

60 Decibels Report for GEEP: Round Eight

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60 Decibels Insights for GEEP: Round 8

GEEP

COVID-19 Study: Round Eight Report

8th December 2020

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Credit: Arcana Entrepreneur

Top Insights

Round 8, December 2020

Here are our findings from over 4,900 interviews collected in six Nigerian geo-political zones from August to December 2020. This report is live, so keep yourself logged in!

- **Vulnerability remains high across the board** Vulnerability has slightly improved since the beginning of data collection, from 51% considered 'extremely vulnerable' in August to 47% now, but there was a decrease in round 8 of clients considered 'coping' and an increase in the most vulnerable category. This aligns with slight worsening of savings and financial situation in round 8, compared to round 7. All major sectors (production, retail, agriculture, service) continue to report similar vulnerability scores.
- **Finances have worsened slightly.** Clients who reported a 'very much decreased' level of savings due to the pandemic increased again, from a low of 58% in round 7 to 64% in round 8. In conjunction, 88% of clients still report a 'slightly worse' or 'very much worse' financial situation, underscoring the long-lasting effects of the pandemic.
- **TraderMoni and MarketMoni clients have experienced the pandemic differently, with MarketMoni faring slightly better.** 57% of MarketMoni customers experienced 'very much decreased' income compared to 61% of TraderMoni customers. This may be due to the differences between the employment sectors: MarketMoni clients are slightly more likely to work in the service or professional sectors compared to TraderMoni clients, who were slightly more likely to work in retail, production, or to be unemployed. MarketMoni clients also reported being slightly less impacted by 'fewer/no customers' or 'low/no supply of goods'.
- **A note on gender segmentation.** In round 8, we reached 50% female and male clients versus an average of 53% female in prior

rounds. Males are slightly more likely to be MarketMoni clients, but may also report higher likelihoods of 'extremely vulnerable' scores and worse financial situations. Some of the worsening in financial situation and vulnerability may be attributed to the gender distribution of the round's sample. Nonetheless, other signs of financial uncertainty, including savings impact, worsened for both genders.

60_decibels

GEEP & The Economic Sustainability Plan

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

Protect Jobs

Changes in the Last 30 Days

Employers appear to be recovering significantly – levels of ability to pay salaries has increased to a high across all 8 rounds of data collection.

Insight / Discussion point

While MarketMoni clients report a higher likelihood of having paid employees, both Trader and MarketMoni clients reported a higher ability to pay their employees.

Keep Businesses Open

Closures due to COVID restrictions increased slightly from 12% in round 7 to 18% in round 8, but restrictions have been much less prevalent since the beginning of data collection (63% in round 1).

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

Enable Transport

In August, 23% indicated that inability to move had impacted their business – now, 3% are saying the same.

We suspect the above is also responsible for this.

Improve Access to Cash

More clients seem to have tried to access cash in the last round, and most of those – 63% of all respondents - said it was easy to do so.

Some clients don't appear to be seeking to use cash, and thus 'don't know' or cannot answer the question.

Improve Access to Credit

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

The vast majority are borrowing from friends and family, but those borrowing from money lenders and MFI/banks are also seeing increased interest rates.

SECTION 1: CHANGES OVER TIME

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

The Good

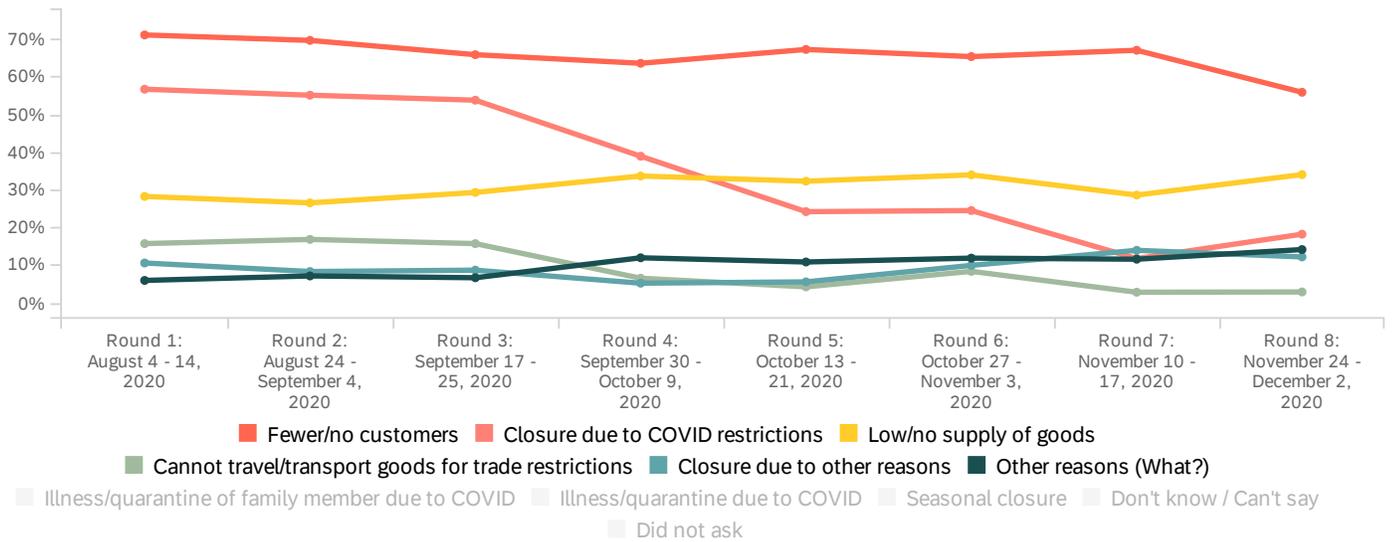
- **Impact on Business:** Closures due to COVID have decreased from 57% in round 1 to 18% in round 8; however, they increased from 12% to 18% between round 7 and round 8.
- **Ability to Cover Salaries:** We're seeing improvements over time -- while there was a reduction in employers' ability to meet this in rounds 2 and 3, round 8 levels are the highest since we started measuring this trend in round 1.
- **Overall Financial Situation:** 88% of customers in round 8 report a worsened financial situation since the start of COVID-19, compared to 94% in round 1. In addition, fewer respondents (33%) said their overall financial situation was 'very much worse', compared to round 1 (50%). However, 55% said it 'got slightly worse', compared to 44% in round 1.
- **Impact on Income:** In round 1, 91% of customers reported a decrease of some degree in income. In round 8, this has decreased to 87%. The severity of the worsening has improved somewhat: while 66% of round 1 customers reported a 'very much decreased' income, 56% of round 8 customers have reported the same. Those reporting 'slightly decreased' income has grown slightly from 25% in round 1 to 31% in round 8.
- **Consumption Changes:** Consumption seems to have recovered slightly compared to the beginning of data collection: in round 8, 29% reported no change to their food consumption. Only 31% 'very much decreased consumption' in this round compared to the high of 44% in round 1. However, consumption patterns worsened between rounds 7 and 8, as 66% reported a decrease in consumption in round 8, compared to 54% in round 7.

The Bad

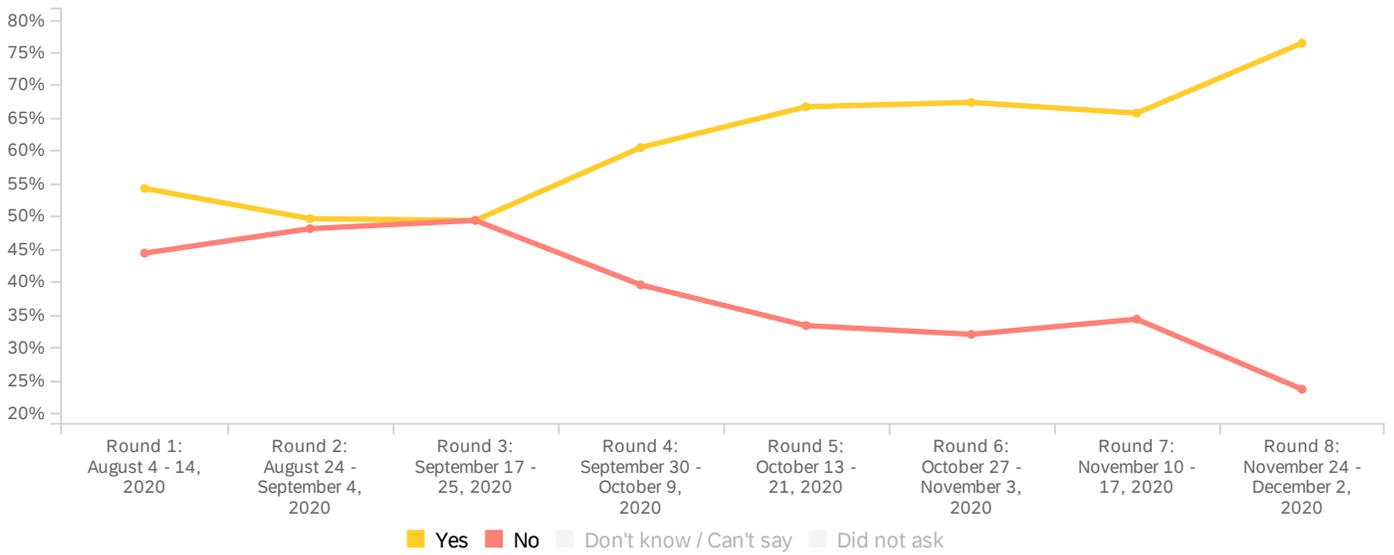
- **Burden and Confidence of Loan Repayments:** In round 1, 33% said their loan repayment was a 'heavy burden' and 24% said they were 'very unconfident' they would be able to make the next payment. In the last round, 42% said the loan was a heavy burden, 14% said it was 'somewhat of a burden', and 32% said they were 'very unconfident' in their ability to make the next payment.
- **Coping Mechanisms:** The percent of respondents able to find new or additional forms of work is at a low of 9%, compared to 17% in round 1. More respondents also used savings this round (95%) than the previous six rounds. However, fewer respondents are completely stopping their loan payments compared to earlier rounds.

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.

