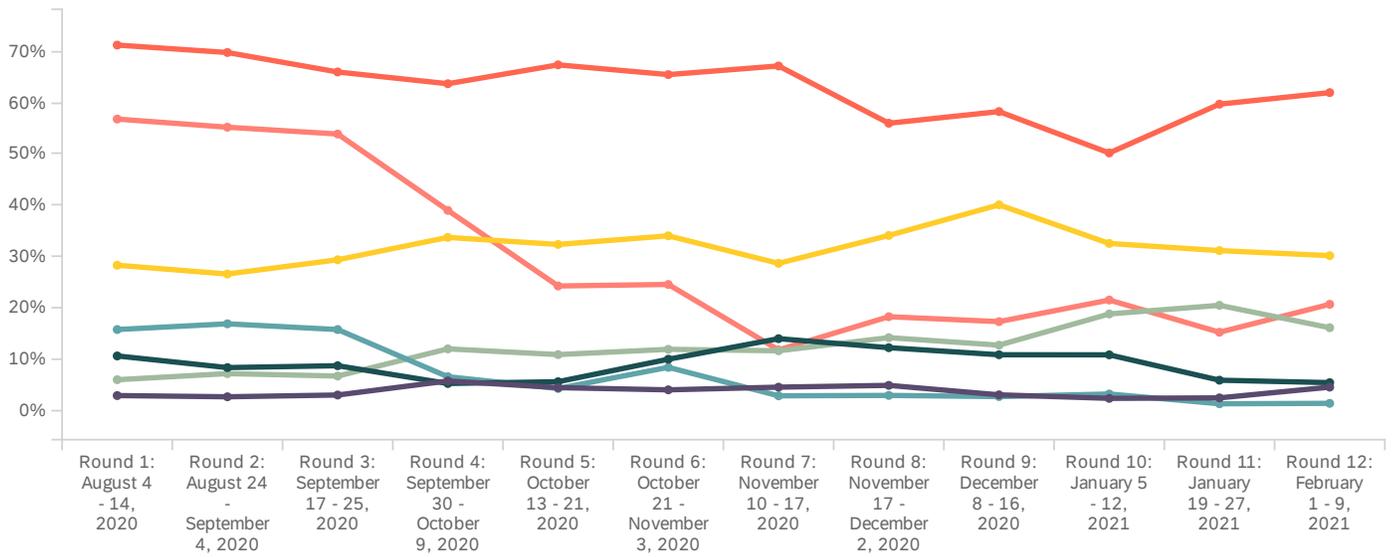
Q: Has your income from your business this month been impacted by any of the following?

(n = 7,126)

Insight: The effect on businesses has been substantial; almost **2 in 3** businesses said they have fewer customers. **32%** suffer from a low or no supply of goods.



Impact on Business by Round



Legend:

- Red:** Fewer/No Customers
- Pink:** Closure Due to COVID Restrictions
- Yellow:** Low/No Supply of Goods
- Green:** Other
- Blue:** Cannot Travel Due to Trade Restrictions
- Dark Green:** Closure Due to Other Reasons
- Purple:** Seasonal Closure

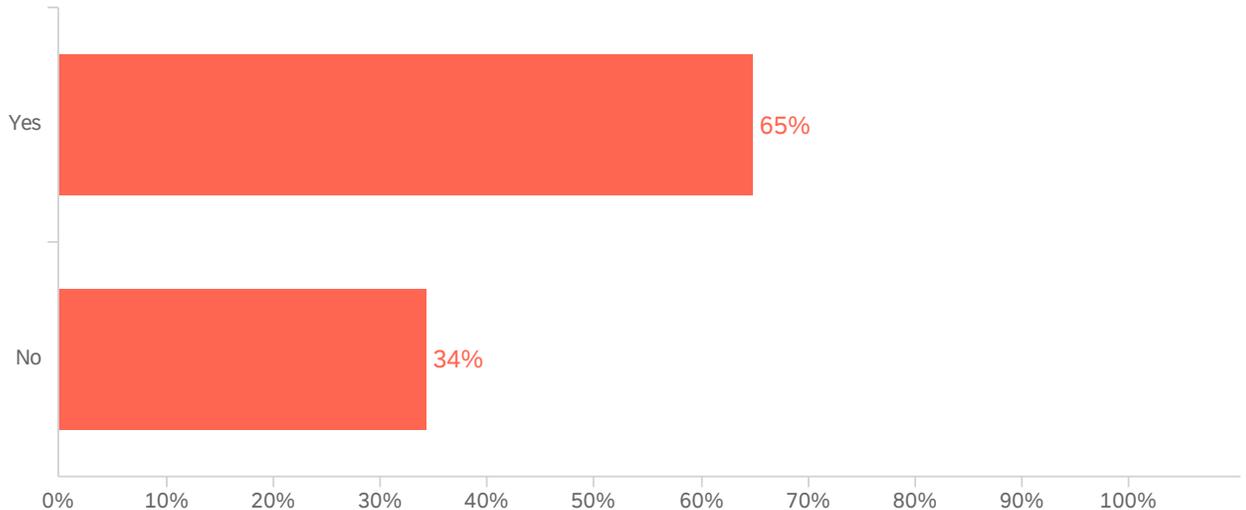
Insight: Those suffering from fewer/no customers increased to the highest level since mid-November. COVID-19 restrictions continued to decrease, from 57% to 21% between rounds 1 and 12. Trade restrictions similarly decreased from 16% to 1% between the twelve rounds.

Percentage of Respondents Able to Pay Employees Since Lockdown

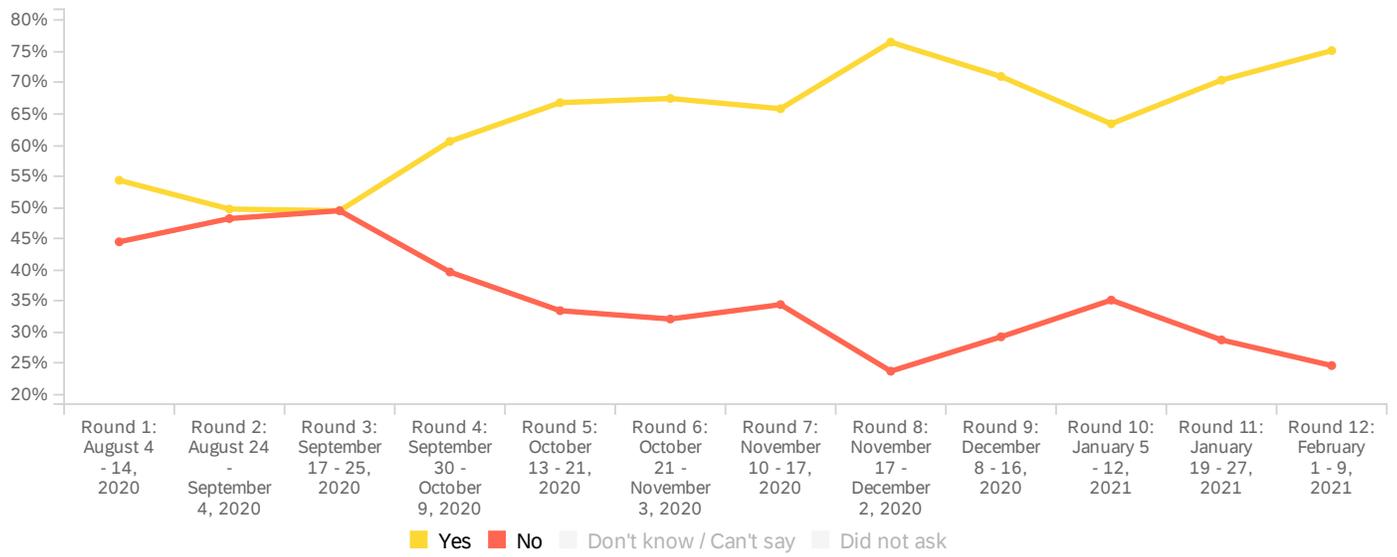
Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 1,875)

Insight: In round 12, 75% of respondents were able to pay employees, improving to levels reported in early December. Service appeared to be most able to pay salaries, with **69%** of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (**64%** of respondents in this sector unable to pay).

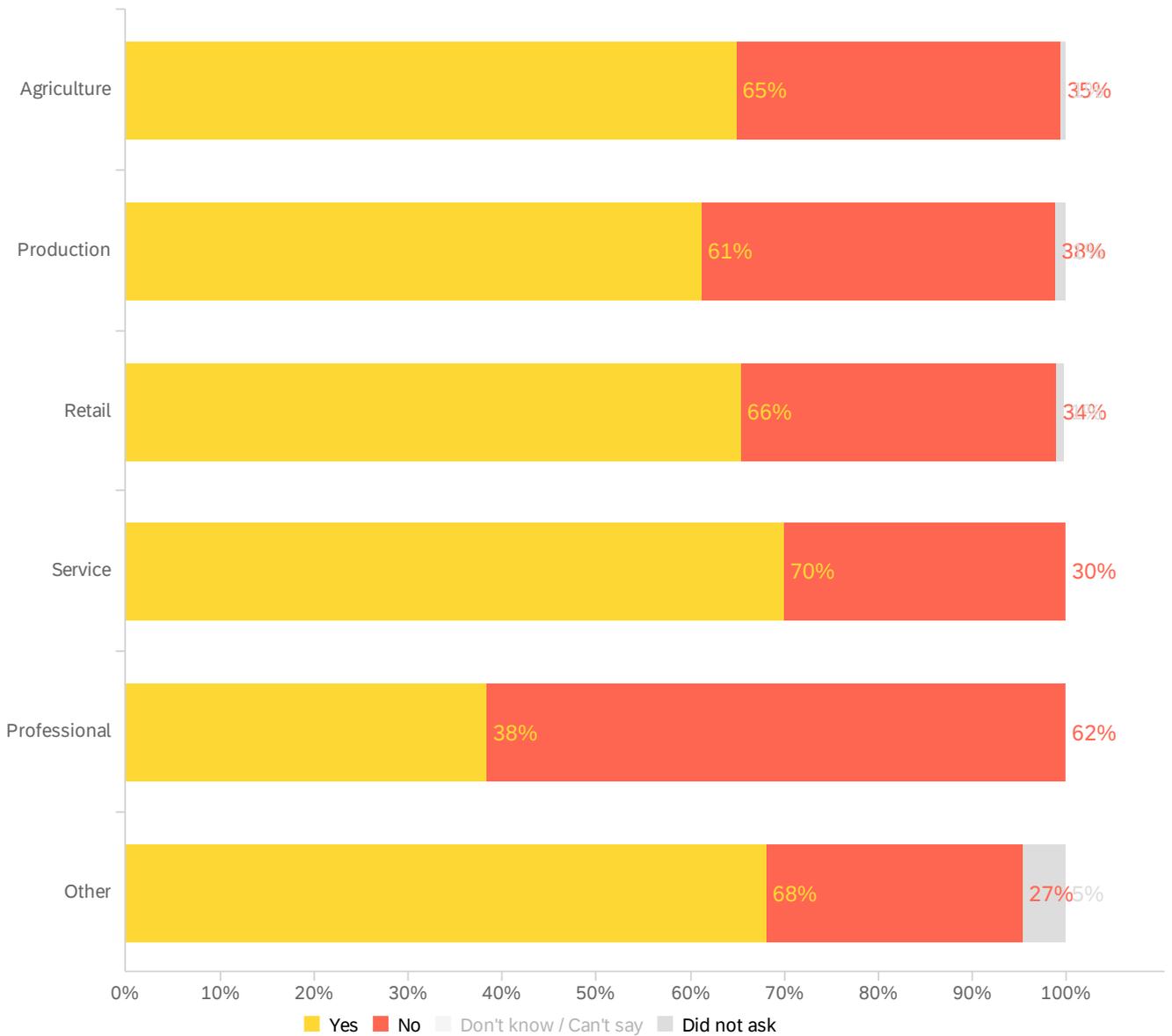
*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. Starting in round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round



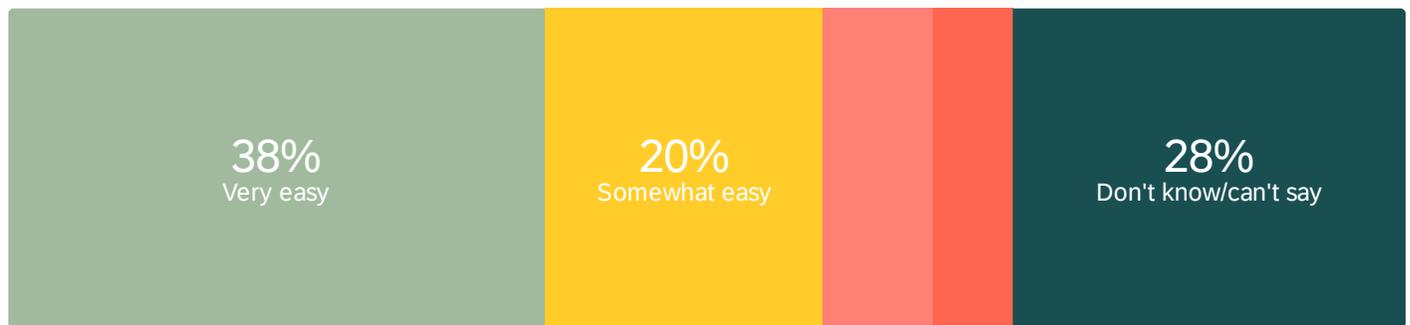
Ability to Pay by Sector



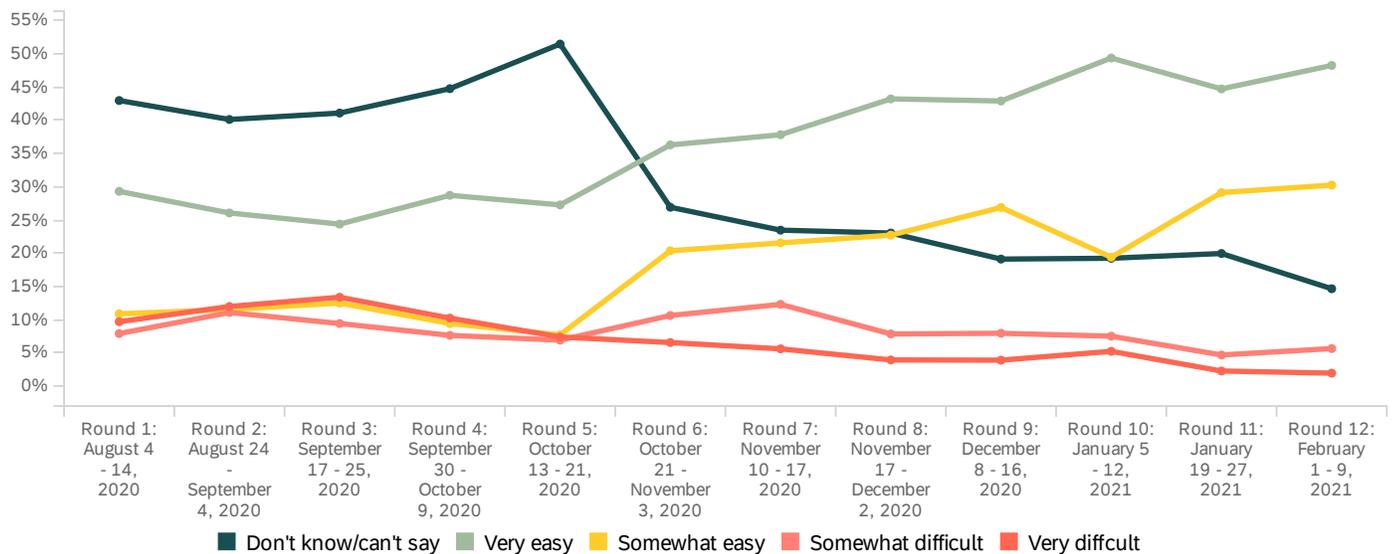
Impact on Cash Accessibility

Q: If you needed to access cash today, from an ATM, an agent, or a bank branch, would it be easy or hard to do this?
(n = 6,154)

Insight: While 28% of respondents don't know, **38%** say it is "very easy", and only **14%** say it is "somewhat" or "very difficult" to access cash. Access has consistently improved round over round: **48%** of round 11 respondents find it "very easy" to access cash.



■ Very easy
 ■ Somewhat easy
 ■ Somewhat difficult
 ■ Very difficult
 ■ Don't know/can't say

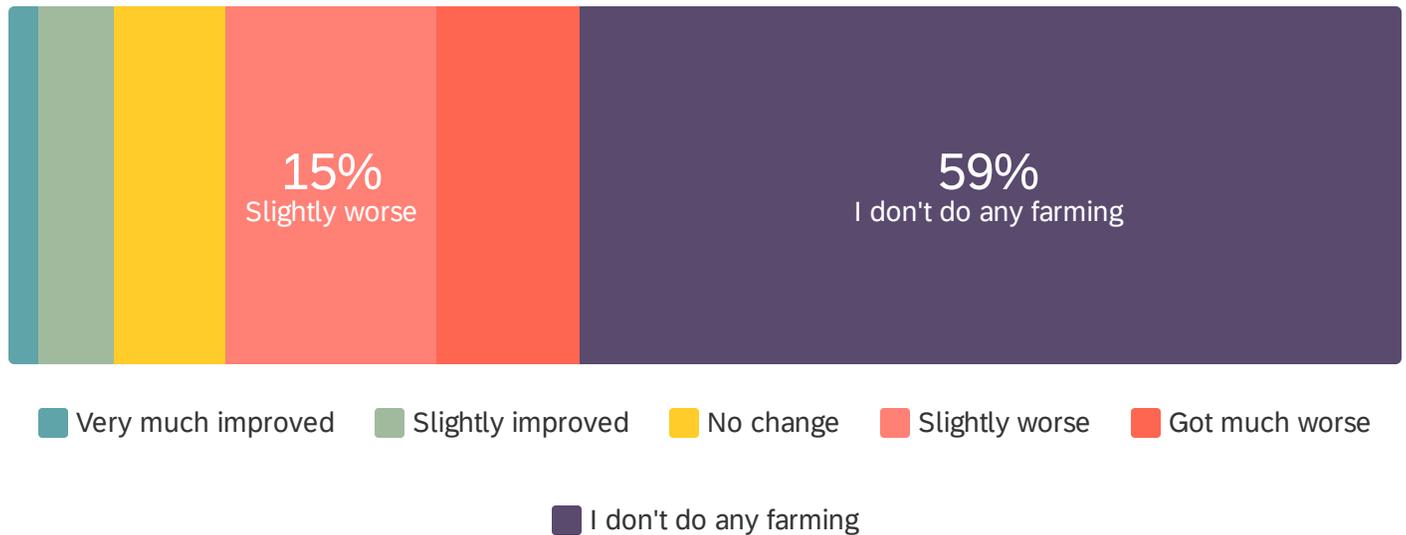


Impact on Farming

Q: Has your farming practice changed since March 2020?

(n = 6,190)

Insight: The majority of respondents do not farm: only **41% are involved in farming**. Since March 2020, nearly **two-thirds** of those who do farm expressed that their practice was "slightly worse" or "got much worse".

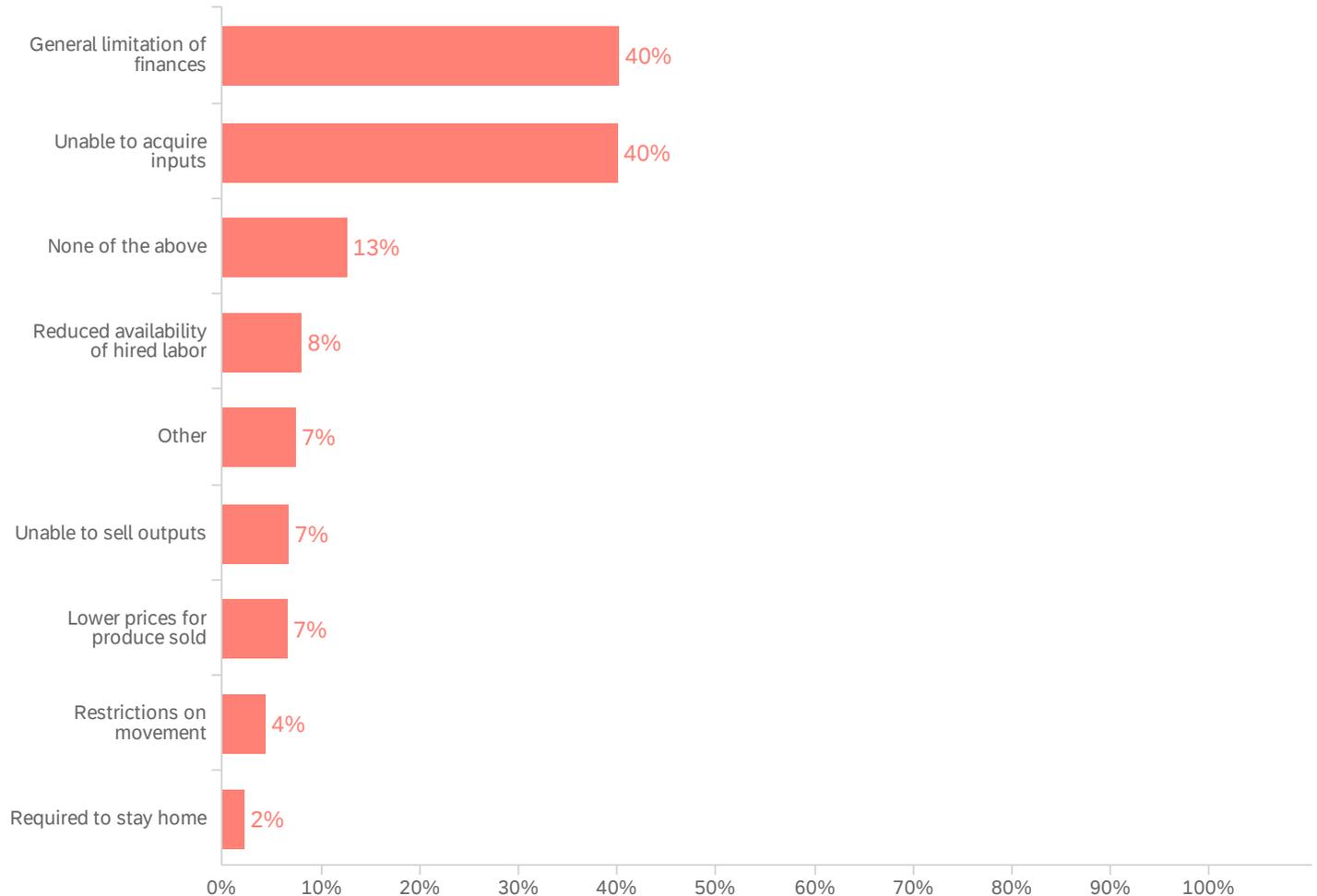


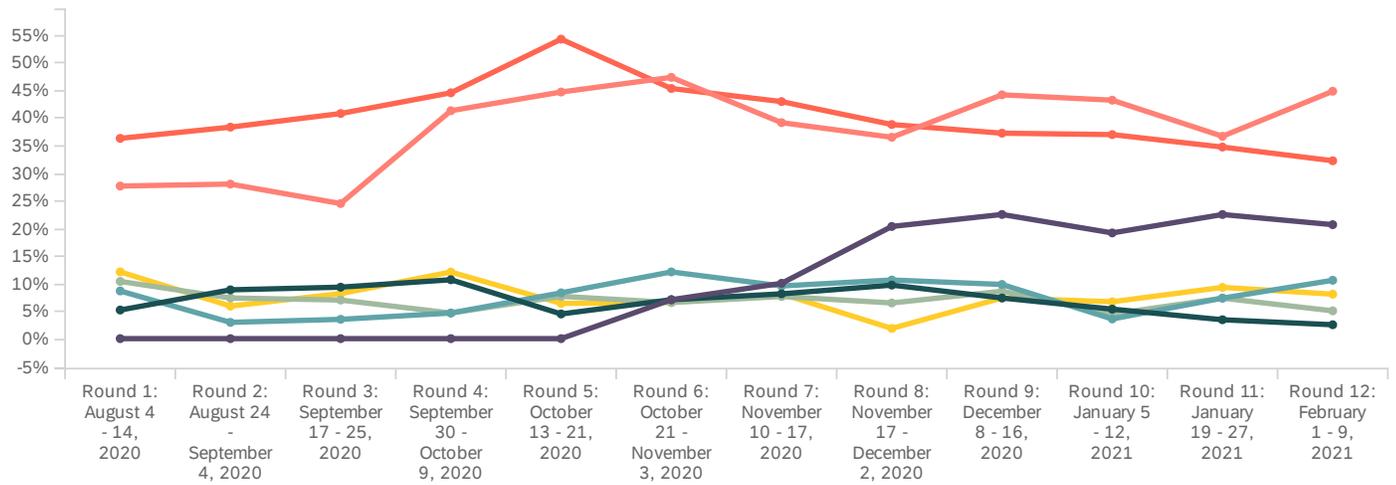
Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 40% of respondents with farming practices)

(n = 2,085)

Insight: 41% were unable to acquire inputs, and 40% were limited by their general financial situation. Between rounds 5 and 12, the percentage of respondents unable to acquire inputs decreased from 54% to 32%. Those restricted by their general financial situation also returned to levels reported in early November after a spike in the last two rounds.





■ 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

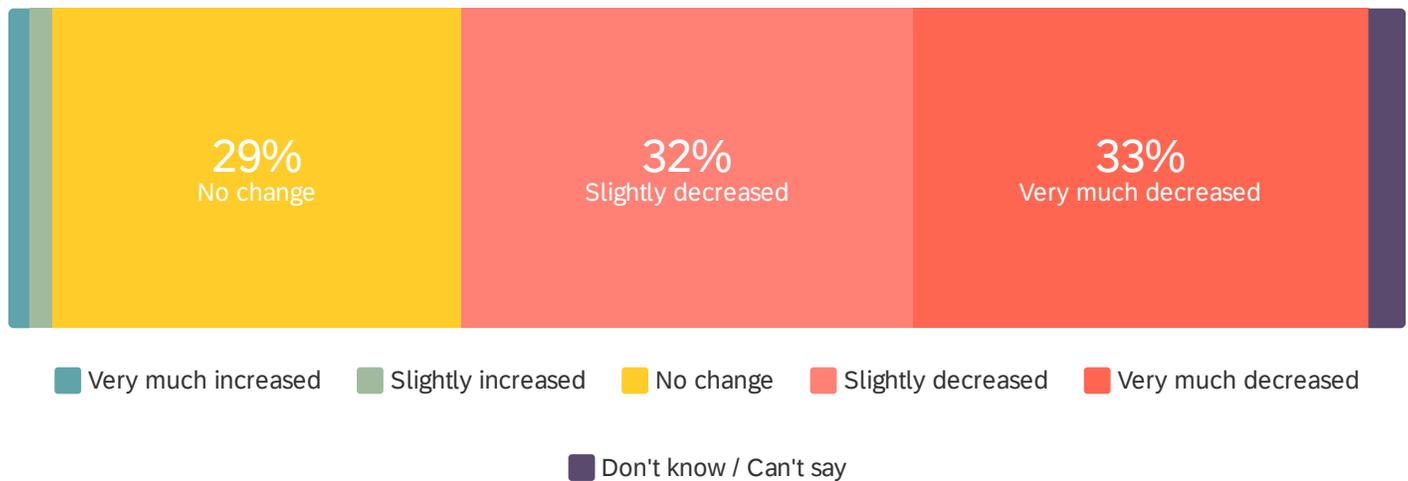
Q: As a result of COVID-19, have there been changes in food consumption in your household per person? (Rounds 1-8)

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+) *

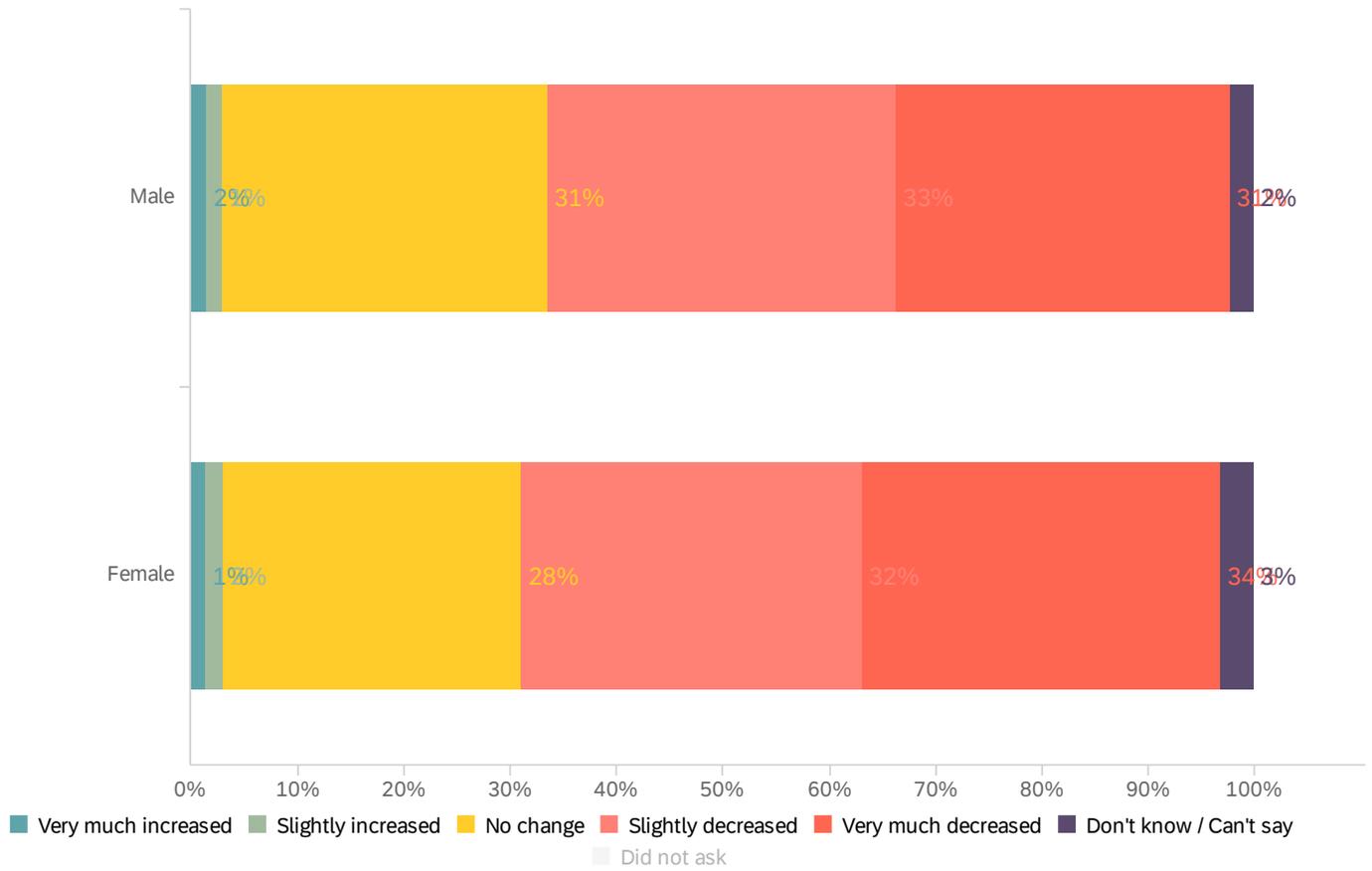
(n = 7,409)

Insight: 65% of respondents decreased their food consumption. Consumption does not vary greatly between the genders. Consumption seems to have recovered slightly compared to the beginning of data collection: in round 12, 35% reported a "slightly decreased" level of consumption, and 27% "very much decreased consumption" in this round compared to the high of 44% in round 1. However, since round 6 in October, the proportion of respondents for which food consumption has decreased rose from 57% to 68%, signaling a worsening of the living conditions in the past two months.