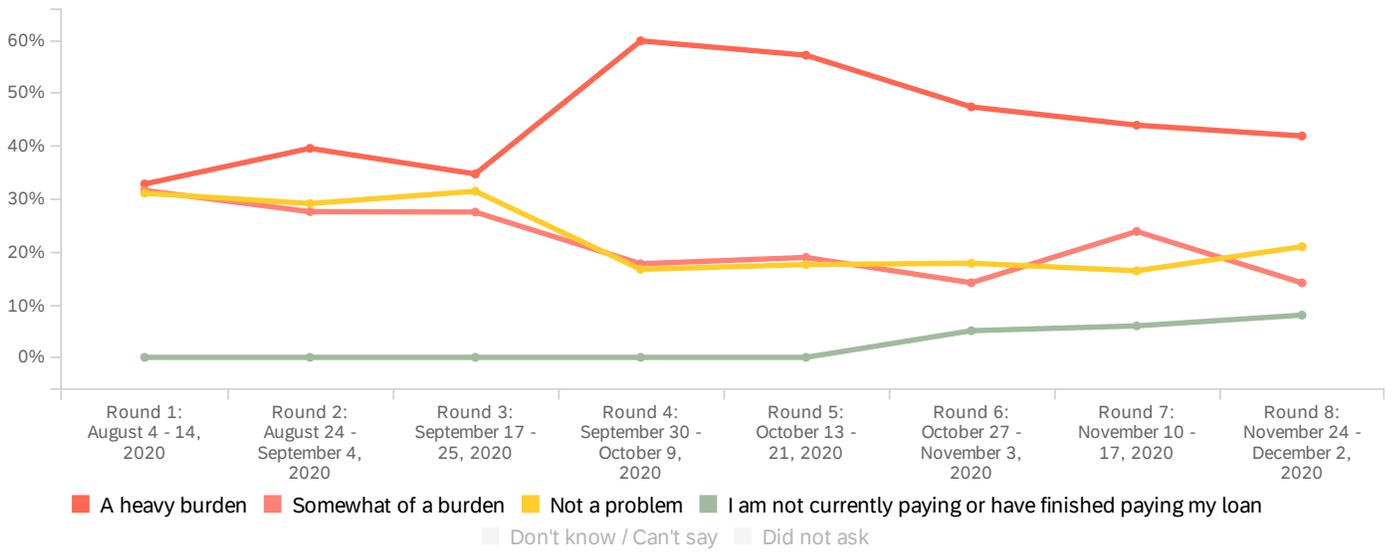
Impact on Business



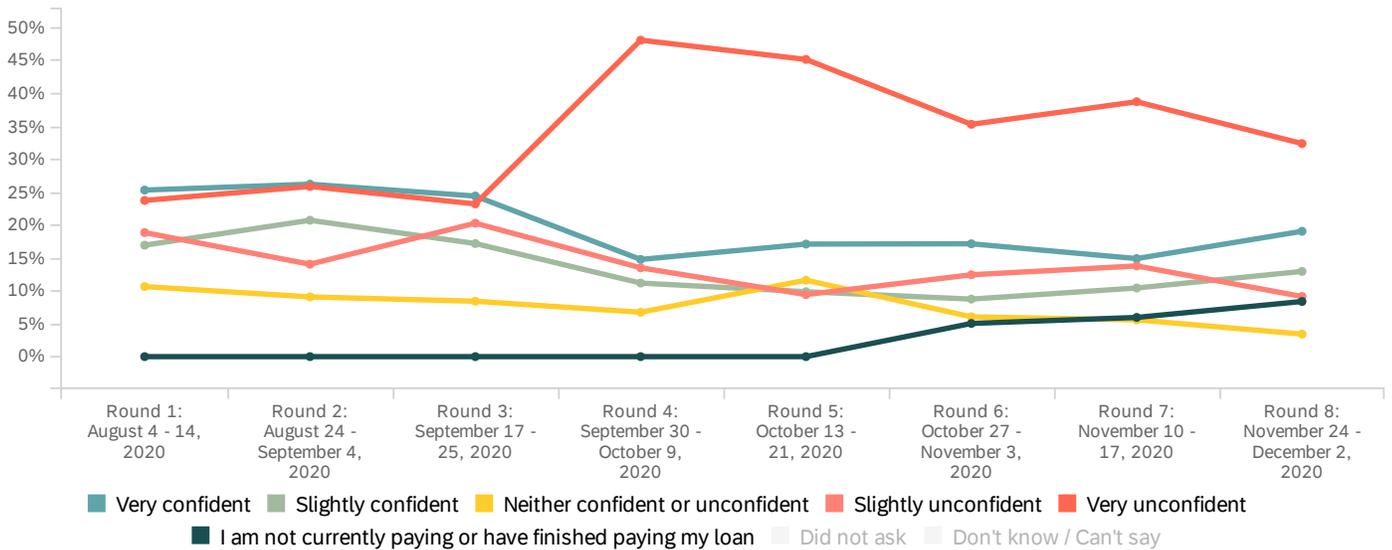
Ability to Pay Employee Salaries



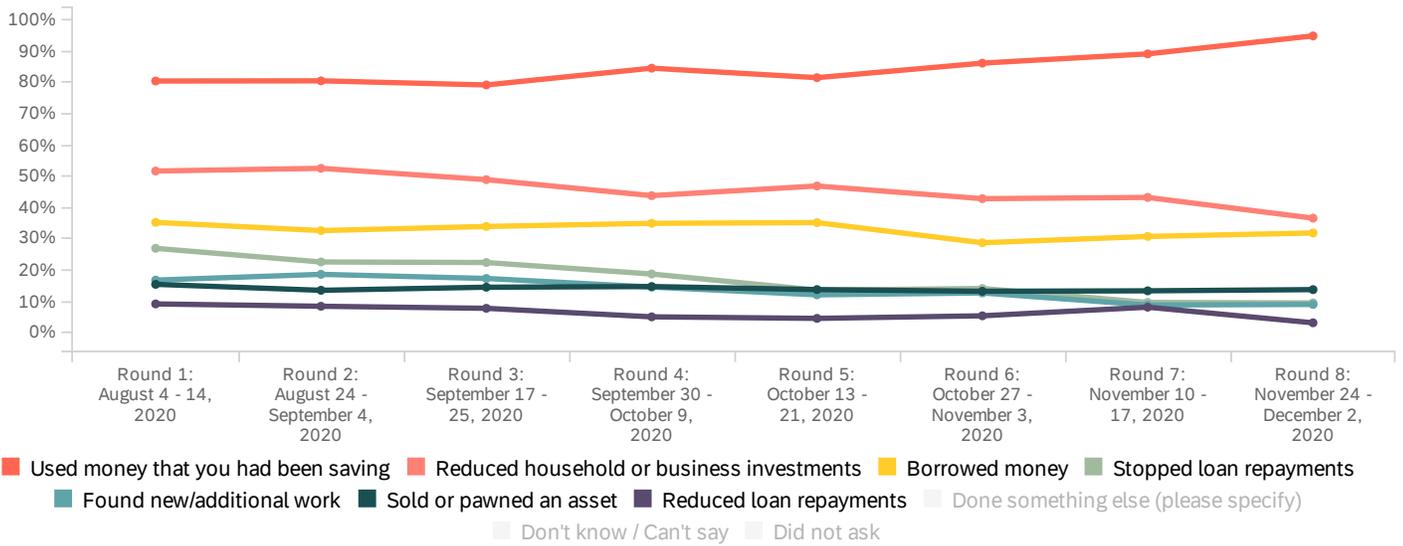
Loan Repayment Burden



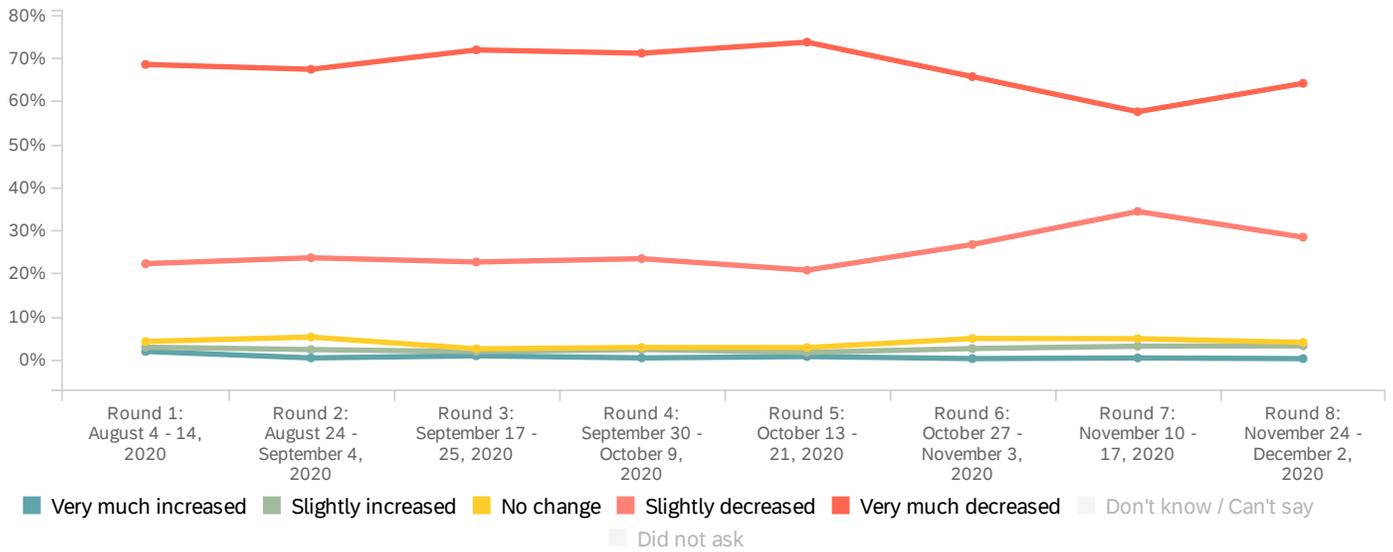
Confidence in Loan Repayment



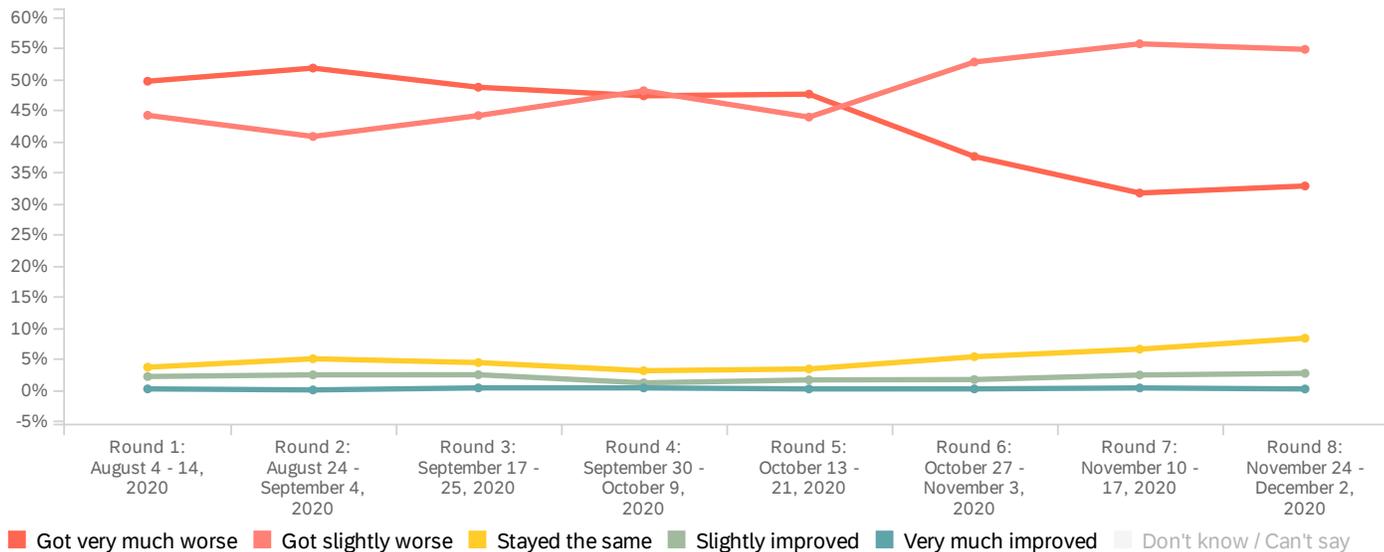
Coping Mechanisms



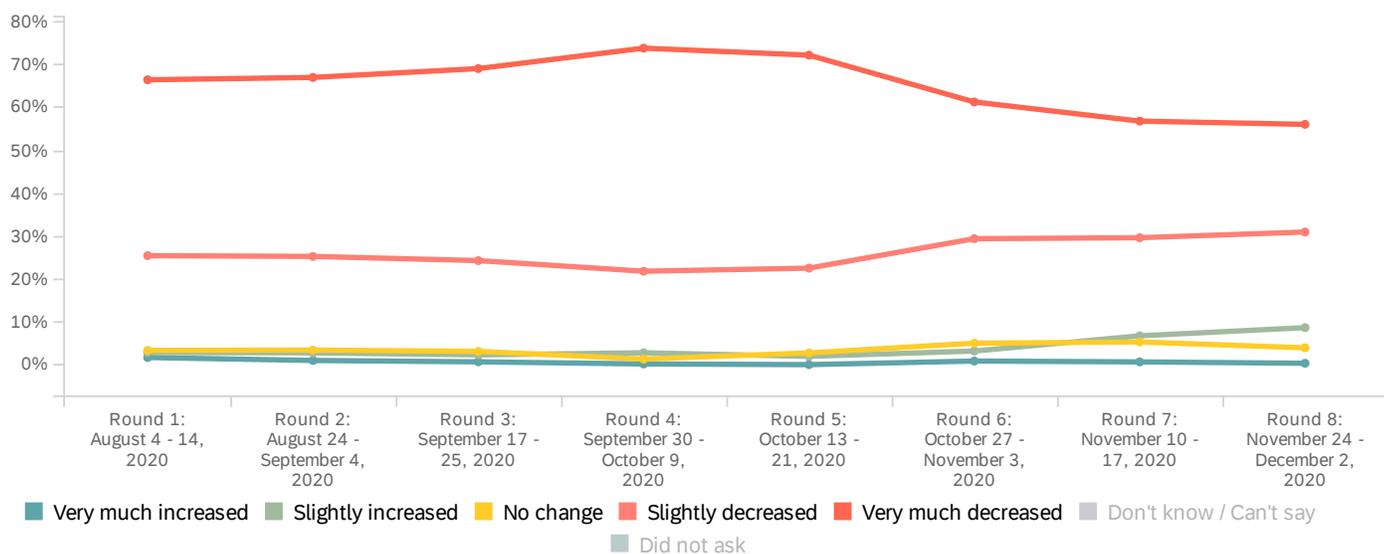
Impact on Saving



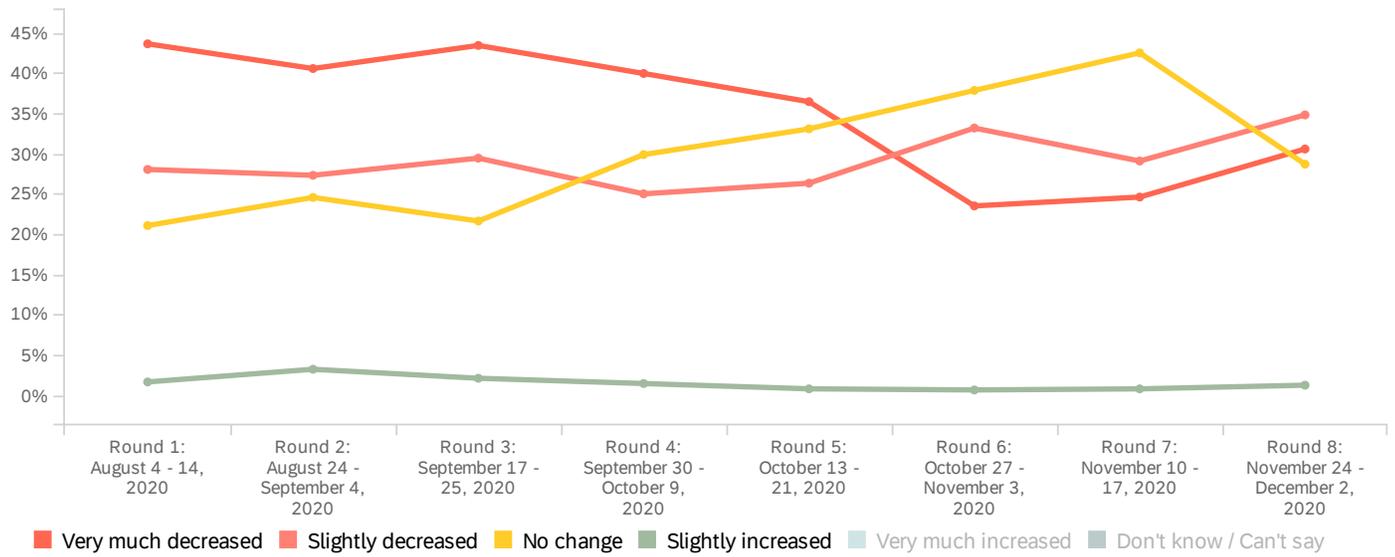
Impact on Overall Household Financial Situation



Change in Income



Change in Food Consumption



SECTION 2: FINANCIAL DIFFERENCES BY PRODUCT

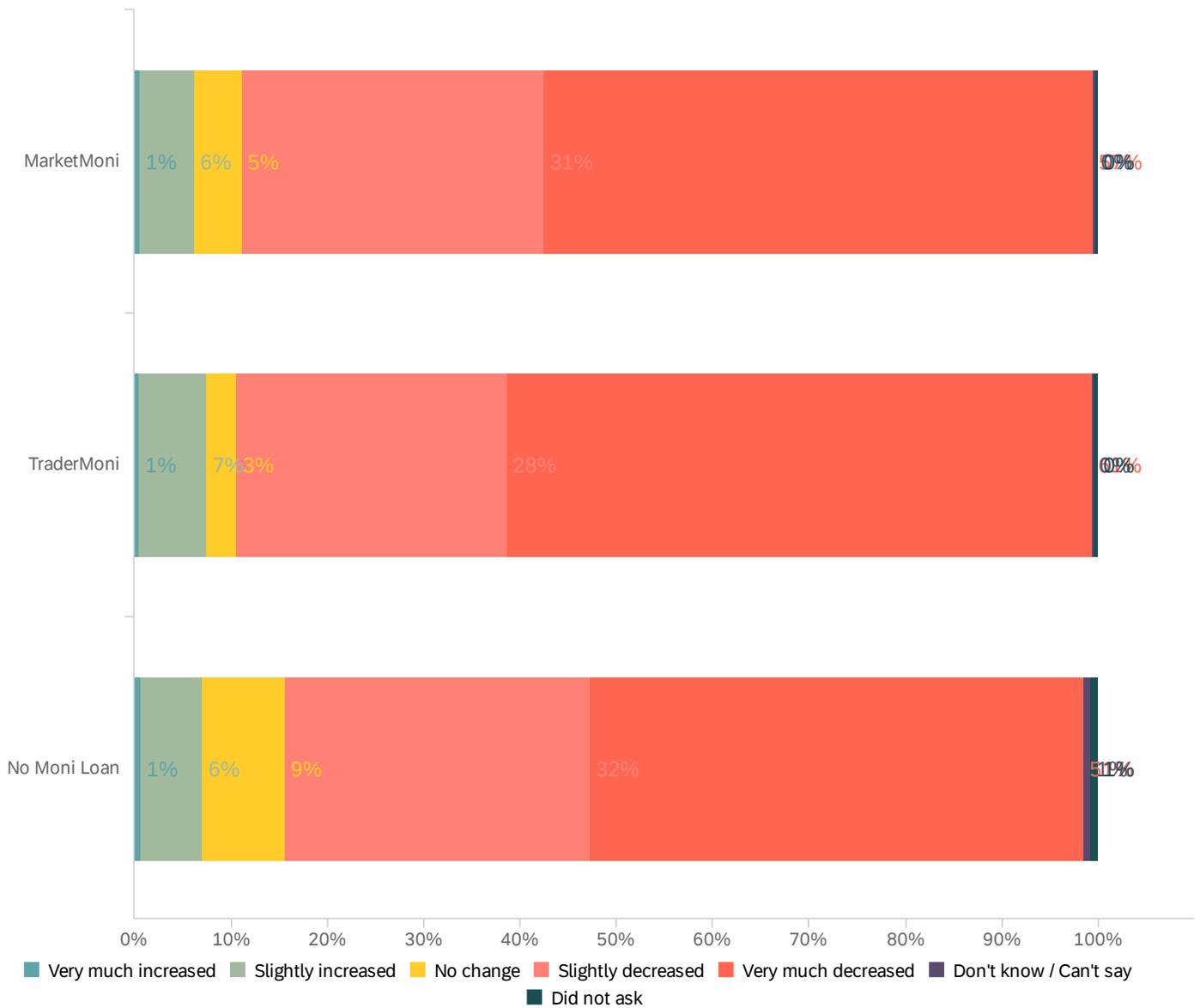
From round 6 onwards, we were able to utilize GEEP's product status for clients to segment financial impacts by product type. In our segmentation, there were 830 MarketMoni clients (44%), 733 TraderMoni clients (39%), 5 FarmerMoni clients (0.2%), 281 clients with no Moni loans (15%), and 17 clients who can't remember which loan type they received. Generally, MarketMoni customers report being in a slightly better financial situation than TraderMoni customers, but also report more challenges in their ability to cover salaries and the confidence in loan repayment. This may be due to the larger average ticket size of the Market Moni loan. We've highlighted the areas where there were differences between the products:

- **Impact on Income:** 57% of MarketMoni customers vs. 61% of TraderMoni customers experienced 'very much decreased' income.
- **Existence of Employees:** 38% of MarketMoni customers vs. 27% of TraderMoni customers have employees.
- **Ability to Cover Salaries:** 69% of MarketMoni customers vs. 69% of TraderMoni customers were able to pay their employees.
- **Impact on Savings:** 61% of MarketMoni customers vs. 65% of TraderMoni customers 'very much decreased savings'.
- **Overall Financial Situation:** 32% of MarketMoni customers vs. 36% of TraderMoni customers said their financial situation was 'very much worse.'
- **Burden and Confidence of Loan Repayments:** 41% of MarketMoni customers vs. 47% of TraderMoni customers considered the loan repayment 'a heavy burden'. However, MarketMoni customers were less confident in repayment: 15% of MarketMoni customers were confident, compared to 34% of TraderMoni customers.*

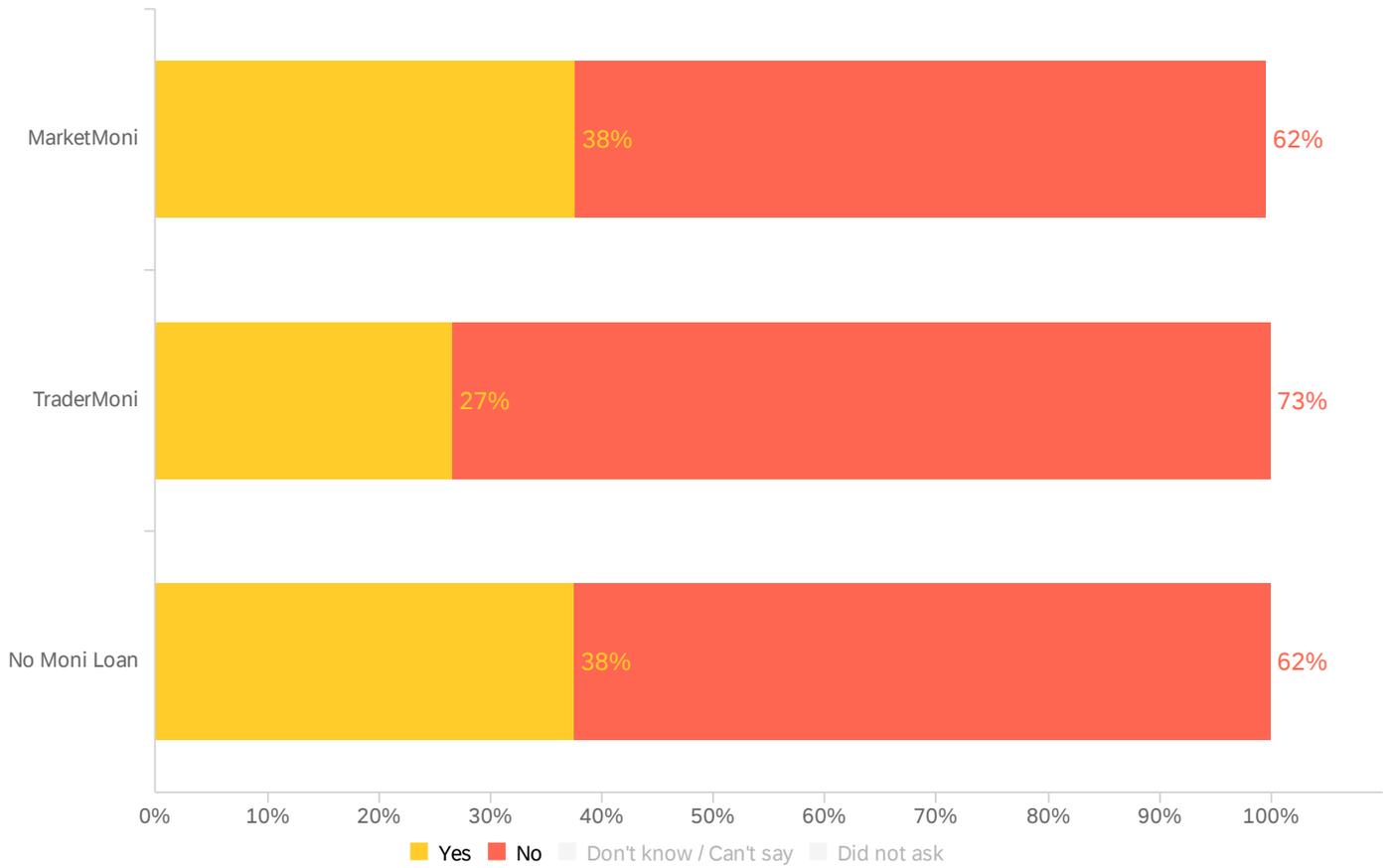
There appear to be no notable differences between MarketMoni and TraderMoni customers in vulnerability, poverty profile, or employment sector.

* 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. 20% of respondents who appeared in GEEP's database as MarketMoni customers responded they had received a TraderMoni loan and 31% of them said they had received no Moni loan at all. Meanwhile, 12% 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.