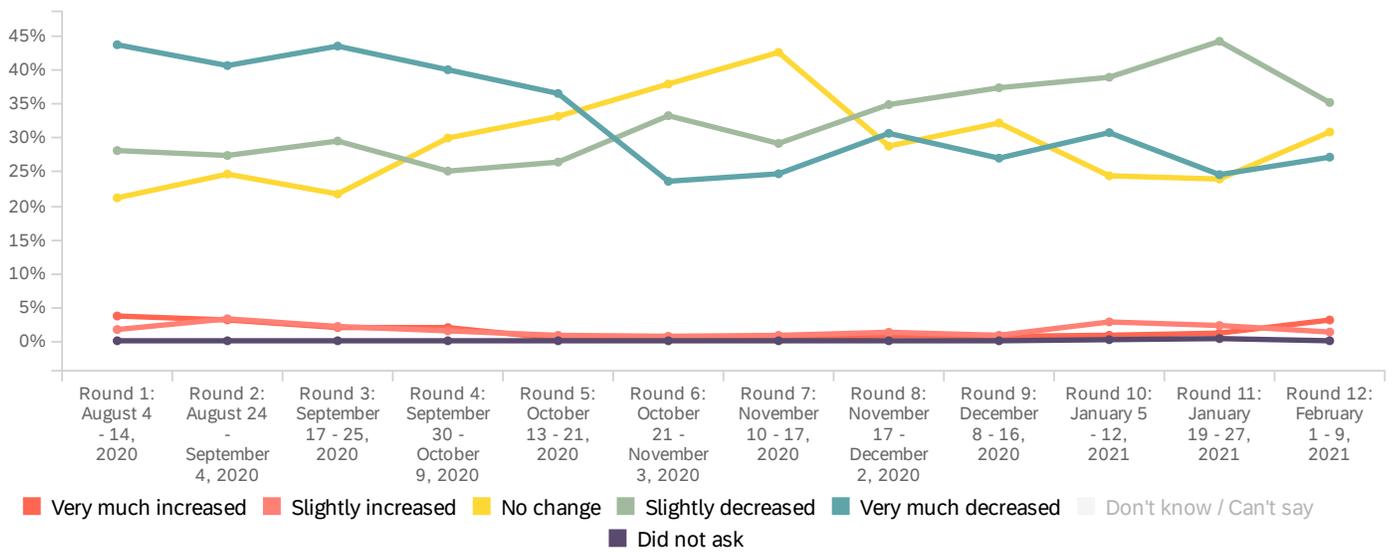
* Note: This question was slightly reworded in round 9 to clarify the time frame for comparison.



Food Consumption by Gender



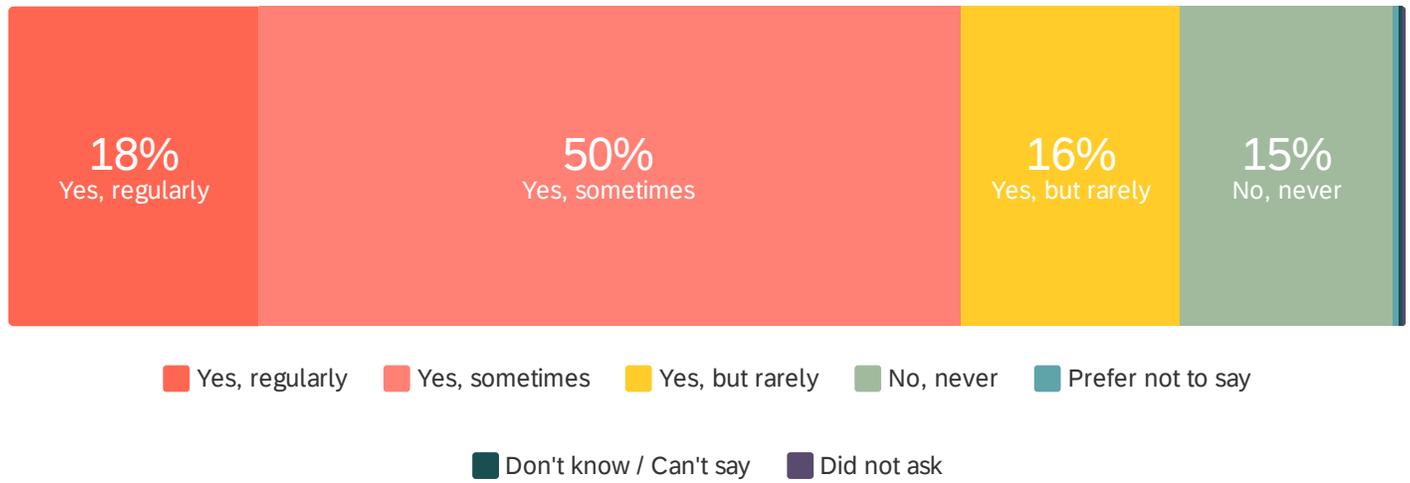
Consumption Changes by Round



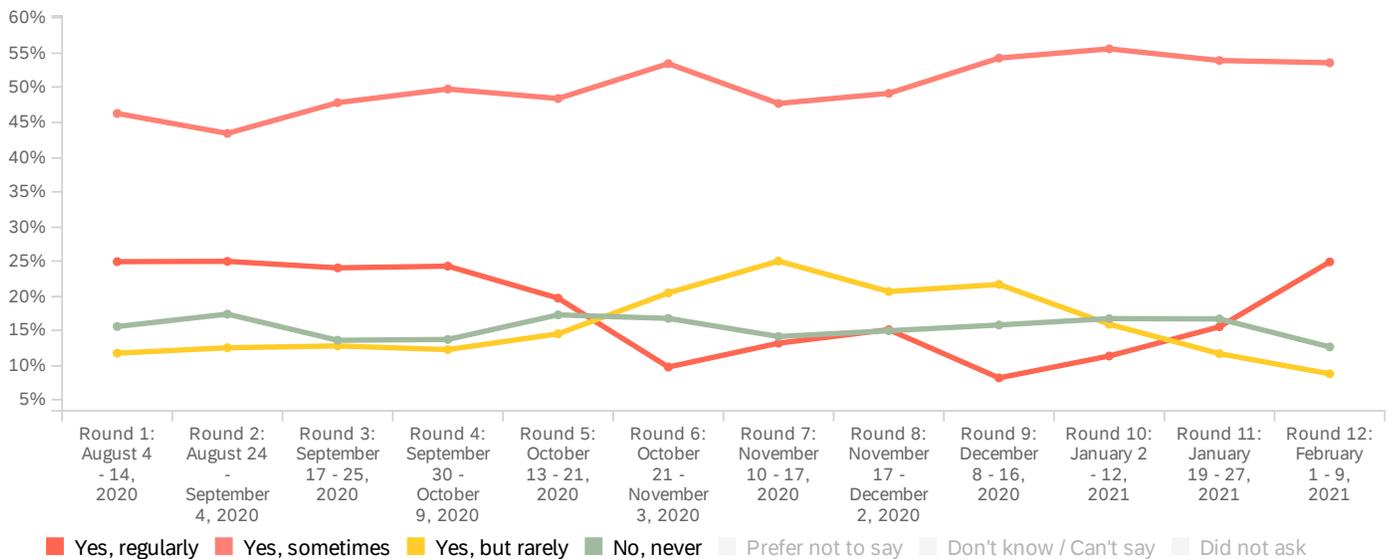
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 7,386)

Insight: **68%** of customers regularly or sometimes went hungry. Those who went hungry regularly increased from **15%** in round 11 to **25%** in round 12. We did not observe significant differences by gender.



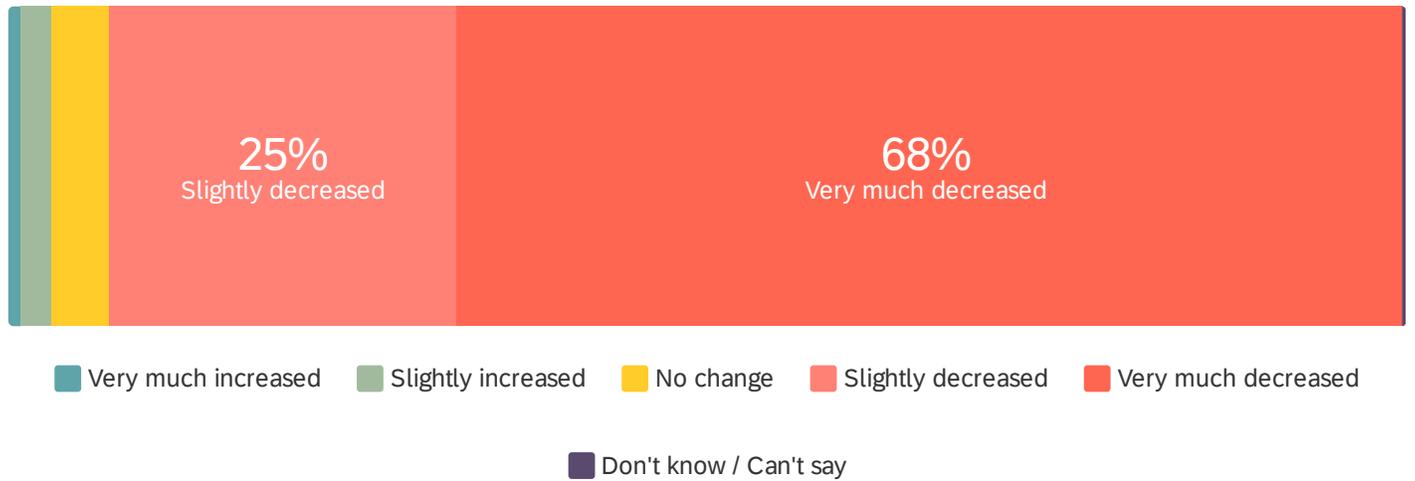
Hunger Frequency by Round



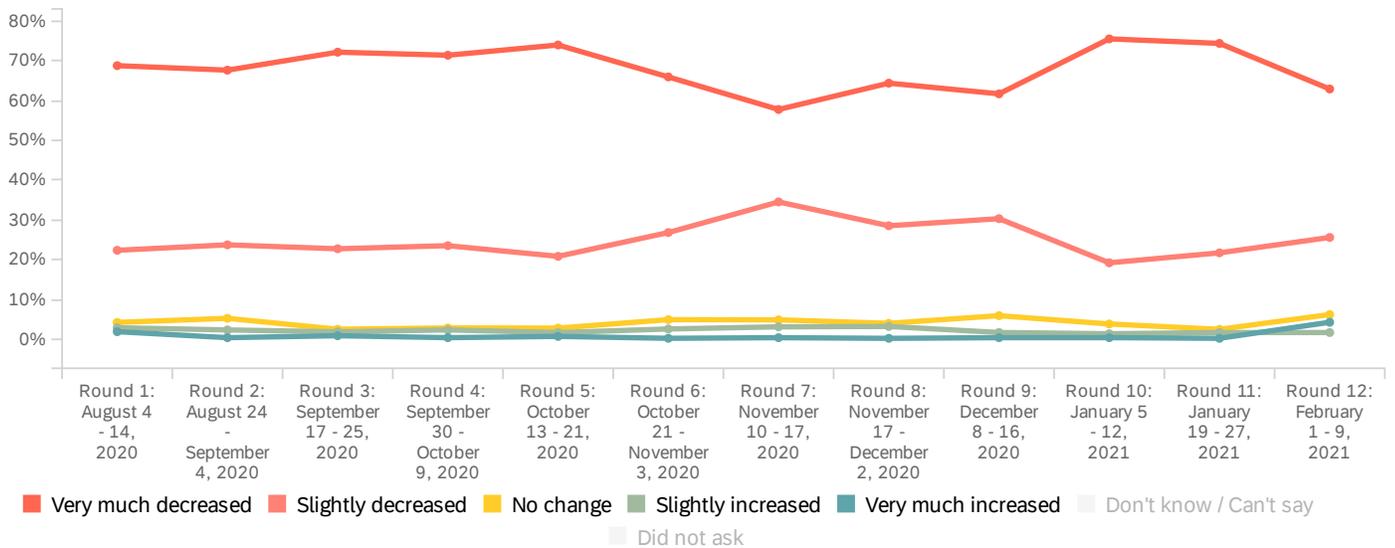
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 7,383)

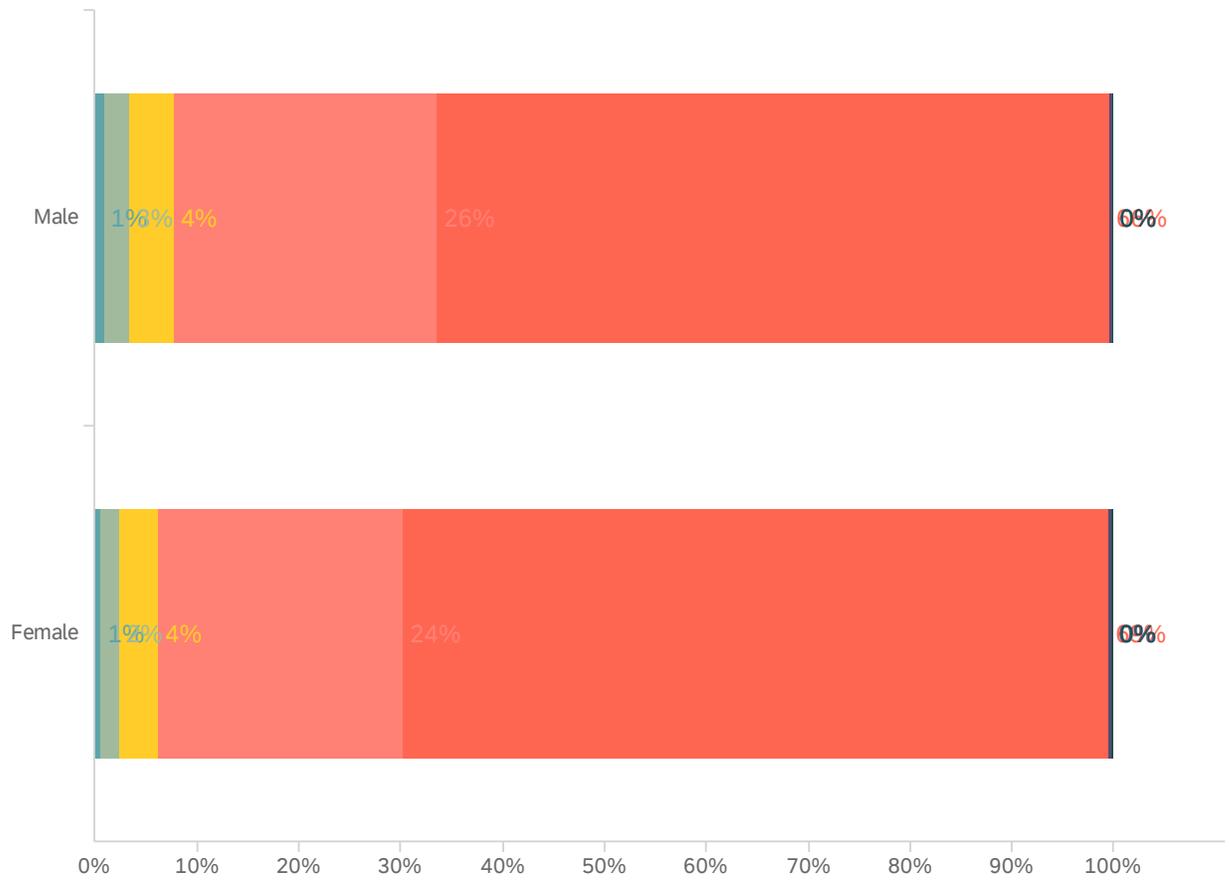
Insights: Savings decreased significantly for customers: **93%** reported a decrease to some degree. Those with "very much decreased" savings were at a high of the project at **74%** in round 11, and decreased to 63% in round 12.



Savings Impact by Round



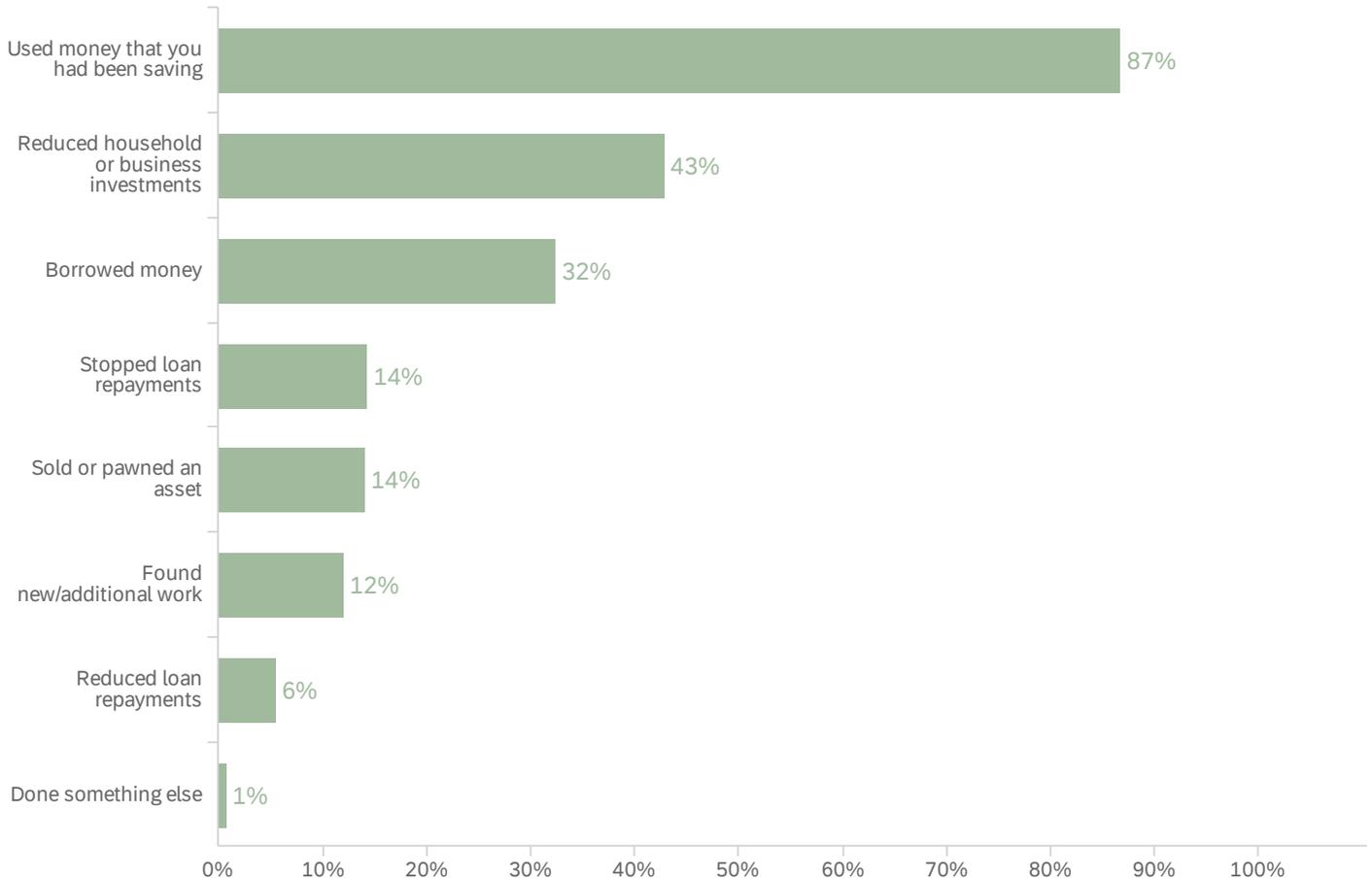
Savings by Gender



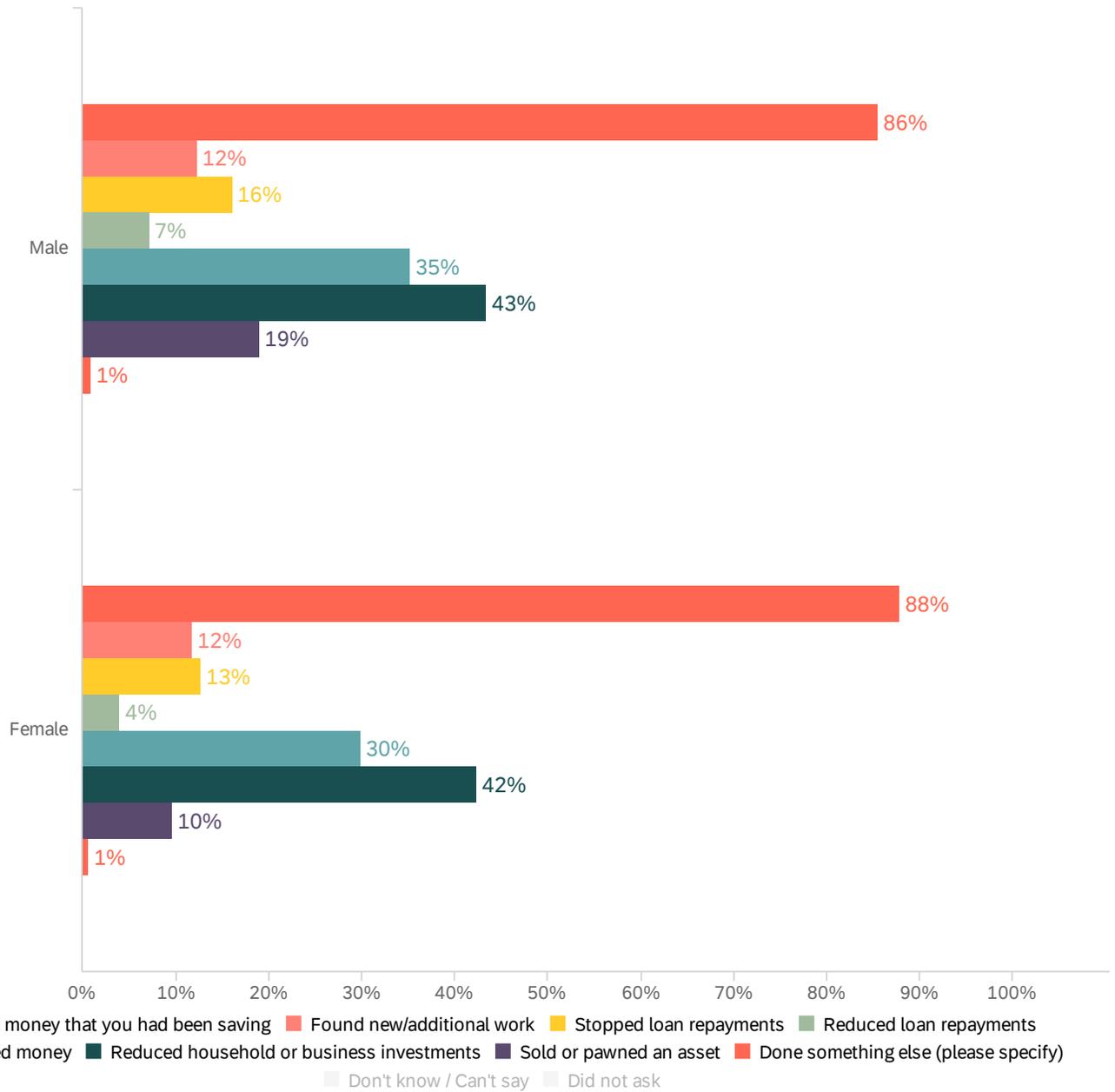
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 7,138)

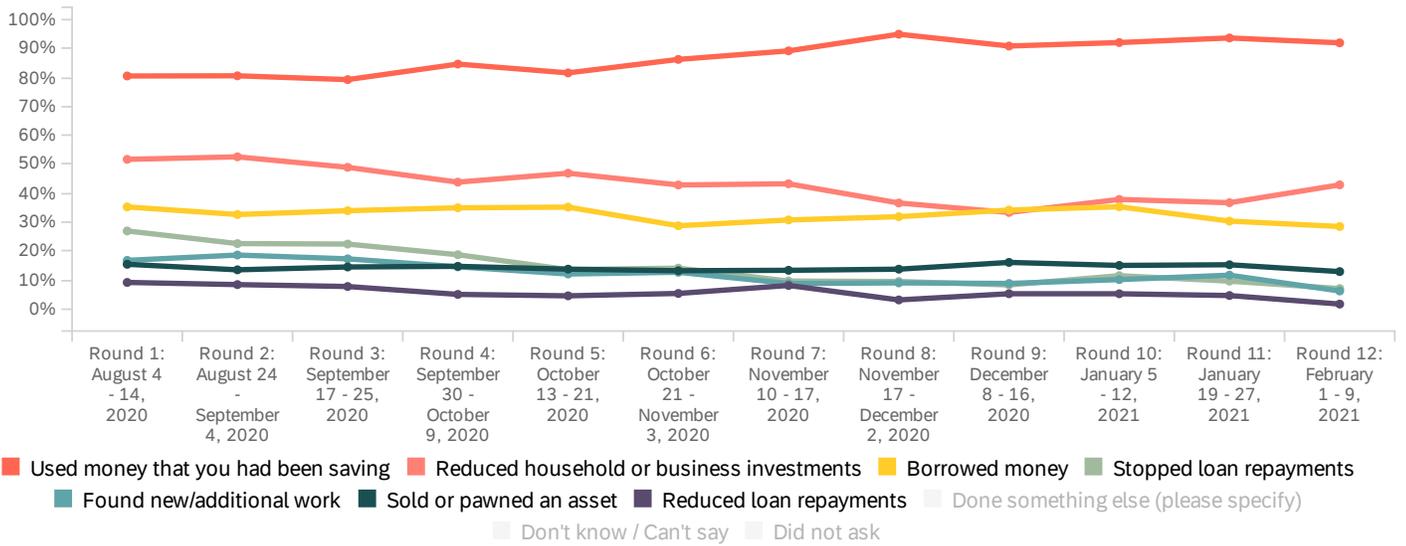
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be more likely to use savings, but less likely to reduce or stop loan repayments than men, to borrow money, or to sell a household or business asset.



Coping Mechanisms by Gender



Coping Mechanisms by Round



Coping: Assets Sold

Q: What kind of asset did you sell? (for 14% of respondents who sold/pawned off an asset)

Insight: 930 customers had to sell an asset to cope: the most frequently sold items were phones, land, animals/livestock, and machines.



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 sSold 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

Jewelry set

Farm land

Jewelry

Car

Farm produce that were meant to kept for the next season.

Land

Phone

Land

Grinding machine and mattress

Land

Animals, land

Fridge

Animals

Animals

Phone and tv

A plot of land

A plot of land

A shop

Livestock

Grinding engine

Livestock

Laptop

A shop

Farm produce

Farm produce that were meant to be replanted

Motorcycle

Car

Land

My generator and laptop

Land

Plot of land

Phone

Gold ring

Gold earrings

Plots of land

6 bags of beans

Refrigerator

Livestock

Sewing machine

Land

Bike and car

Bike and phone

Wardrobe, sewing machine

Animals, metals

Bike, shoes

Generator

Land

A Cow

Lands, farm produce

Farm produce

Jewelry and phone

Livestock

Wrappers and a food warmer

A shop

Plots of land

Livestock

Plots of land

Plates

Sewing machine

Sewing machine

Hand dryer

Livestock

Livestock

Goat

Farm produce

Animals

Bike and farm produce

House

Sewing machine

Television and fan

Fan, AC and deep freezer

Sewing machine

Clothes

Chicken

Animals

Bike, Ankara, phones

A plot of land

Farm produce, goat

Bed, pots and mattress

Sowing machine

Phone

one of my cattle

A plot of land

Doors

Deep freezer

Mobile phone

Livestock

My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

House

Jewellery

Farm produce I would have kept.

Motorcycle, generator and my wife's wrappings

Plot of land and a car

Spare parts

Chairs

TV, animals, sound set

Two cars

Generator

Motorcycle (bike)

Animals

Personal car

Animals

I sold my generator and TV sets during the covid-19

I sold my big pot for cooking party food.

My clothes, wrappers and blouses

The Crates of my soft drinks

Laptop Computer

My phone

Sitting room chairs

Animals

Animals

Animals

Livestock and kitchen wares

Land

Plot of land

Generator

Motorcycle

Animals

Phone, clothes

A truck

Television

Sold cattle

Jewelry and generator

Sold some of the farm produce

Livestock

Wrappers

goat and one of my new wrapper (cloth) just for me and my family to eat

Pasta making machine

Livestock and bed

Livestock

Plots of land

Motorcycle

Animals

Farm produce

Animals

Shop, animals, farm produce

Farmland

Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

Animals

Sewing machine

Animals

Goats

Building materials

Animals

Car

Livestock

Mobile phone

Wrappers

Livestock

Livestock

Processing machine

Plots of land

A fan and a Television set

A plot of land

Gold earrings

Plot of land and livestock

A plot of land

Livestock

Generator

My fishery and poultry business

Clothes and chairs

Rug and Television

Fridge, empty crates and generator

Animals

Phone, tv

I sold my phone

I sold my sewing machine

I sold my corn.

Phone

Livestock

Livestock

Sold bed

Kitchen wares

Livestock

I sold my machine

I sold my cow.

I sold my tv.

I sold my phone.

My phone

Gas

I sold my phone and plates.

Animals

Goat

Tv, dvd

I sold my phone

Land

Animals

Farmland

I sold my phone

I sold my machine

Phone

Food stuff

Machine

Land

Phone

Phone

kekenapep

My phone

Land

Phone

My machine

Animals

Gold earrings

Motorcycle

Sold phone

Animals, sewing machine, spaghetti machine

Animals

Television

Generator

A fridge

Sowing machine

Livestock

Plot of land

Livestock

Clothes and slippers

Television, motorbike and generator

Phone

Television and Smartphone

Tricycle

Sold shops (Building)

Phone

Electronics

phone

Phone

Farmland

Phone

Animals

Television

Animals

Tricycle and land

Phone

chairs

Television

Clothes

Chicken, phone

My phone and machine

Animals

Animals

Phone

Farmland

My machine and phone

Land

Clothes

A 12.5kg cylinder

Phone and some work equipment.

A plot of land

Phone

Plot of land

Plot of land

A plot of land and livestock

Mobile phone

Sewing machine

Livestock

Livestock

Fridge

Livestock

A plot of land

Livestock

Oil processing machine and a house

Television

Pots

Animals

Land

Motorcycle

None

Animal and television

Food container, clothes

My phone

Furnitures

Animals

Machine

Animals

Phone

Laptop

Animals

Livestock

Plot of land

Livestock

Livestock and a plot of land

Livestock

Plot of land

Phone

animals

land

Animals

Furnitures, gold earrings

Goats

Phone

Shop

Phone

phone

Metsls

My land and phone

Goat

Phone

Animals

My machine

Generator

Land

Kekenapep

Phone and bike

Bike

Sowing machine

Livestock

Livestock

used iron

Car

Generator

Car

Bicycle

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utencils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

I had to sell out all the item in my provision business.

Cow

Generator

Animals

livestock

land

Phone

Animals

Machines for my carpenter work

Farmland

Phone

Jewelries

Car

Phone

Tv and speakers

Electronic devices

Phone

Phone

Phone

Livestock

Luggage box

My house

Gold earrings

Laptop

Phones

Phone

Earring and phone

Machine , phone and food stuff

Land

Livestock

Car

Furnitures

Animals

Television

Plot of land

Livestock

Farming equipment

Livestock

Livestock

Sewing machine and fridge

Animals

Truck

Machine

Ram

Farmland

Phone

Machine and phone

Television

Phone

phone

Phone

earring

animal

Fan, Television

Plot of land and livestock

I sell chicken

A plot of land and a motorcycle

Tricycle

Electronics

Car

Machine

Fan, DSTV decoder

Bike

My bike

phone

Power Generator

Fridge

Car

Phone and Television

My Machine

My gold chain

Mobile phone

Electronic amplifier and speakers

Television, deep freezer, generator

Phone

machine

land

Laptop and Bicycle

An animal

Sold a machine and household items.

Television set and a home theatre radio

Motorcycle

Mattress

My clothes

Clothes, food flasks

Phone

Mattress

Phone

Land

Land

TV

Phone

Rooftop

Clothes

Phone

Tv and fan

A sewing machine

Goats

Phone

Farmland

Chickens

Cow

Car

Animals

Livestock

Phone

fridge and motorcycle

Drawer and bed

Machine

Phone

Goat

Phone

Cow

Land

Animals

Land

Furnitures

Animals

House

Animals

Deep freezer

Farm produce

Livestock

Livestock

Lands and livestock

Plot of land

phone

Earring

machine and phone

Sold my land

Land

Animals

Land

Livestock and sawing machine

land

Photocopy machine

Phone

Livestock

Phone

land

animal - chickens

Generator

Sold my animals

Bike

TV and Fan

I can't disclose

Television and Fan

Phone

An earring.