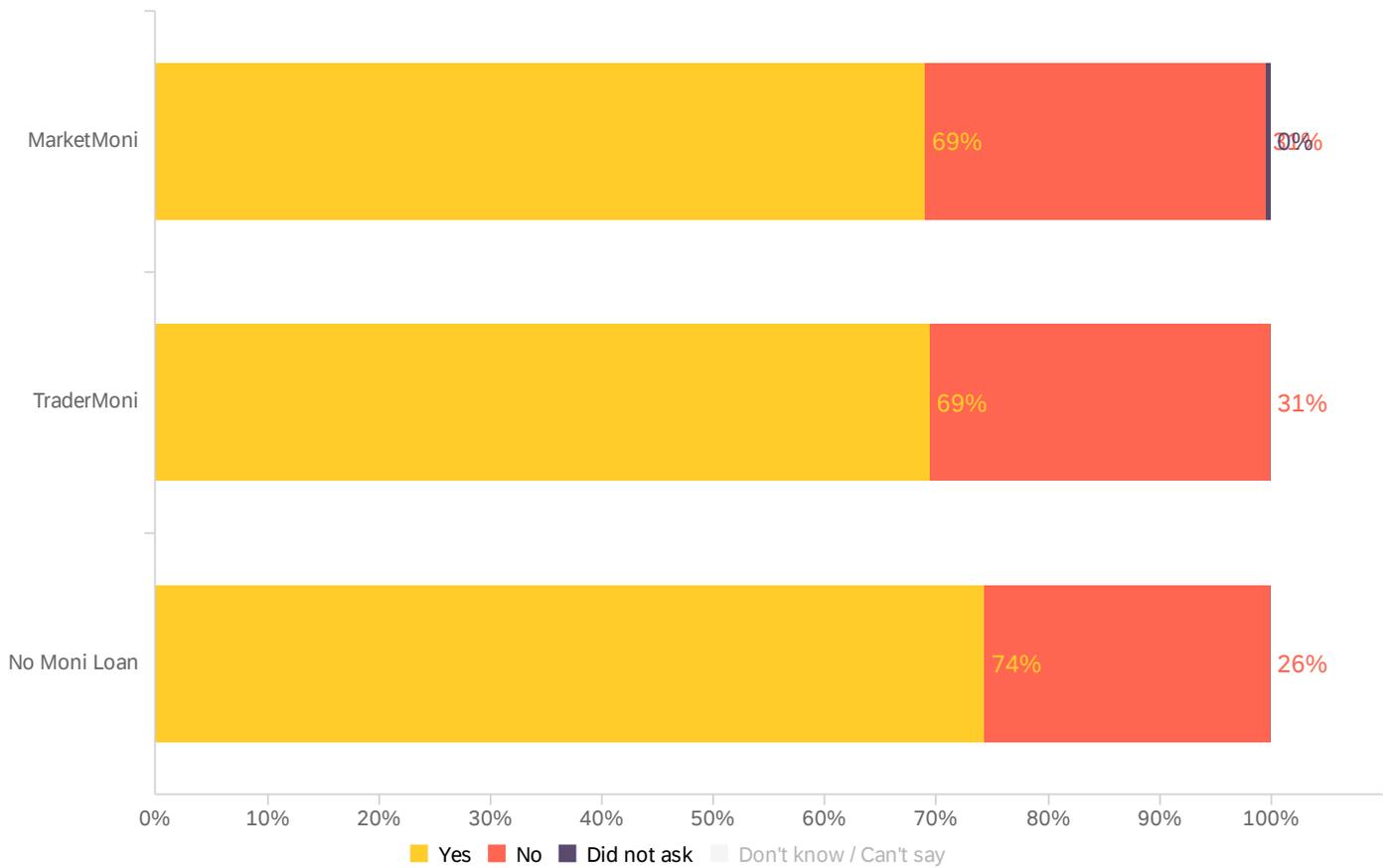
Impact on Income by Product Type



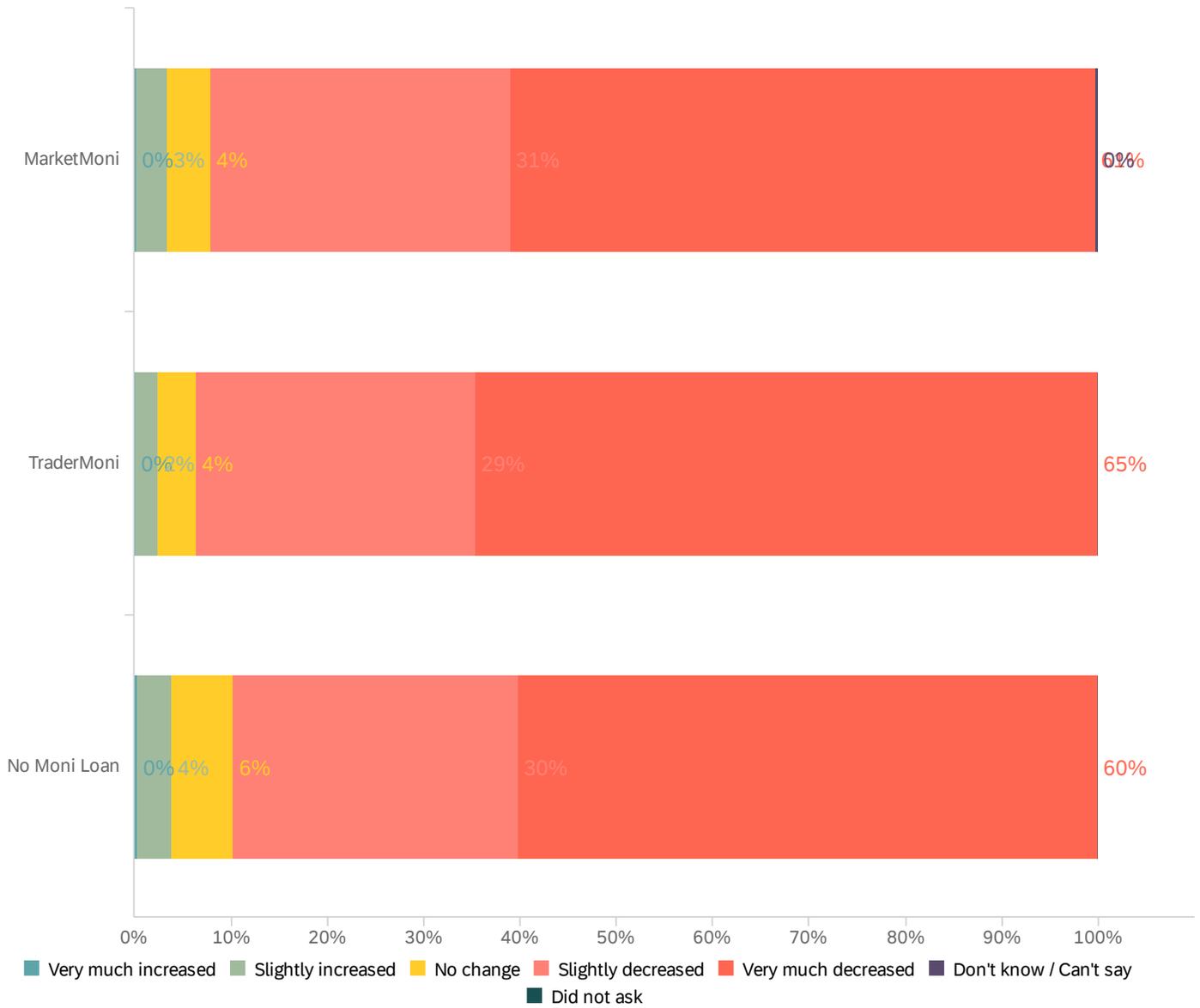
Existence of Employees by Product



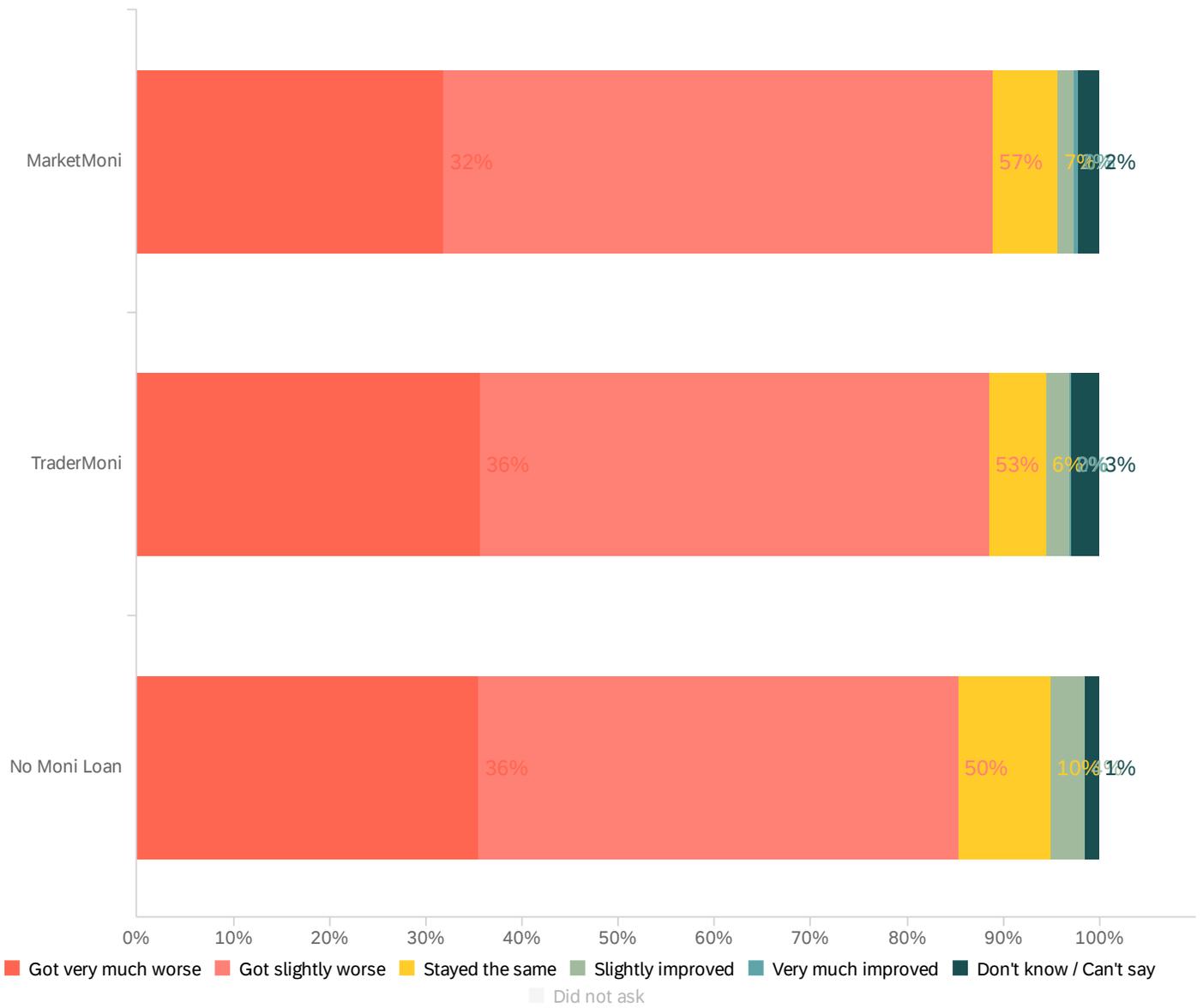
Ability to Pay Employees by Product Type