Television and Home Theater set

Freezer and Sewing machine

Mattress

Phone

Phone

One new cooking pot I have

Motorcycle

I sold my Generator and Okada motorcycle

My shoes

Television, radio and fan

Home Theater

bed

Phone

Plasma TV

Phone

Car

Phone

Machine

Carpet and TV

Television

Herd of sheep

Maize

livestock

Farming tools

Land

Land

Land

Goat

Phone

Fridge

Household material like TV and belongings like phone

Television

Phone

land

Bicycle

Animals

Clothes

Livestock

Household items

Cows

Motorcycle/tricycle

livestock

Animals

Land

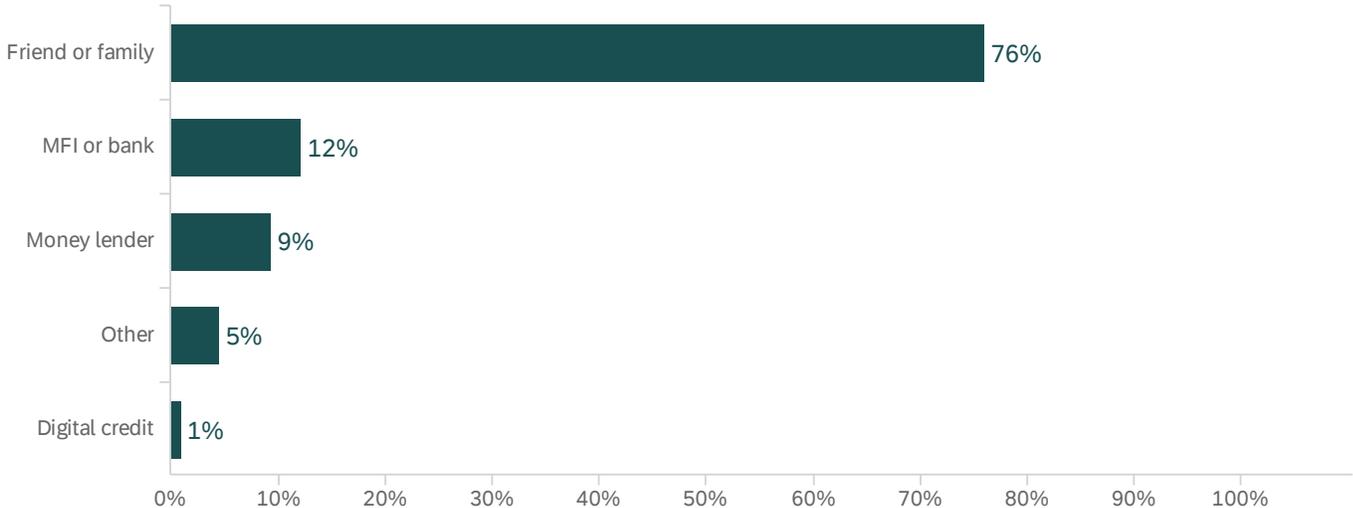
Animals

Deep freezer and tv

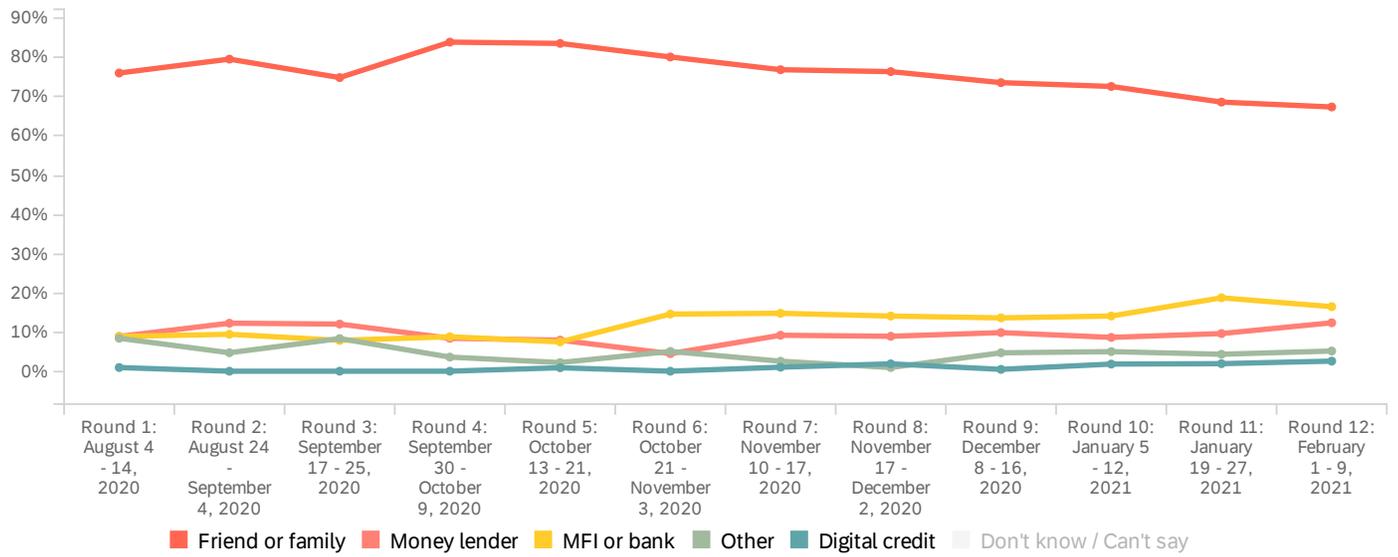
Source of Borrowing

Q: Where did you borrow money from? (for the 33% of respondents who borrowed money)
(n = 2,553)

Insight: GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks. However, borrowing from banks or MFIs remained high at 16% in round 12, while those relying on friends or family declined to 67%.



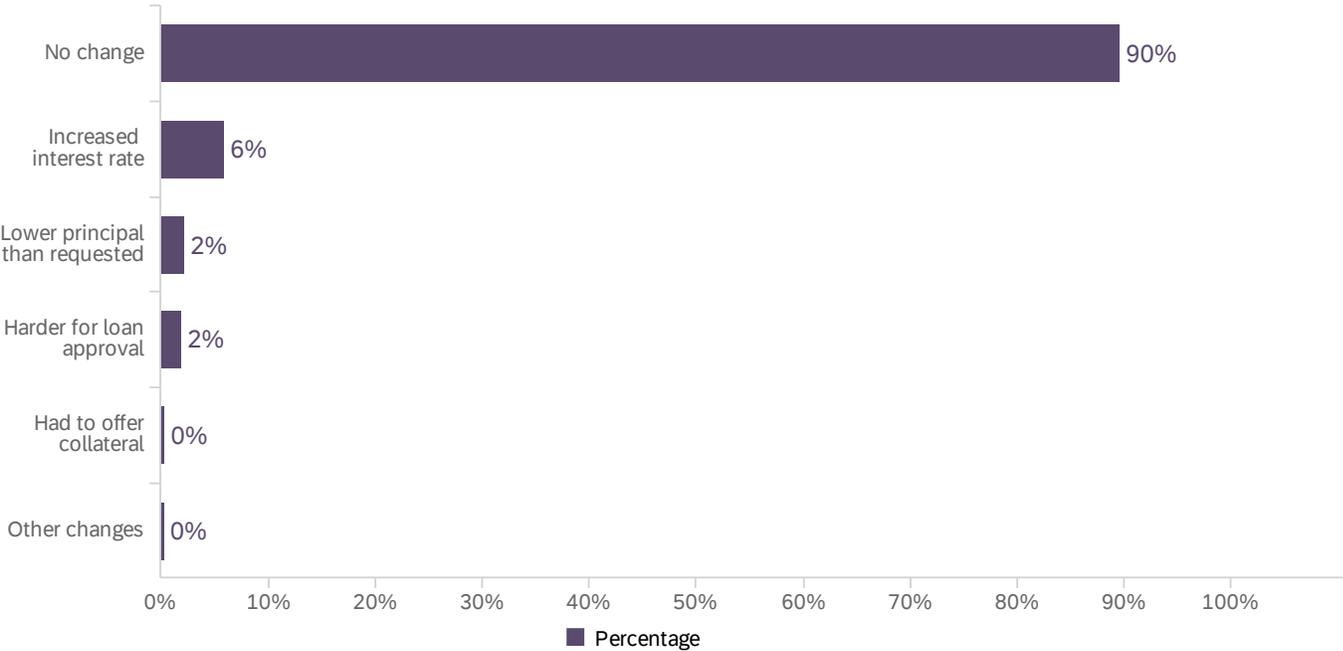
Borrowing Sources by Round



Change in Credit Terms

Q: Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 33% of respondents who borrowed money)
(n = 1,427)

Insight: In round 7, we began to ask customers who borrowed money if they had seen any changes in the terms in which they received their credit. Most did not see any changes, but the most common change was an increased interest rate, which was reported by 6% of customers.



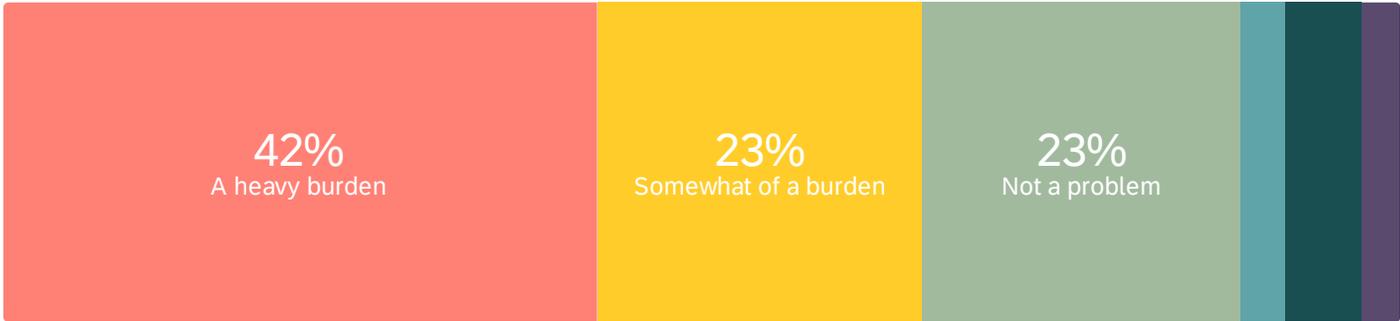
SECTION 6: INSIGHTS FOR GEEP

- **Burden of Repayment:** 41% 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, 41% 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 remained high at 35%, and those reporting the highest confidence increased from 11% in round 11 to 23% in round 12*
- **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 41% in round 12 (despite decreasing slightly from 49% in round 6). The next most frequent sources of support are government (24% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout for personal or business use* -- 43% of respondents requested this, while 26% requested a *business loan*

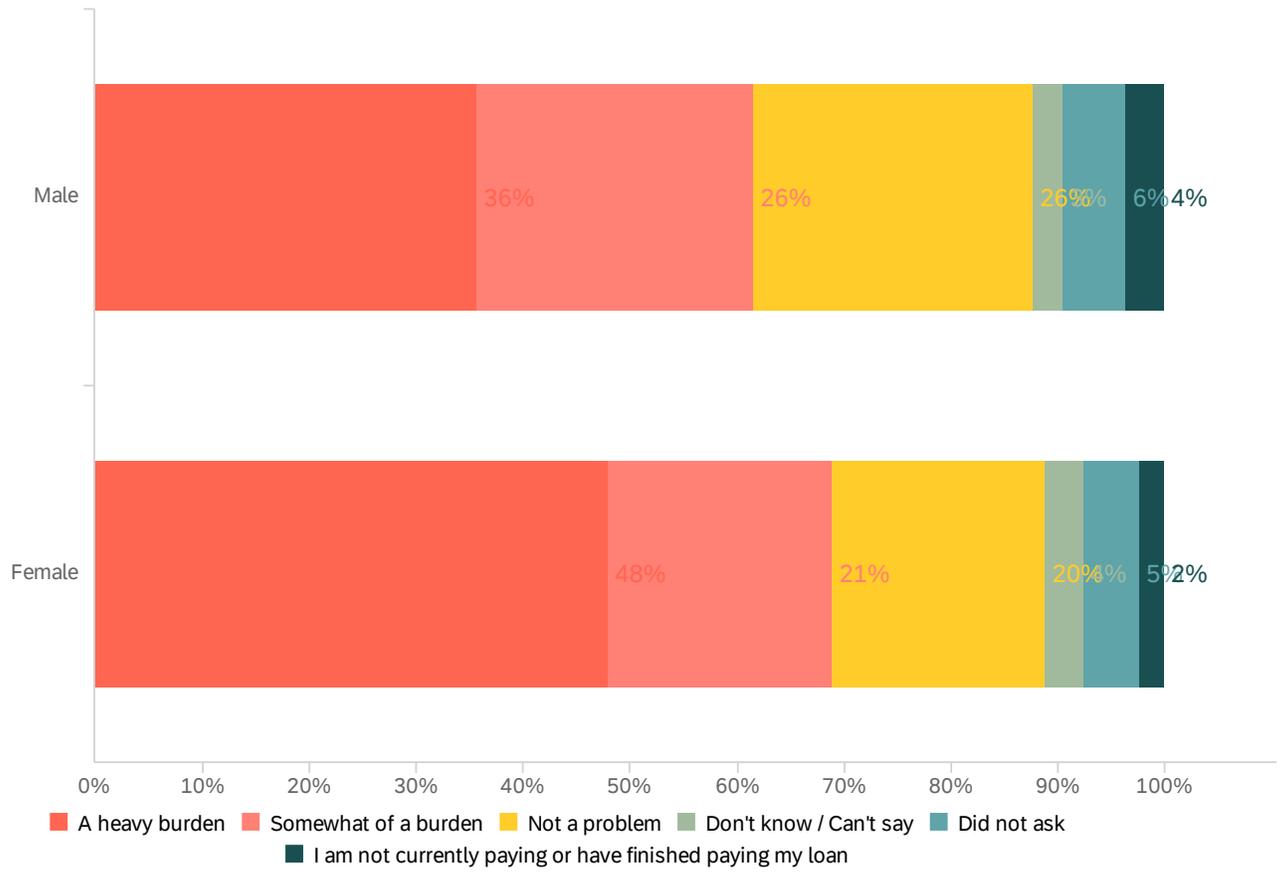
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 4,400)

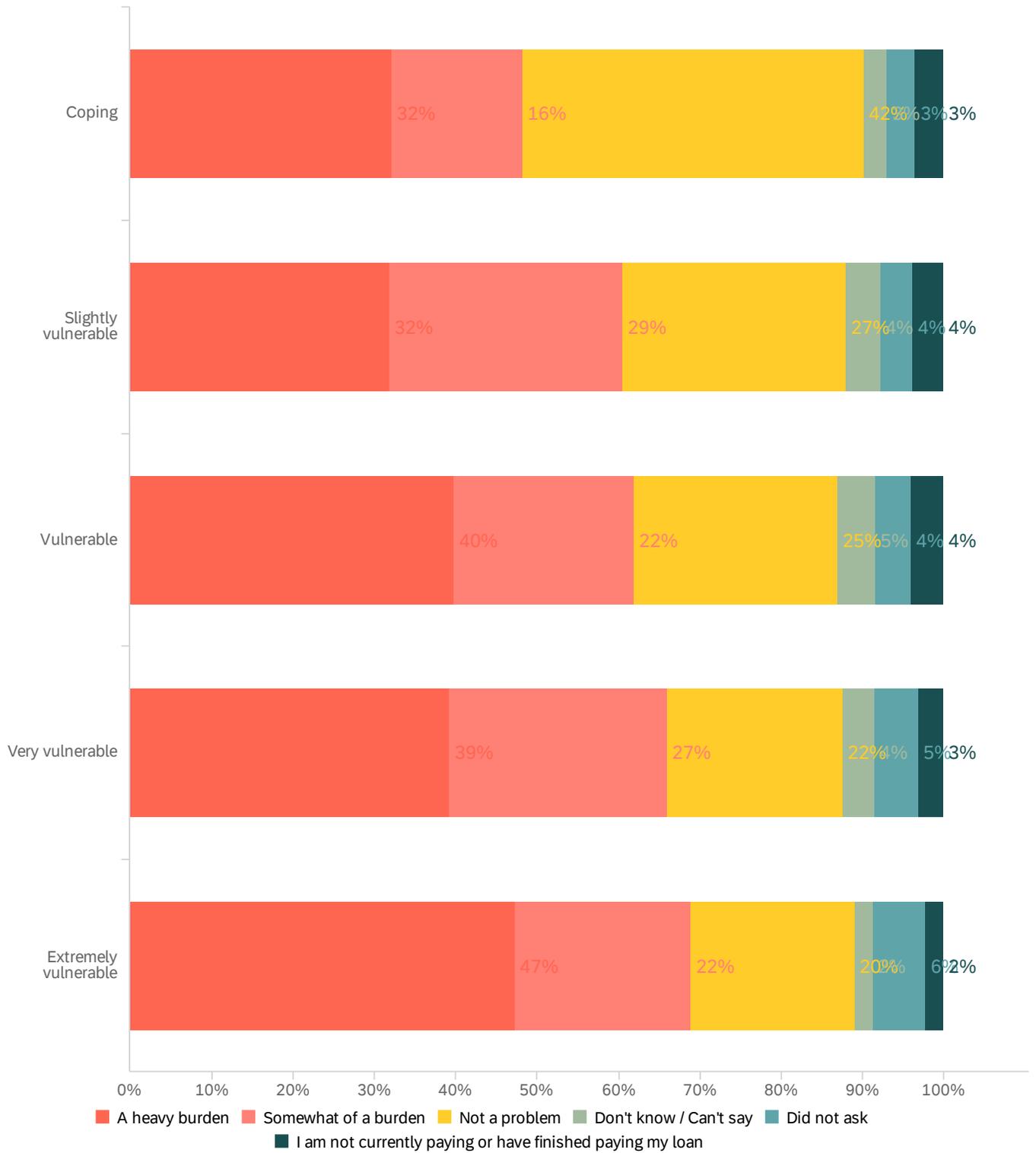
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index. 41% of customers cite their repayment as a "heavy burden" in round 12, compared to a high of 60% in round 4.



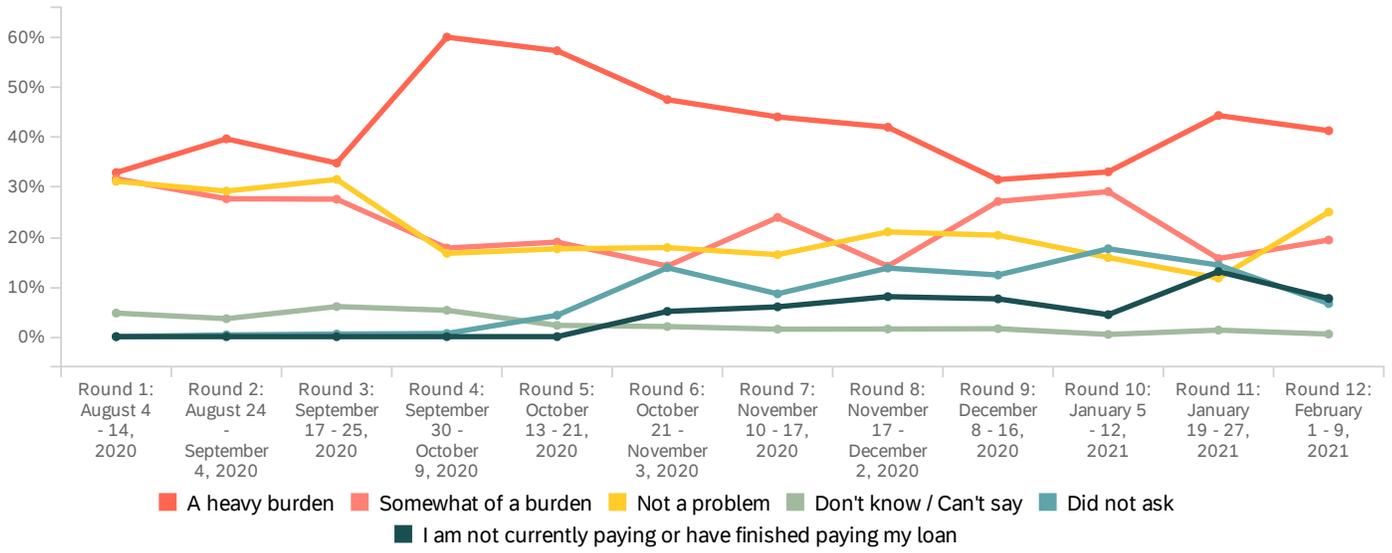
Loan Burden by Gender



Loan Burden by Vulnerability Index



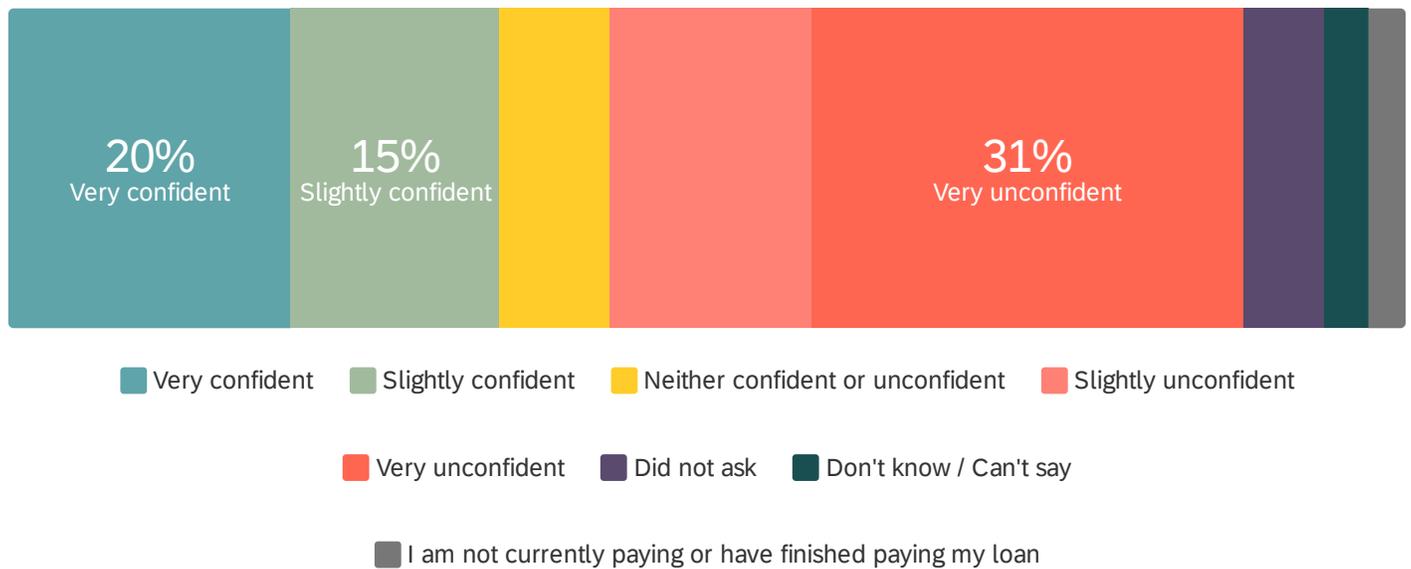
Loan Burden by Round



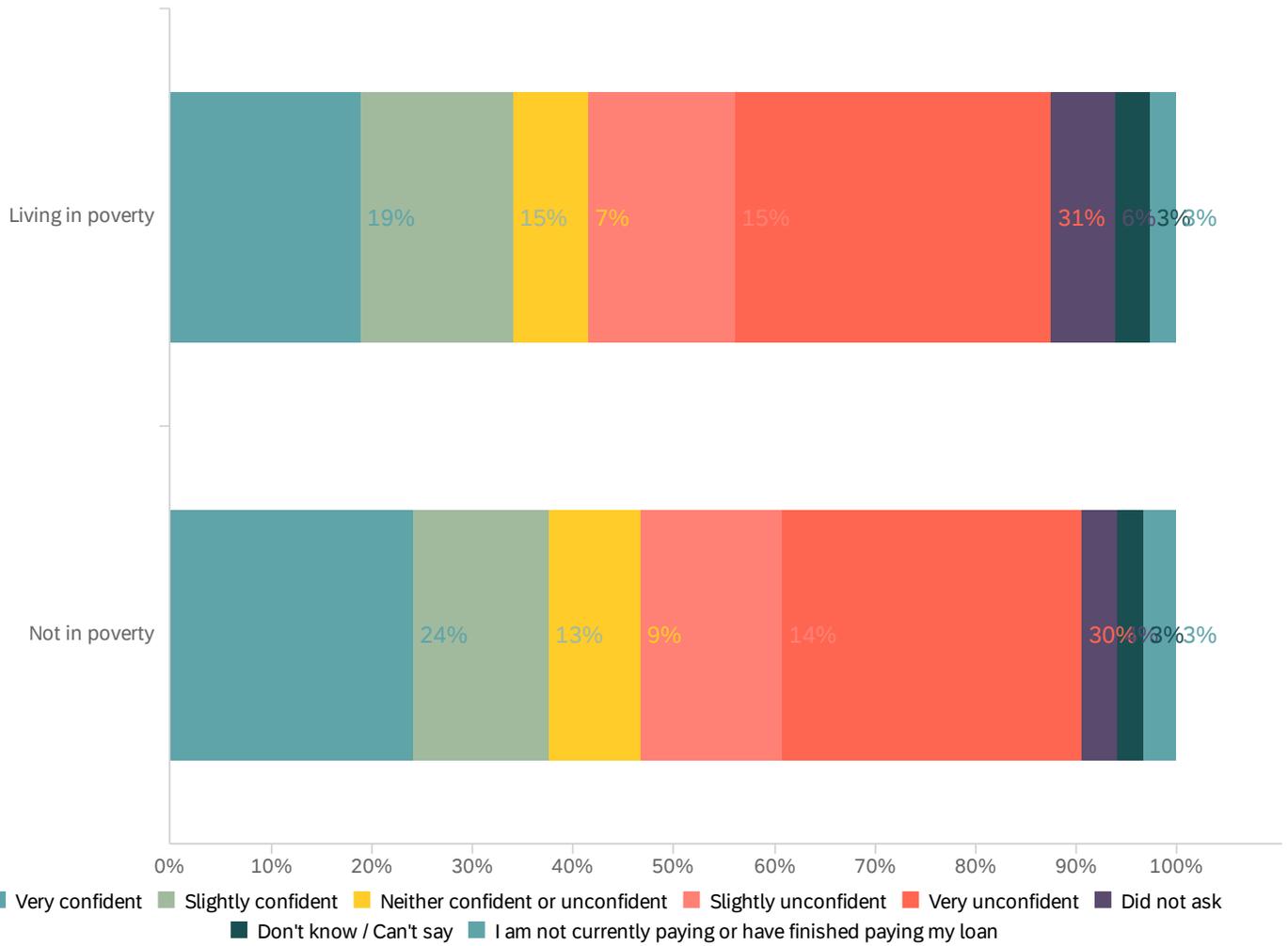
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 4,412)

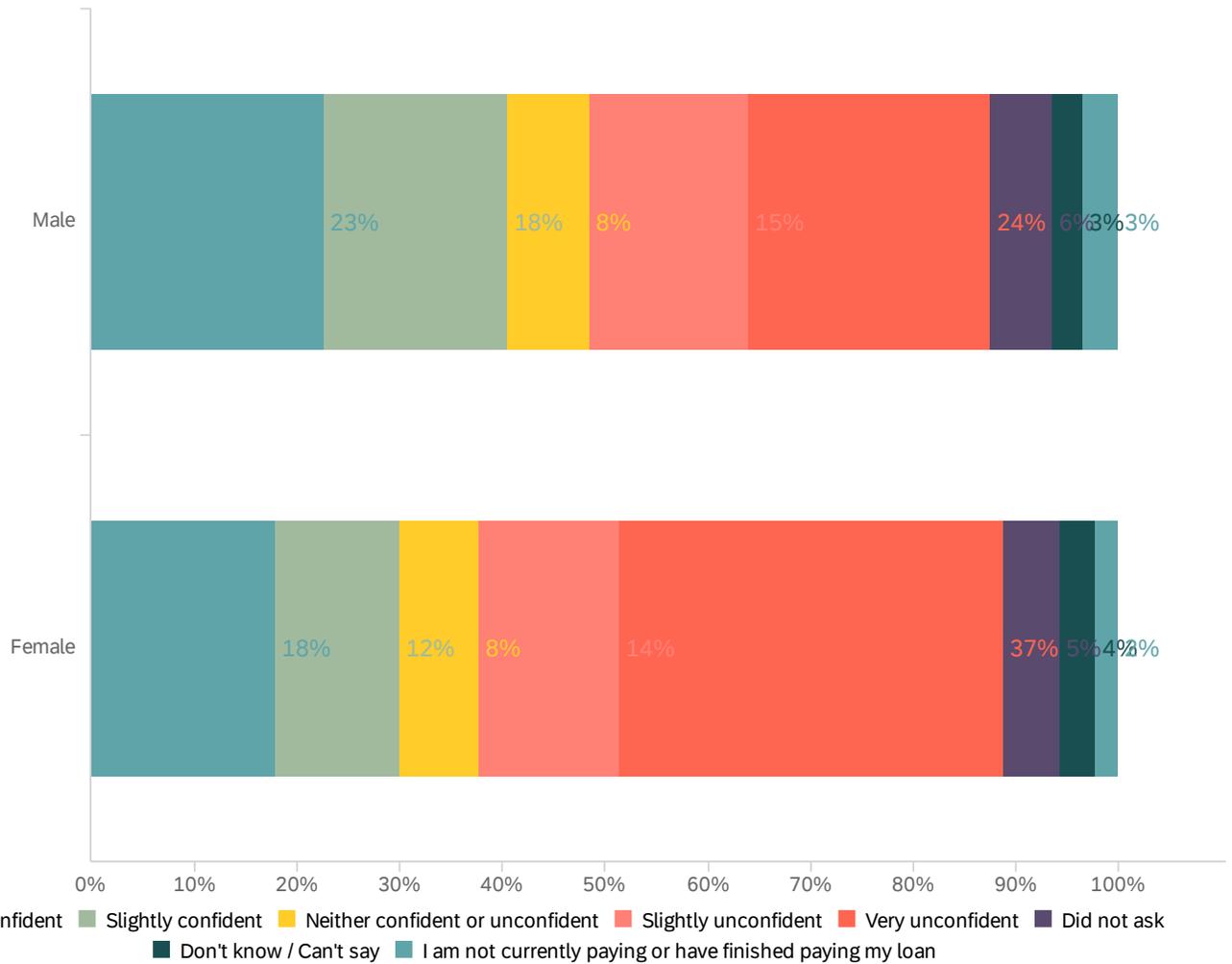
Insight: **35%** say they're confident in making next month's repayment, while **46%** report low levels of confidence. Men appear more confident than women, and those living in poverty are also slightly less confident.