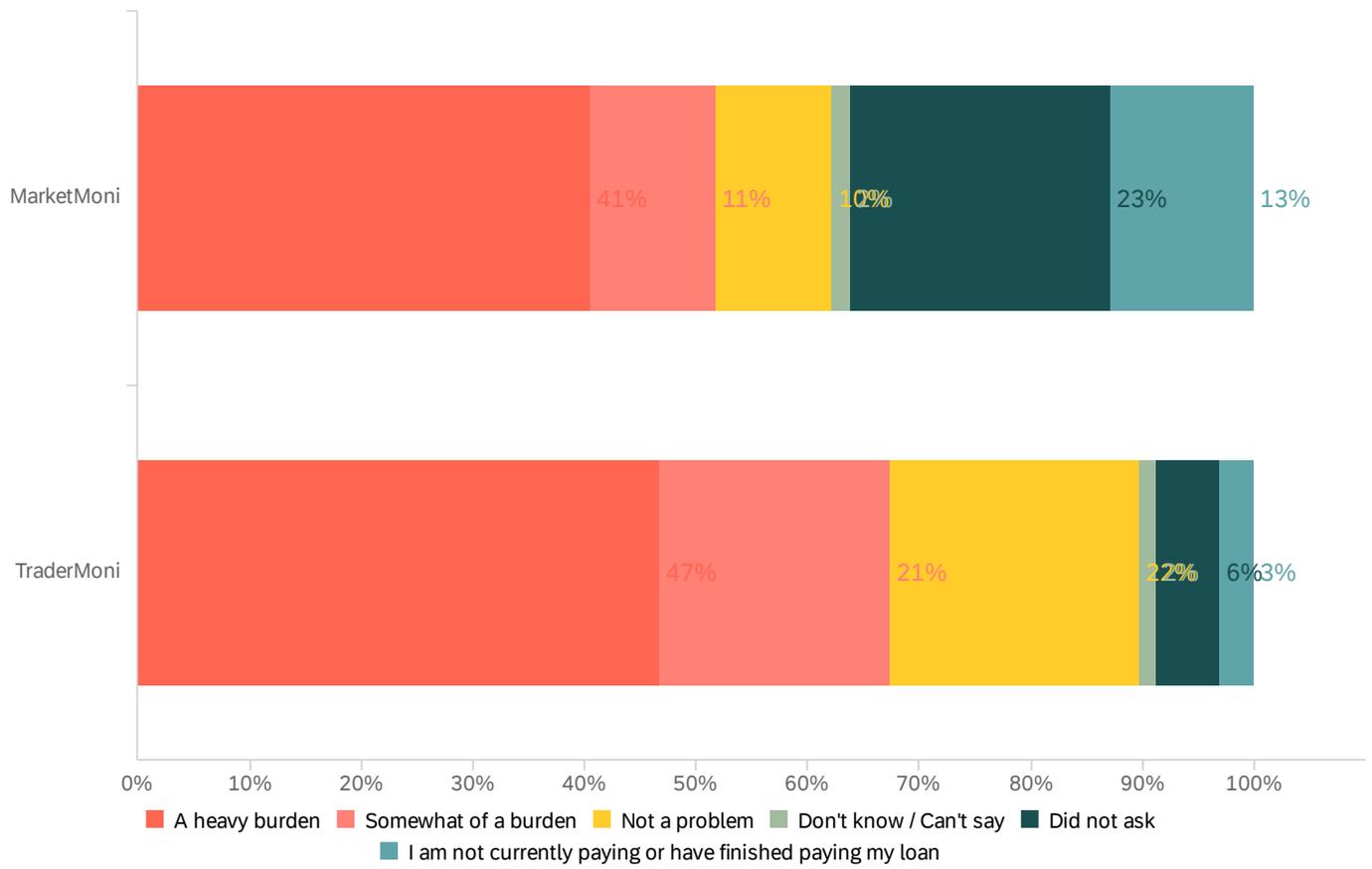
Impact on Savings by Product Type



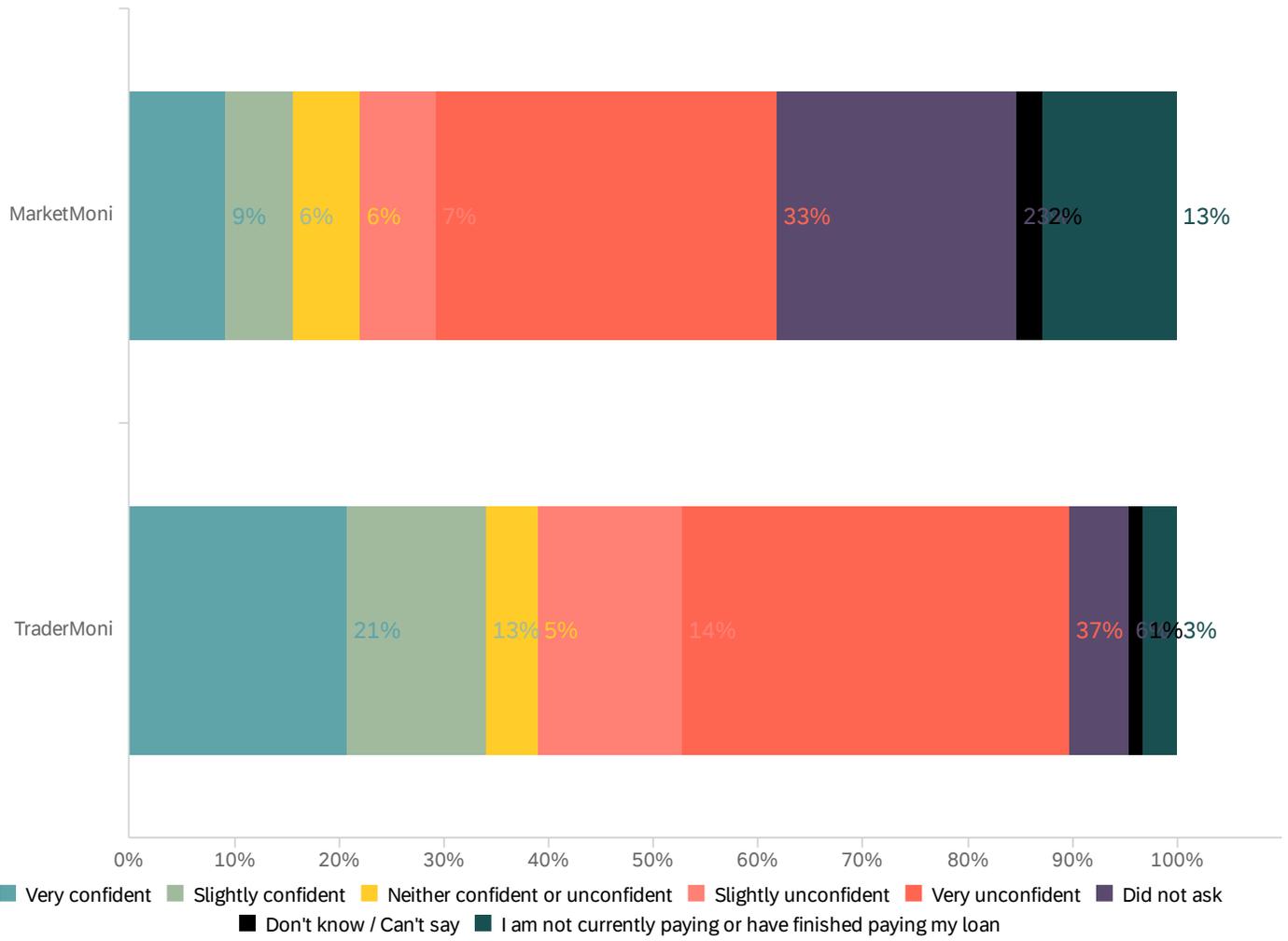
Impact on Financial Situation by Product Type



Repayment Burden by Product Type



Repayment Confidence by Product Type



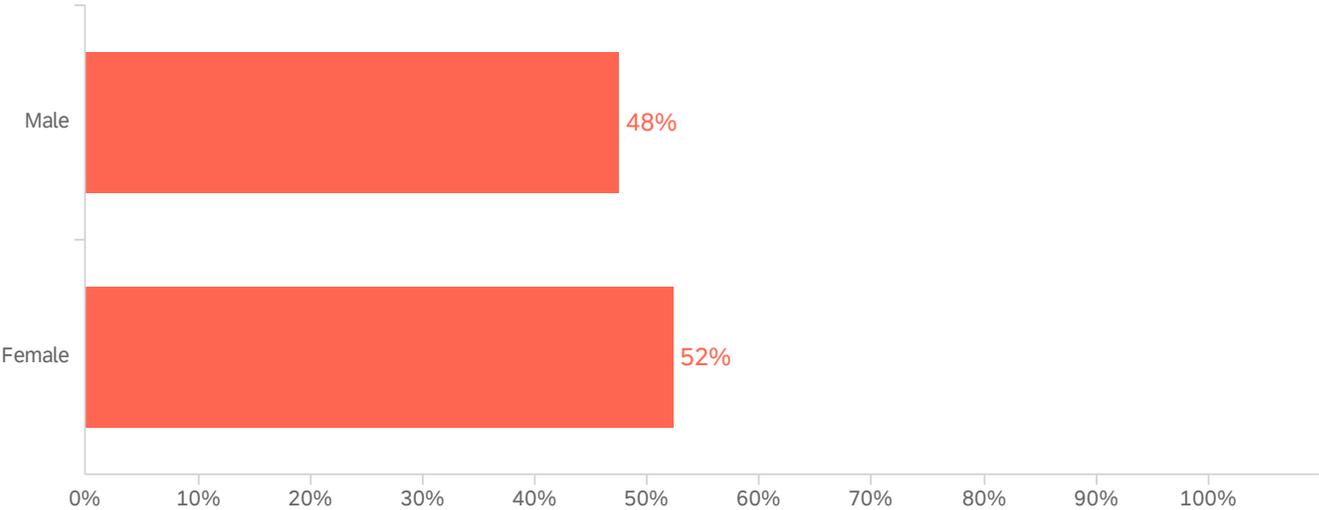
SECTION 3: RESPONDENT PROFILE

- **Gender:** 52% Female
- **Poverty:** 77% live below the poverty line vs. Nigeria's average of 73%. This percentage has stayed consistent across the seven rounds.
- **Vulnerability Level:** Very high, 47% classified as "Extremely Vulnerable".
- **Gender Differences:** Male customers appear *slightly more likely to have a high vulnerability score than female* customers
- **Job:** Two top sectors: *Retail (37%) and Agriculture (26%)*
- **Employees:** Only 28% have employees. Of those, they employ an average of 3 unpaid and 4 paid workers
- **GEEP Loan Usage:** 84% used the loan for their *main income source or business activity*
- **Awareness & Concern Level of Covid-19:** Universal (100%) awareness. 74% of GEEP customers say they are "very concerned" about COVID-19, vs. 60dB Global average of 38%, West Africa average of 64%, and East Africa average of 56%. "Very much concerned" customers decreased from a high of 80% in round 4 to a low of 68% in round 8.

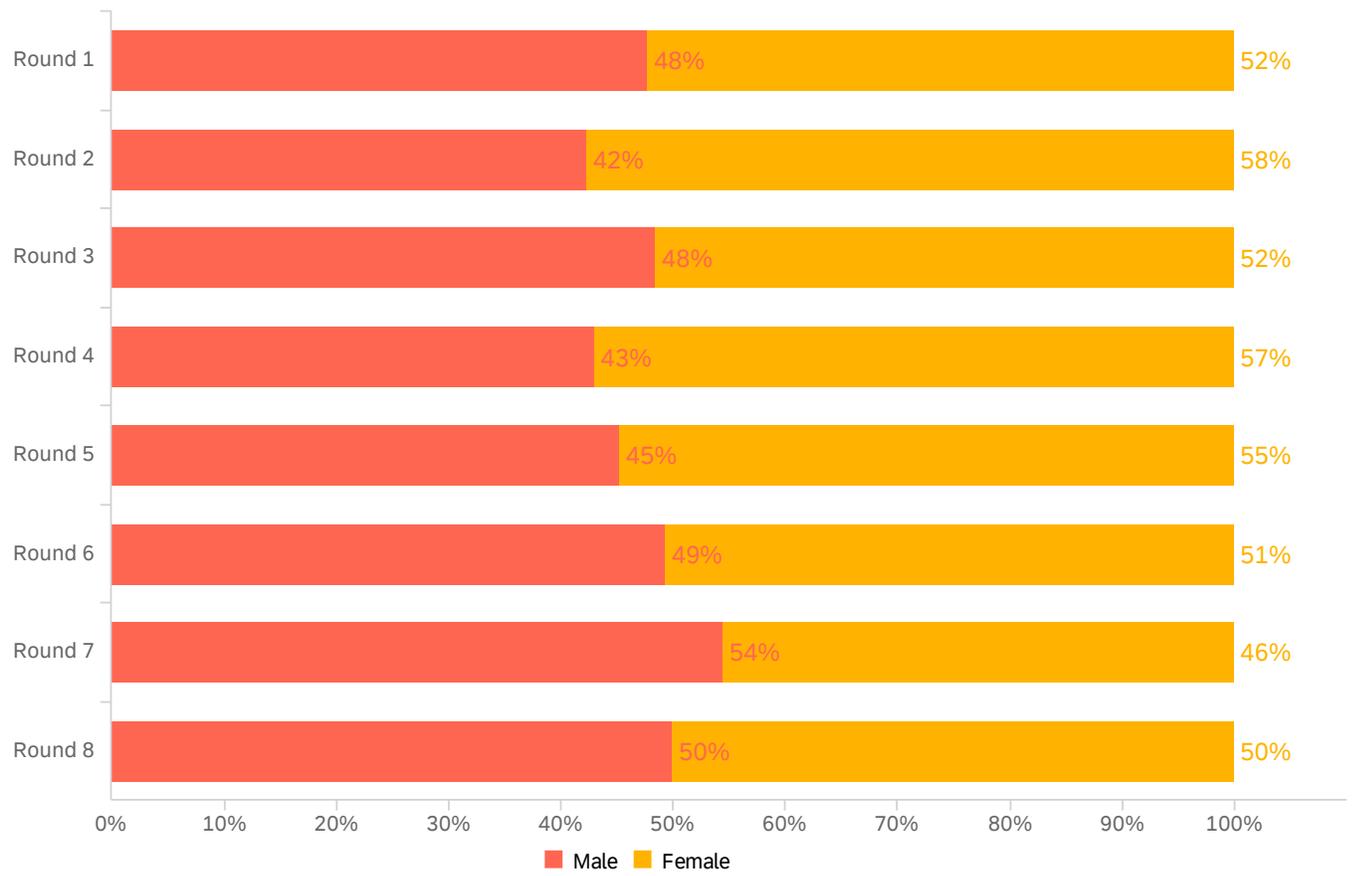
Gender

Over eight rounds of data collection, we've spoken to **4,940** GEEP customers. Over **52%** of these respondents are female.