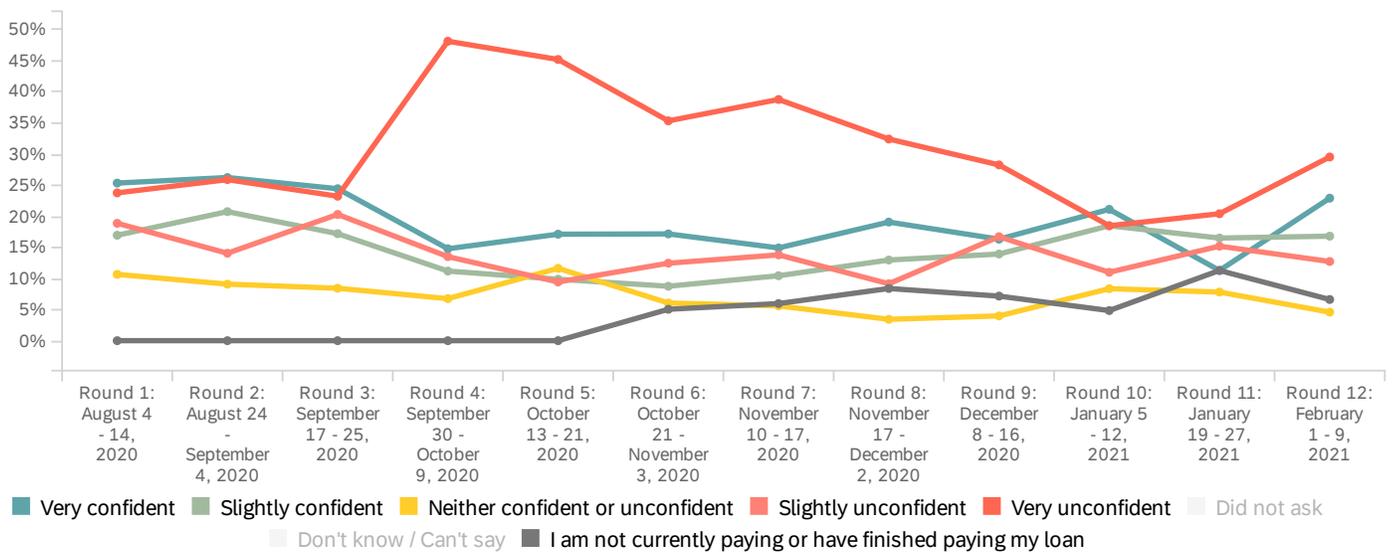
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender



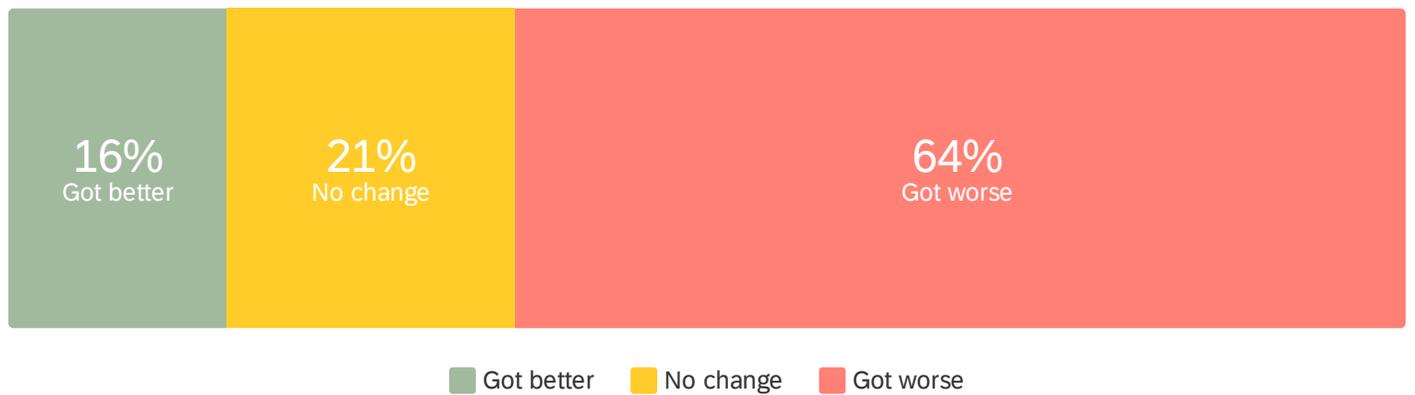
Confidence in Repayment by Round



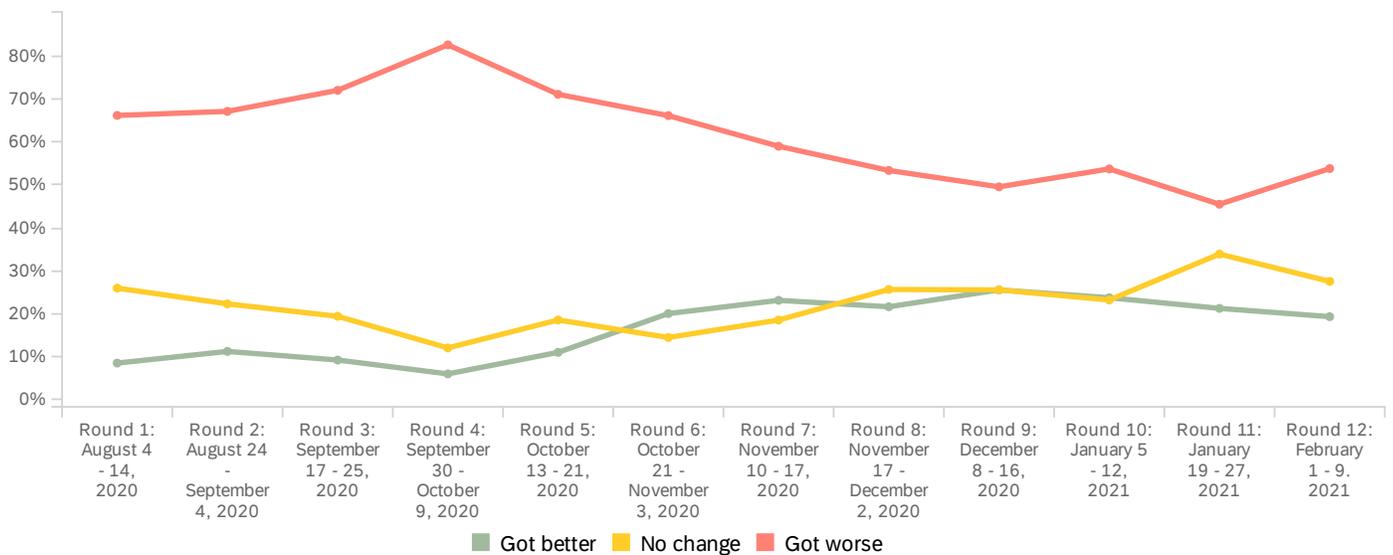
Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 2,6846)

Insight: 64% of respondents said their repayment confidence got worse since the beginning of the pandemic.



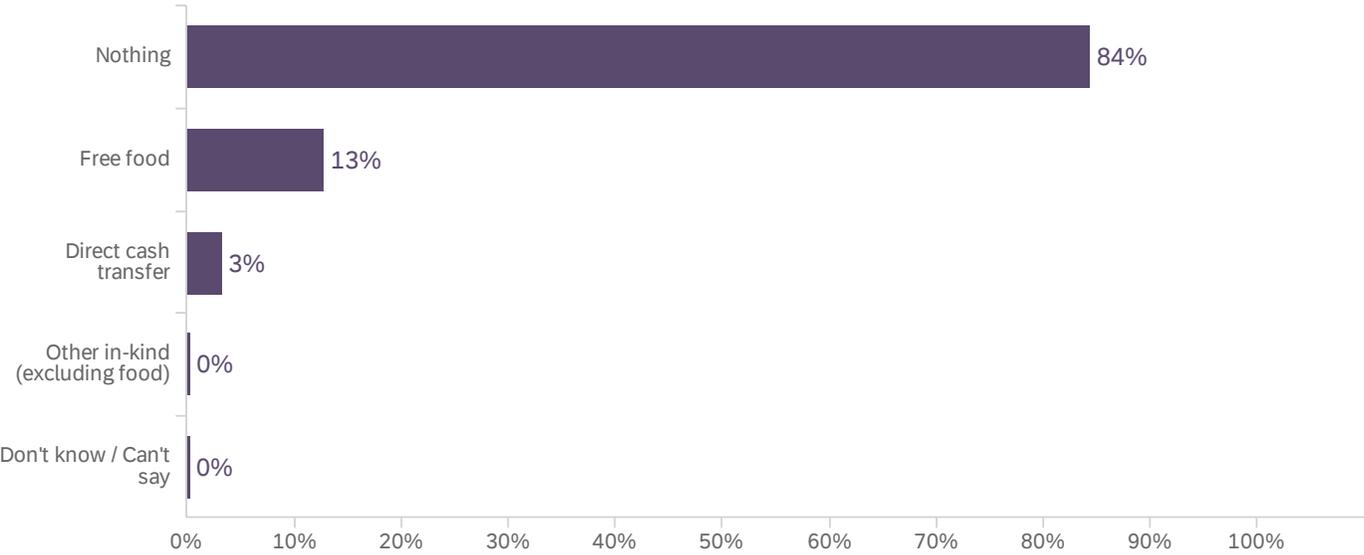
Change in Repayment Confidence by Round



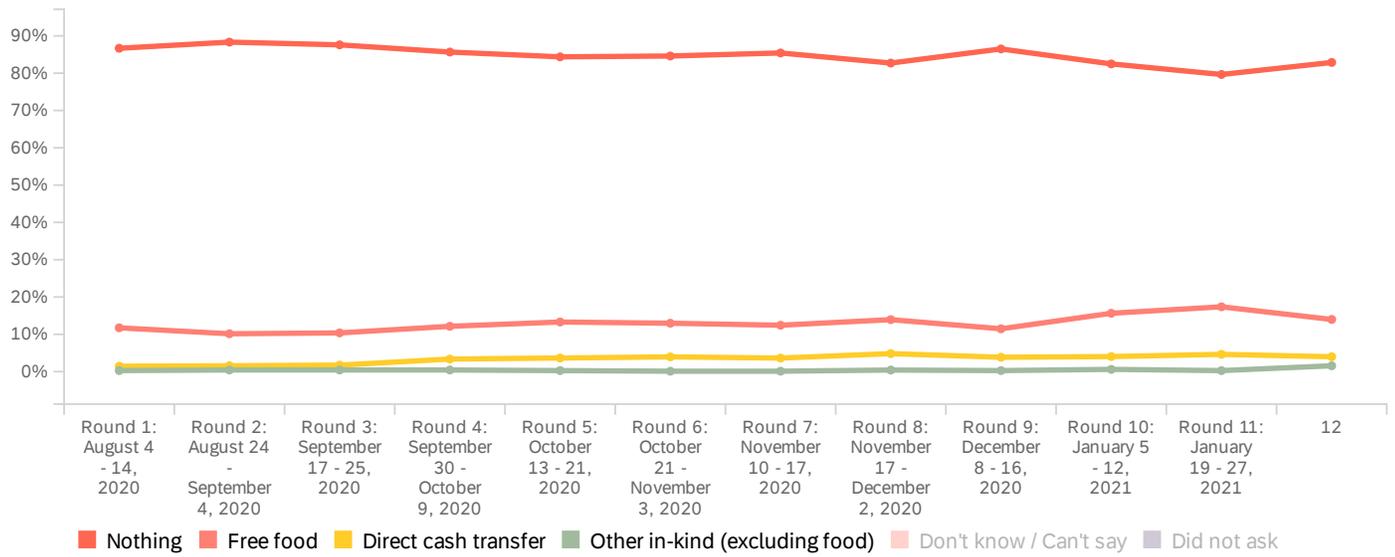
Type of External Support Received

Q: Since the outbreak, have you or your family received any assistance from any institution such a government, international organizations, or religious bodies in form of any of the following?
(n = 6,791)

Insight: Most customers (85%) have not received any form of external support. This has not changed across the eleven rounds.



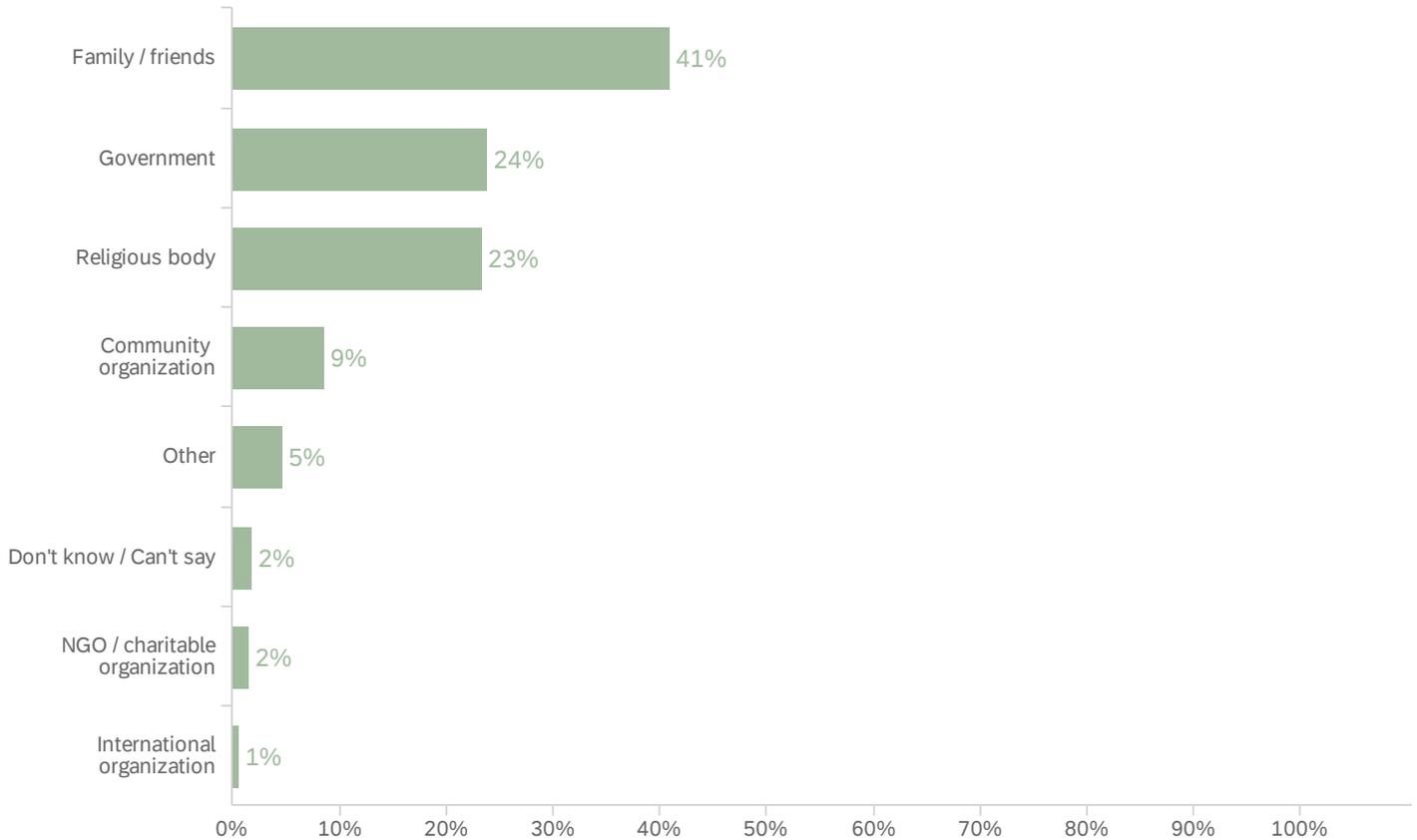
Type of External Support by Round



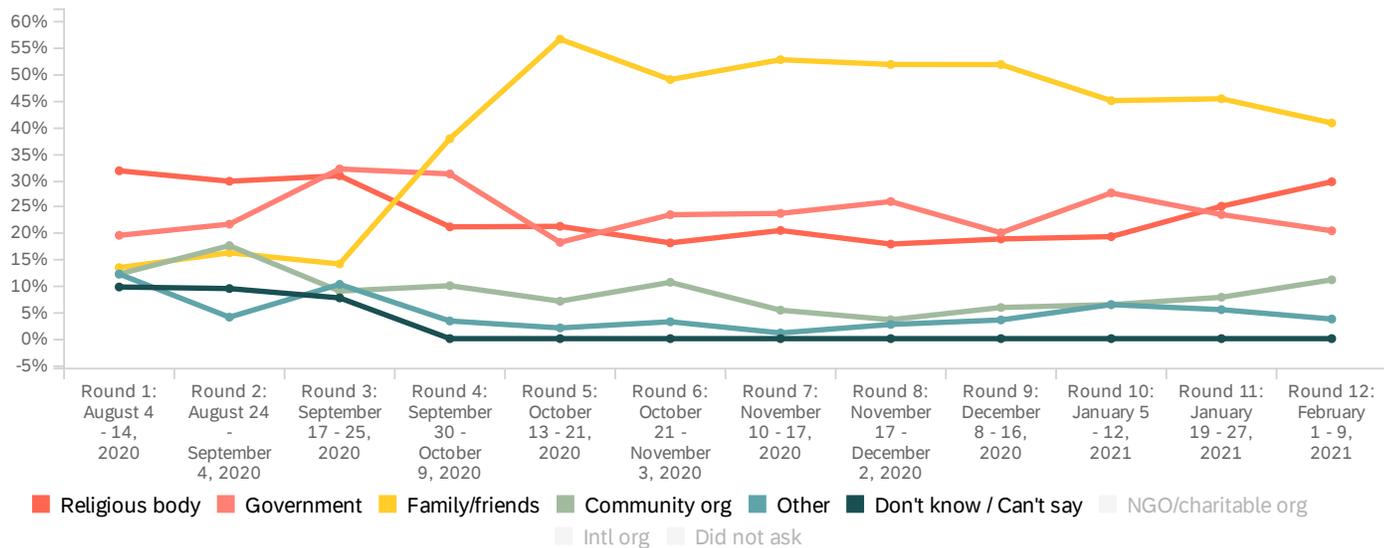
Source of External Support

Q: What was the main source of each selected assistance? (for the 15% who received support)
(n = 1,152)

Insight: Of those who did receive support, **41%** received it from friends and family, **24%** received it from the government, **23%** received it from a religious body. Support from religious organizations has decreased since round 1, while support from friends and family remained high at 41% in round 12.