Interviews Completed by Gender



Gender by Round

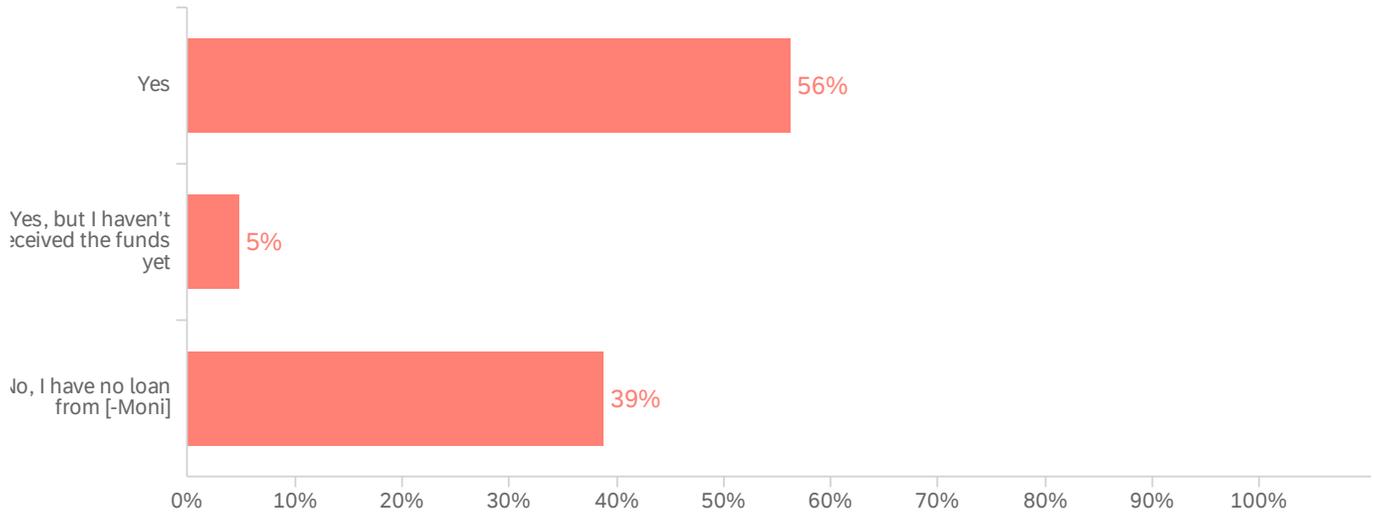


GEEP Loan Recipient Status

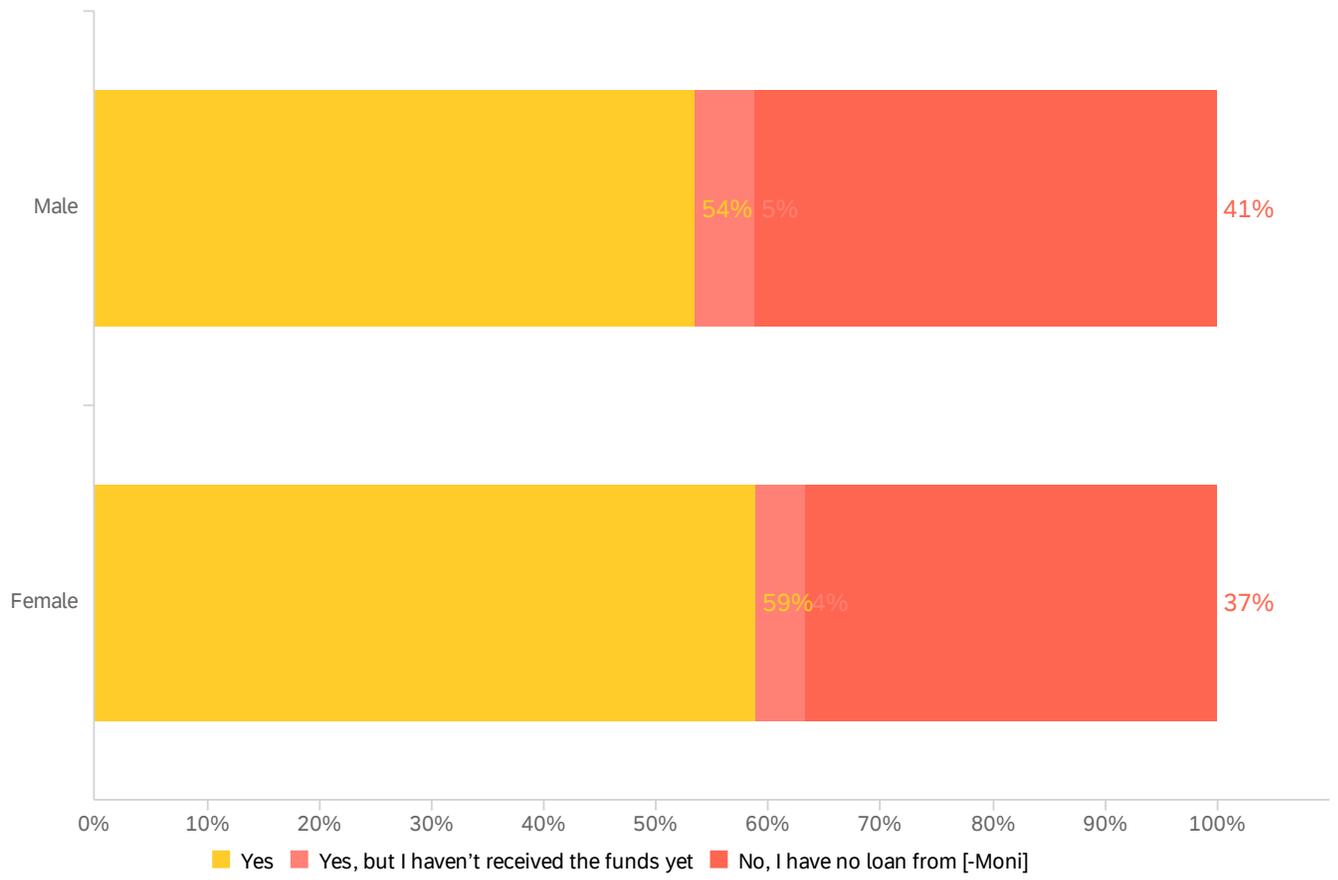
Q: Have you received a loan from [-Moni]?

(n = 3,718)

Insight: In round 3, we began to ask respondents if they received a loan from GEEP. Over five rounds of data, 56% 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: 59% of women surveyed received it, compared to 54% of men.



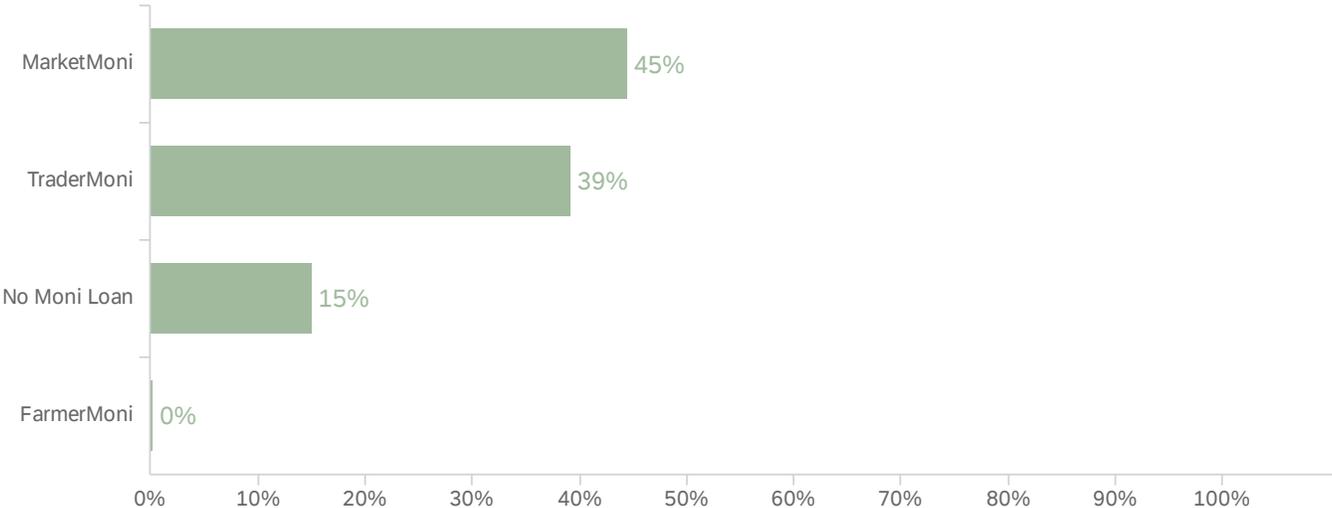
Recipient Status by Gender



GEEP Product Type (Database Response)

(n = 1,864)

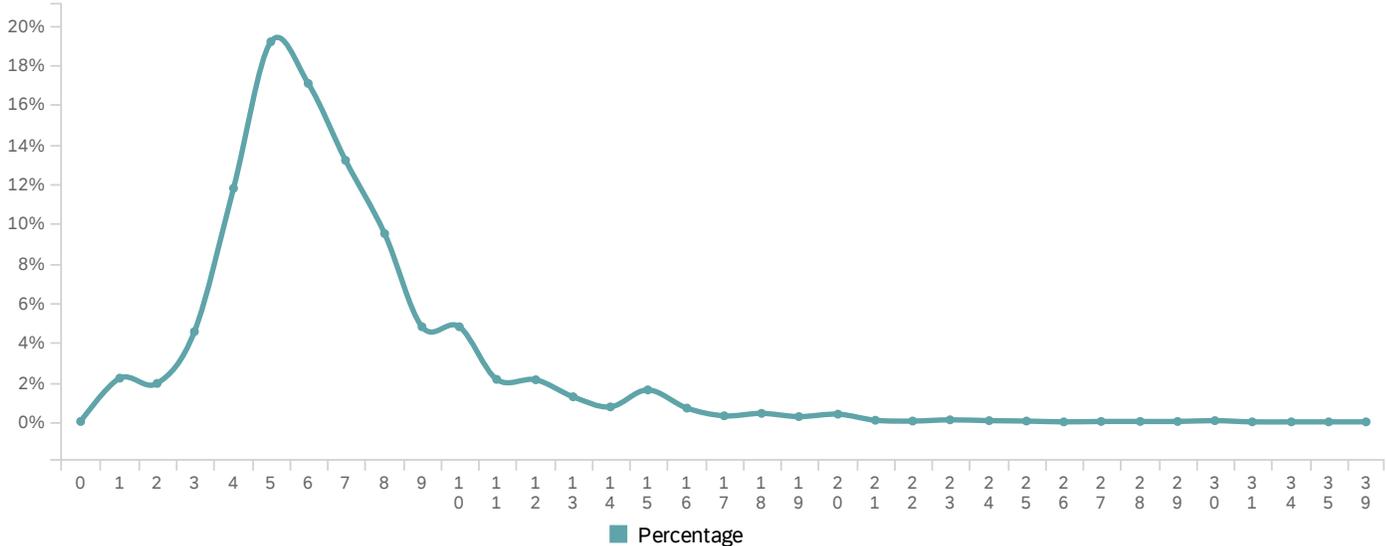
Starting in round 6, we utilized GEEP's product status for clients, which reported that 45% of those surveyed received MarketMoni loans. We were surprised by the number of clients who said they did not receive a loan at all from GEEP, but were on the list of MarketMoni recipients. We will enhance our product segmentation and continue to track the discrepancy between customers' responses to product type and GEEP's database.



Household Size

(n = 4,906)

Insight: Respondents' household size ranged from 1 to 34, with a median size of 6.



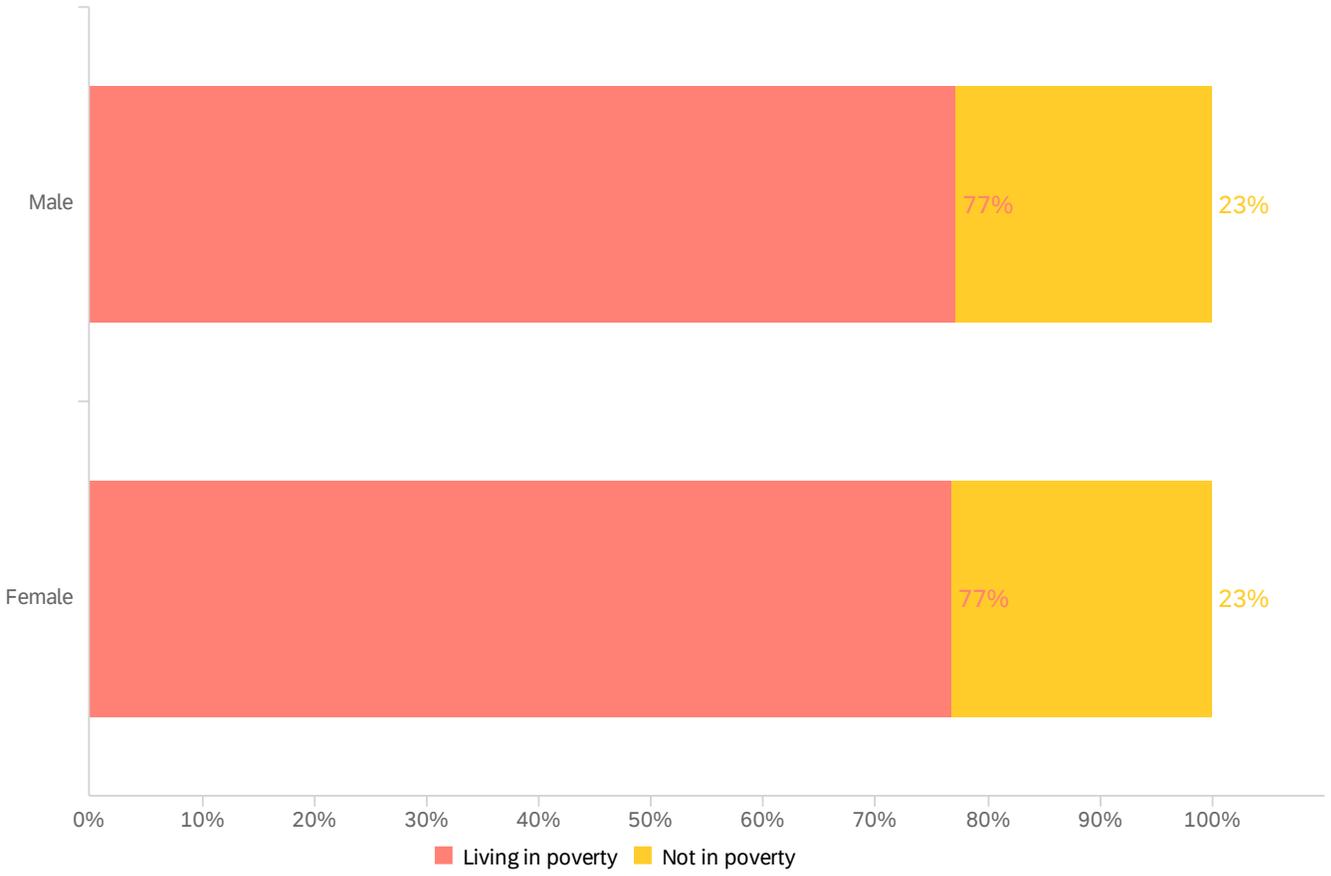
Poverty Profile Relative to \$3.20/Day 2011 PPP Poverty Line

(n = 4,940)

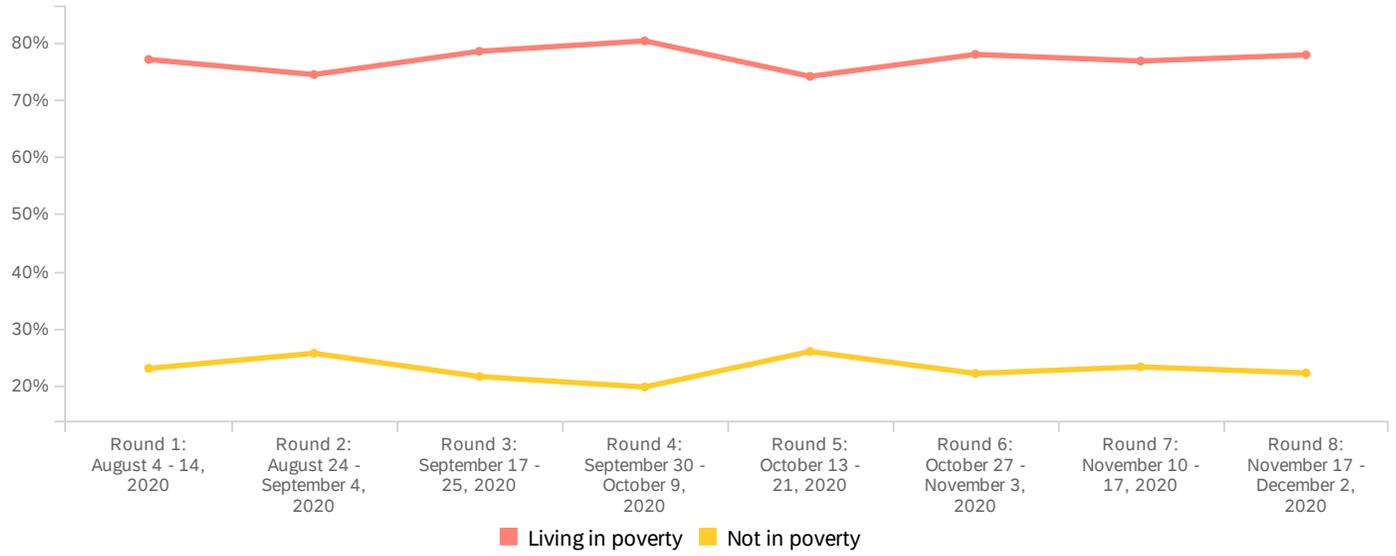
Insight: GEEP's business model is highly inclusive. It is reaching a customer base that is slightly lower-income than the Nigerian average: **77%** of respondents live below the \$3.20/day Poverty Line (2011 PPP) versus a national average of 73%. The poverty rate is similar between the genders.



Poverty Profile By Gender



Poverty Profile by Round



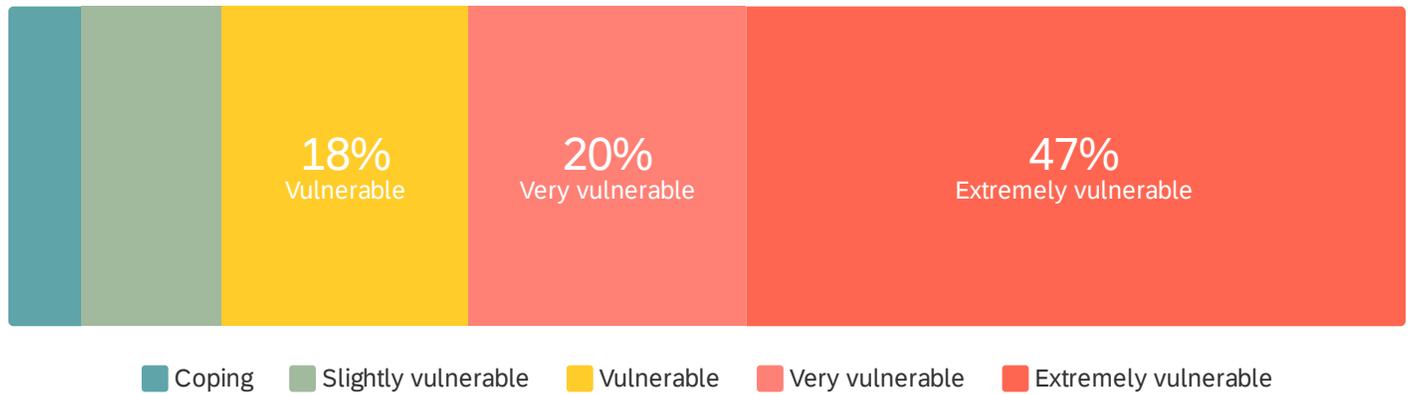
60 Decibels Vulnerability Index

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

It is made up of four key themes:

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

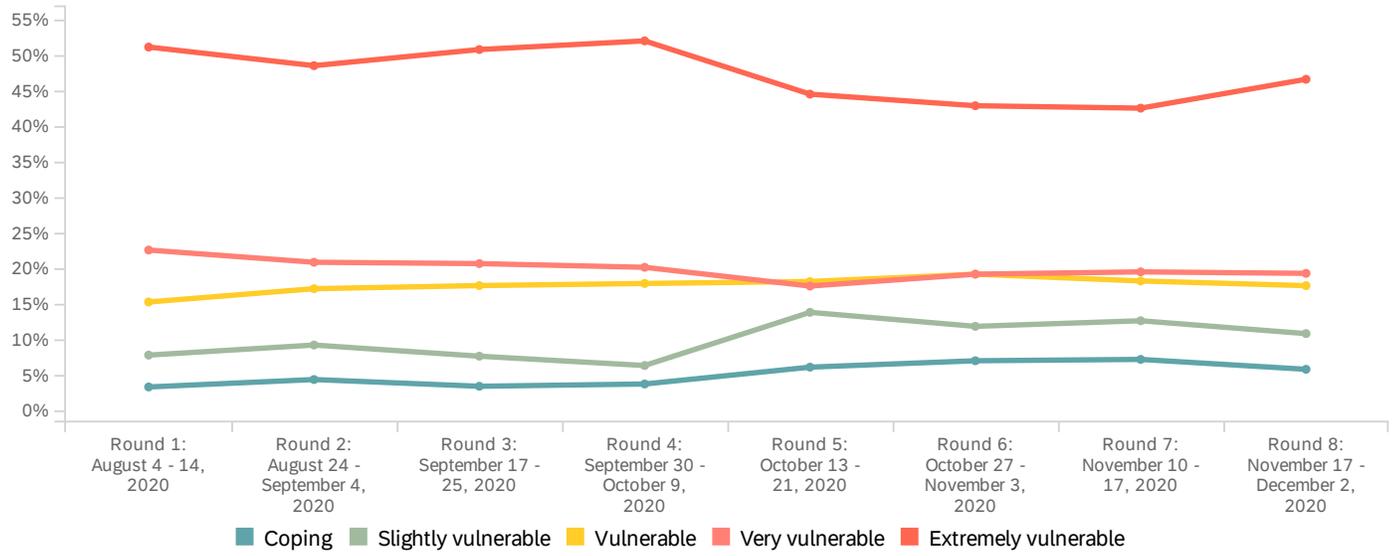
Insight for GEEP: GEEP is serving a vulnerable population. Overall, 67% of respondents are vulnerable, of which 47% "extremely vulnerable."