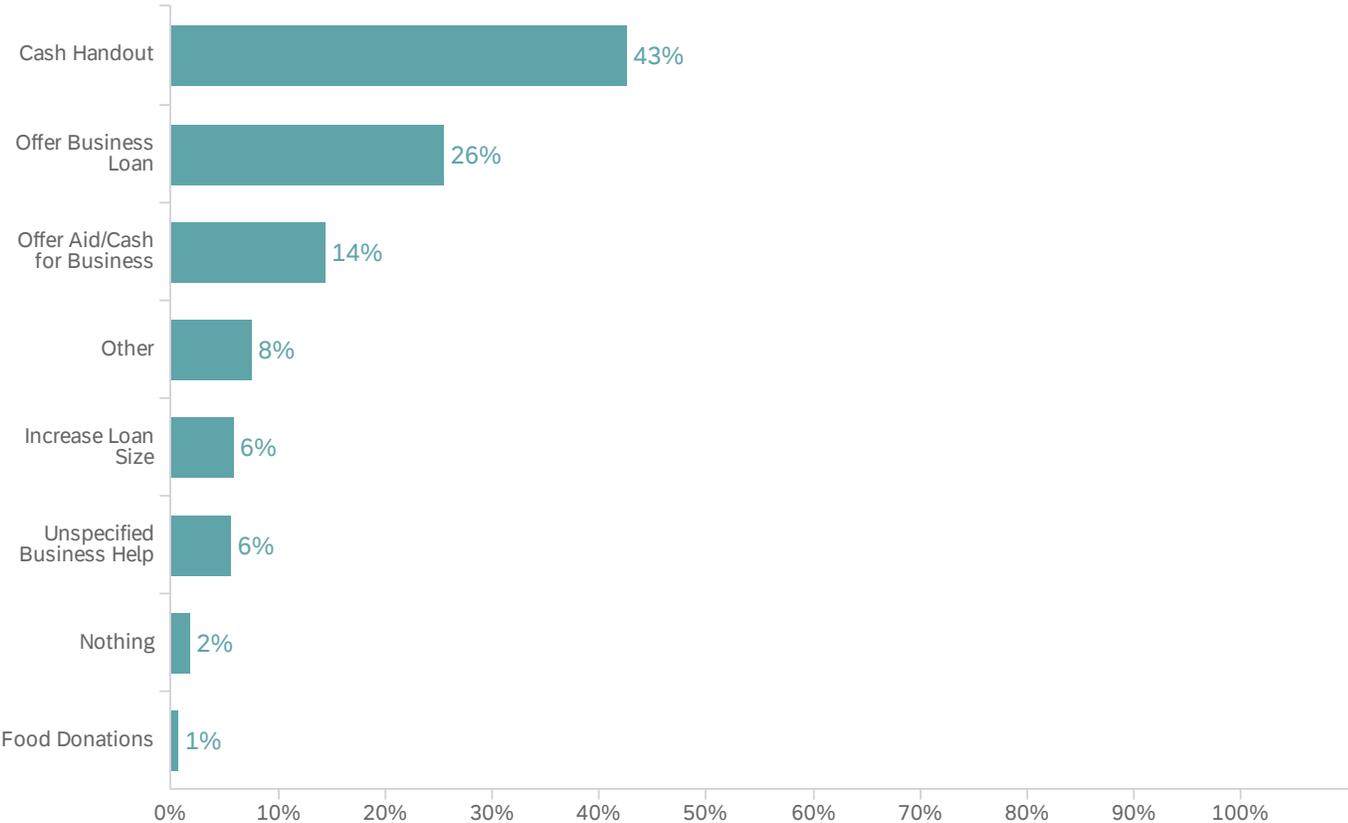
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 3,017)

Insight: 43% of respondents requested a cash handout for personal or business use, and 26% requested that a business loan be offered.



Respondent Voices: Requests for Support from GEEP

Below, responses from the customers' own voices highlight their requests for support from GEEP.

Bus_Covid_Company_Support_oe_v1_ENG

"By increase, by giving me enough to boost my business"

"Can help my situation oh, to get it.

"De money dem bin give de small, Nigerian money no get value again, so if them go increase the loan money"

"Definitely, i need a little of the trade moni again to invest in my business"

"Financial assistance"

"Give me loan"

"If i can that trade moni, it can help well well,no be small."

"If i get some money,i can use to do some business and my wife can also use to sell pure water, mineral on market day. "

"If i have a credit now, it will increase my business and help me grow up in my trading"

"If they can help with loan or money for one to establish small business upto improve the business, so make the business ma boom"

"If they help with capital,so i can use for my business"

"If they will borrow me money, so i can buy my goods in stock, buy it in bags and keep, so i get profit

"If they will give it to me, it will help me alot"

"Many things, thats why i applied for the the money, make e help me, so that my business go grow small. I want my business to grow more, if i get this one, I go, my medicine i go buy am many, if i come, the table go plenty small. As we buy plenty nah so your gain go come"

"The Federal money, if they can help, increase my capital this is the main way that they can help me to recover from covid-19"

"They can add the level of the loan for us oh, i go appreciate. Nah #10,000 oh person receive. "

"They should add another money for us, they make us get another benefit from them"

"They should help me raise money, is money i want to pull-up my business and starting again"

"They should help me raise my store,support me with financial assistance "

"Yes, i want us to give me a Capital ,so i can invest in my business."

"if they can give us another money, because when my husband help me collect the first money in 2018, we wanted to return it back but, on getting to the bank,they told us that there is no account that they will pay it to.but if we can get another money now we would put it in my foodstuff business.

"if they can give us anything to start the business again, maybe another N10,000 cause everything we have has been spent o feeding the family"

#10,000 is too small, they should loan me a reasonable loan of a minimum of #1,000,000 and above.

"If they can give me another money to start again, i wanted to pay back the 10000 naira I collected in 2017, but the lockdown did not allow me, but if they can give us another one i will be happy"

ᐃᐅᐅᐅIf they can give us food and some money, it will really go a long way, cause i paid back the last one they gave us so if they give us another one i will surely pay backᐃᐅᐅᐅ

ᐃᐅᐅᐅIf they give us another money, we would use it to start another business

20,000 Naira is okay to help with my business if they really want to help me

20,000 Naira will be okay as loan for me to purchase more goats to add to my business

6

A beggar has no choice, anything you can do to be of assistance for me and my children will be appreciated

A better loan from Trader Moni will improve my business and standard of living

A capital to fuel or strengthen my business

A capital to start a new and better business

A capital to start up a business and continue farming

A capital would be helpful

A cash loan from market money will help me grow my business

A grant go a long way to enable me buy direct image computer, papers and printing machines

A grant to boost my business and employ others to work in my shop

A grant to boost my soft drinks business and also into buying and selling plantains.

A grant to buy a new shop and expand my business.

A grant to expand my business by restocking.

A grant to expand my business would be helpful.

A grant to expand my business would be helpful.

A grant to expand my business would be very helpful for me now

A grant to invest in buying and selling eggs

A grant to invest in buying and selling food stuffs and to also cater for my family's needs.

A grant to invest in buying and selling raw food like rice and beans.

A grant to invest in buying crops because i don't have enough capital and also because of the increase in the prices of food stuffs.

A grant to invest in buying more cottons of fish to sale.

A grant to invest in irrigation farming

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant to invest in the production of groundnuts oil and groundnuts cake would be helpful

A grant to restock my shop with the goods in need.

A grant will be fine by me

A grant would be helpful to enable me expand my business and to also invest in tailoring and making liquid soap

A large amount of loan, not #10,000 loan again.

A larger loan to enable me to expand my business.

A larger loan.

A loan

A loan in of a substantial to invest in animal husbandry.

A loan is fine

A loan that can help me increase my capital for my business

A loan to buy a new Tricycle

A loan to buy a wheel barrow to hawk my meat would be helpful.

A loan to buy accessories that are mostly in demand in my shop.

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 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 lot money can do if I can get more money I will boost up my business and I will go into large farming, money would be helpful very well

A sawing machines because i want to delve into fashion sawing clothes

A sowing machine for my children who are learning tailoring will help.

A suitable job for my qualification of possible.

A supply of kitchen utensils

A will be of help to stock my shop and to invest in other businesses.

Access to more loan during this period which can be used in starting farming business

Actually I'm looking for money that i can use to increase my labor force, cause i get a lot demand but i need people to help me cut down woods from the forest

Actually i am a truck driver but i have a farm and I would need money to invest in my farm and expand it so i can plant plenty things

Actually i was told the previous money given to us was from the federal government, that they are helping market women business and this initiative has really helped my business, it would be a good thing if they can continue

Actually, I need money for my business

Actually, this empowerment thing is a good initiative even though must politicians have promised to help but we did not get anything but i would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so i have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add money more money to my loan,so I can invest it into my business. Also provide information on how I can pay it back .

Add more loan for me and give me account number to payback

Add more money to the loan,so that there will be increment of chicken production in my business.

Add more money, the loan was too small to buy goods except when you add additional money before it's enough.

After the lock down, i attended and entrepreneurship training for my poultry business and i would like to get financial assistance to start this business.

Agricultural inputs should be supplied to improve in farming

Aid me with another loan, please increase the money so that i can invest in my business

All i need is money, if they can give me money to do my business

All I need from them is capital or money that they can borrowed me to support my business

All I need is finance for my business.

All I want from Trader-Moni is help by giving me grant that worth 50,000 Naira that I can use to buy market

All I want is money, cause i know that when one has enough money, it would help the business

All i can ask for now is money and I would appreciate it if i can get some sort of loan or grant to boost my business

All i need and want from them is money be it loan of free gift i just need money to get back to my business, once i start my business paying it back will not be a problem

All i need is financial assistance for my business to make it grow

All i need is loan to invest in my farming business

All i need is money even if i will pay back as a loan i will be happy

All i need is money even if it is a loan i am ok to boost my business

All i need is money to add to my business and i dont mind a good loan

All i need is money to invest in my business and having a good term of repaying the the loan back

All i need is money to start my business again, just a loan to start again

All i 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.

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Any amount i can get from them will help it could be loan or a free gift

Any 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 think of doing to help me would be very much appreciated

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 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, 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

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 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.

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 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, 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 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 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 loan to invest in my business

Give another loan, but increase the amount of the loan this time.

Give grant to get some farm inputs

Give me Grant or Loan to do business

Give me Grant to support my business.

Give me a bigger loan so that I can buy more goods to sell

Give me a bigger loan to do business

Give me a bigger loan to support my business

Give me a loan 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 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 to add to my business

Give me grant to boost my business

Give me grant to improve my business

Give me grant to support my business

Give me loan

Give me loan like 500,000 naira for one year so that I can do a better business.

Give me loan like 50000 naira to boost my business

Give me loan or Grant to support my business

Give me loan or grant to support my business

Give me loan that can be used for my business

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in my farm.

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan to support my business.

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money 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 that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me money, lend me money

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 like 20,000 Naira loan to support my business

Giving me like 20,000 Naira loan will really help me with my business

Giving me like 50,000 Naira loan for my business will be a lot of help for me

Giving me like 50,000 Naira loan will be helpful and supportive to my business

Giving me like 50,000 Naira loan will really help me boost my business

Giving me like 50,000 Naira loan will really help me rejuvenate my business

Giving me loan of 20,000 Naira to add to my business will go a long way

Giving me loan of about 20,000 Naira to upgrade my business

Giving me loan that can be added to my business

Giving me loan will go a long way in helping and supporting my business

Giving me more money will help me,so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is 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

Grants to invest in my business.

Grants will help

Having more money to get the business going again, because the loan support last time has really helped to a large extent.

Help increase the amount of the loan so that we can start a business afresh with it.

Help me finance my poultry to have large stock of chicks to rear and sell in large quantity

Help me to increase my profits by assisting me financially

Help me wit a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a grant to get some of my equipment

Help me with a loan of 30,000 Naira to improve my business

Help me with 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 grants for my business.

Help me with money for my business

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy 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 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 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 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 rearing animals

Help with food and money.

Help with funds

Help with loan more, increase the money, so i can start a business

Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to buy food in my house because we are very hungry.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

Help with some of the items I need for food as they are now very expensive.

Helpful in my business

Helping me with 10,000 Naira loan will go a long way to assist my business

Helping me with 20,000 Naira loan, which will help me start my cow skin business back

Helping me with a loan to restart my cassava business will go a long way

Helping me with a loan will go a long way to assist with my business

Helping with supplying of drugs will be much appreciated. But will surely pay back the money after selling

Huge money will be better but not loan because government has the money to give but let it be gift not loan

I Just need funds to boost my business as I already spent my capital on feeding

I Trader-Moni should please help me with 200,000 Naira loan to support my business

I actually need a huge amount of money. As an entrepreneur, one needs a good capital to invest in business. When you have good capital, you would be able to get your supplies in larger quantity and cheaper price which would make you have a good turn over.

I also need a loan to boost my business

I also need another loan like the previous one,i just want to expand my business

I also need food items for my business

I also need money for my business

I 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 if 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 money to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I can't say anything in particular now

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay of my off my debts

I desire to establish a poultry farm, if there's anyway you people can help me be it loan or grant, I started but stopped half way so I need help.

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could begiven to me or done to help me I will accept.

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involve in any debt again

I don't know but if they want to help i can't say no

I don't know exactly but again if they can loan me money

I don't know if they 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 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 to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I don't want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't 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 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 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 i haven't paid the previous loan but I promise that I would payback. Then and then is the only time i can ask you people for assistance because I don't like owing money

I learnt tailoring before but lack the money to buy tailoring machine and materials to use in my shop. So I need financial assistance to start the business.

I like doing business but lack of capital to do a business to earn money. So,if you can assist me with capital, I will be grateful.

I like to open a big store where i will be selling raw food

I my rice business

I need money to finance my farming of crops and poultry business too

I need money, if there was enough capital I would increase the goods in my shop so that I can make more sales.

I need #100,000 loan from Trader-Moni for my business.

I need a big loan to push my business again

I need a bigger loan like fifty thousand naira to increase my business

I need a bigger loan to support my business

I need a bigger loan to support my business

I need a dryer and grinding machine for my business.

I need a generator, herbicides and fertilisers for irrigation farming.

I need a grant because i prefer to buy my tools by myself, i know what works better for me like the type of welding machine and filling machine i need, and to also have a good working capital

I need a grant to buy a fridge and start selling cold drinks.

I need a grant to enable me feed my family

I need a grant to help me in my business.

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business

I need a grant to invest in my business.

I need a grant to support my business

I need a grant to support my business.

I need a 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 expand my business

I need a loan to expand my business.

I need a loan to fund my business so i can pay my house rent and my children's school fees

I need a loan to fund my saloon and also to get more equipments

I need a loan to get more stock for my shop

I need a loan to help my business

I need a loan to improve on my business

I need a loan to improve on my business

I need a loan to invest in my business.

I need a loan to pay my children's school fees

I need a loan to pour in my business and make it boom

I need a loan to rent another shop as i need to start my business back

I need a loan to start my business again and also pay my rent

I need a loan to strengthen my business

I need a loan, 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 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 grant to take care of my family's needs.

I need an assistance with a loan to invest in buying and selling cloths.

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need any form of help.

I need assistance even if it is loan to support my business

I need assistance in my business. I need financial capital to buy goods.

I need assistance of loan that will be easy to return

I need assistance to enable doing another commercial farming with the aim of planting different crops and crop rotation at least it help my workers and i survive

I need assistance to get bulk of the drinks i am selling and maybe even become a distributor

I need both a loan and grant. I need the government's assistance and a loan as well to boost my farming business.

I need capital for my business

I need capital for my business

I need capital for my business

I need capital for my business in form of grants.

I need capital for my business, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital 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

I need capital to boost my business and secure a shop

I need capital to buy more goods for my business

I need capital to buy more goods in my business

I need capital to establish my business in a bigger way.

I need capital to expand my business

End of Report