Vulnerability Category by Gender



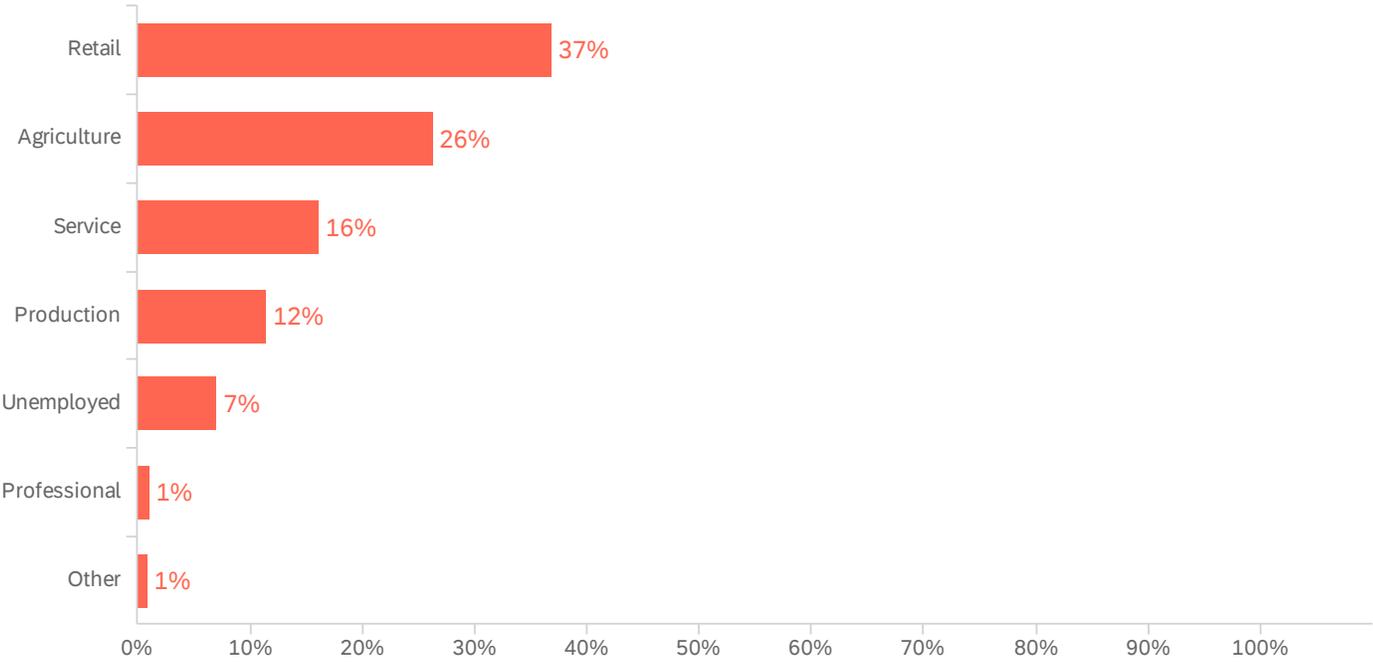
Vulnerability Category by Round



Employment Sector

Q: In the last month, what was your main source of income/business activity?
(n = 4,937)

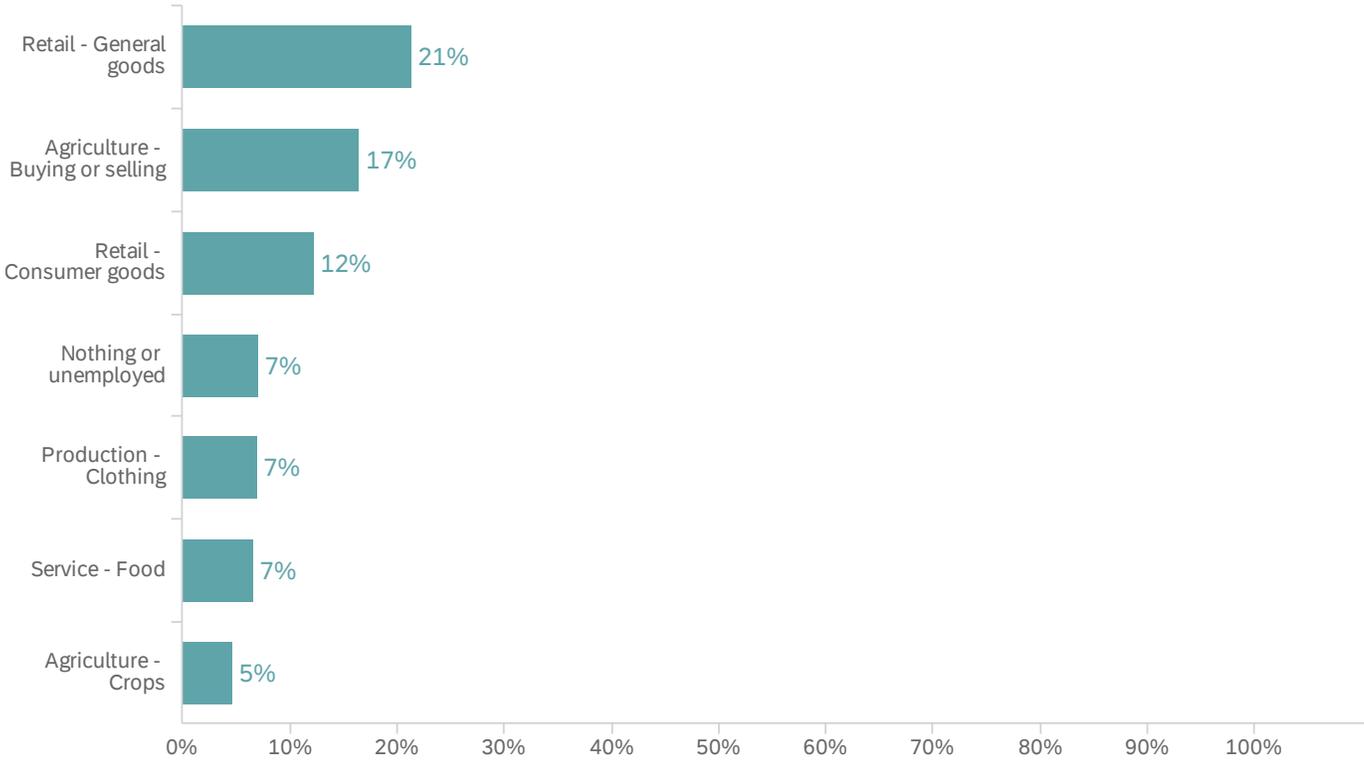
Insight: Retail is the biggest sector among GEEP customers: **37%** work in it. The second largest is Agriculture, accounting for **26%**.



Main Income Source / Business Activity

Q: In the last month, what was your main source of income/business activity?
(n = 4,937)

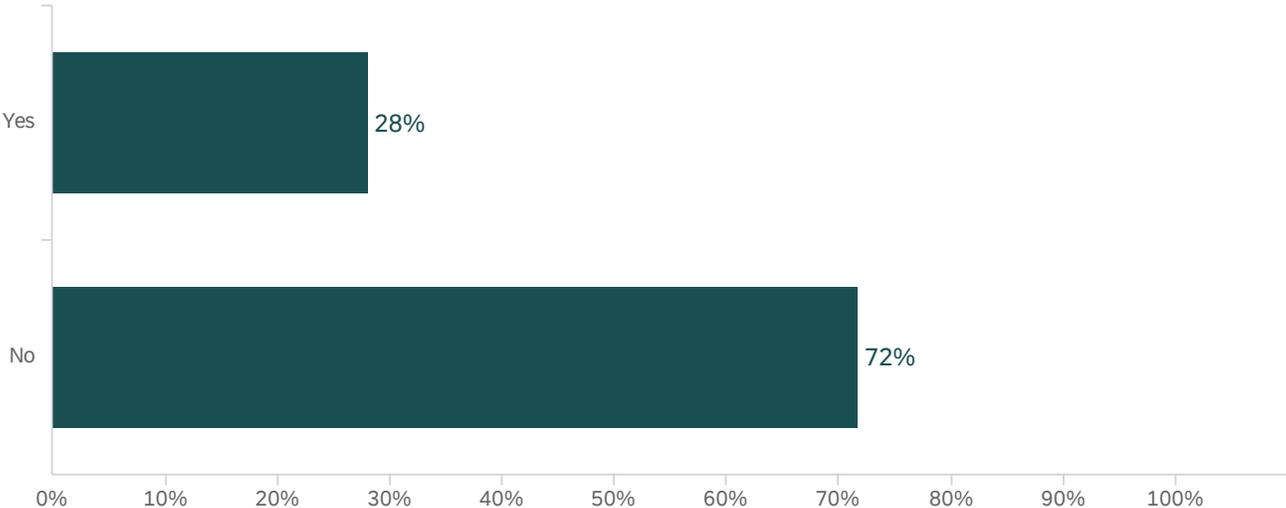
Insight: The graph below further illustrates the breakdown of respondents' business activities. The primary income source of the majority of respondents is retail, in the general (21%), agriculture, buying or selling of fresh produce (17%), and consumer goods (12%) segment.



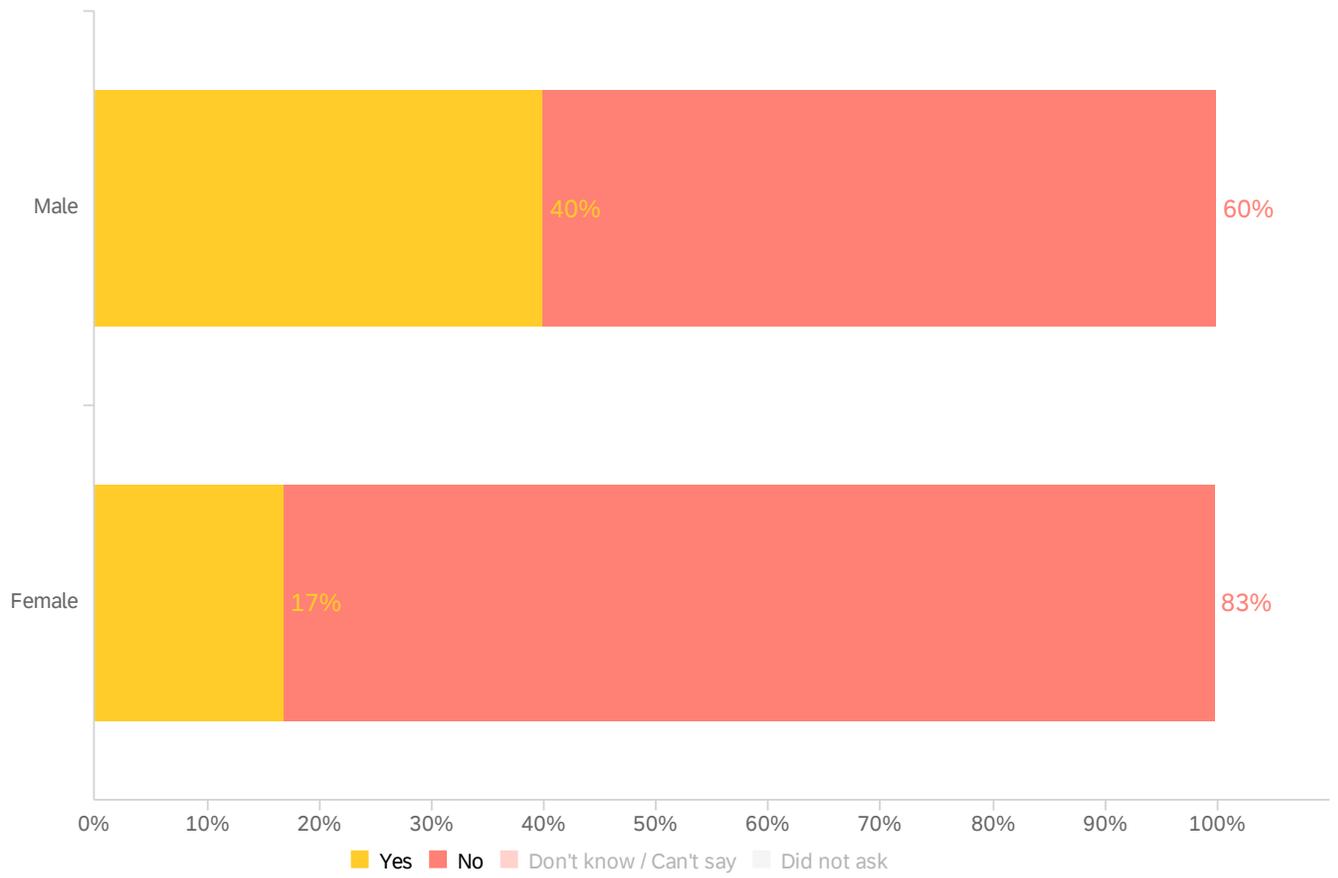
Existence of Employees

Q: Do you have employees?
(n = 4,618)

Insight: Almost three-quarters of respondents do not have any employees. However, GEEP customers appear to be less likely than non-loan recipients to have employees: only 26% of loan recipients have employees, compared to 34% of non-loan recipients. Male respondents are more likely to have employees, with 40% responding that they do have employees, compared to 17% of females.



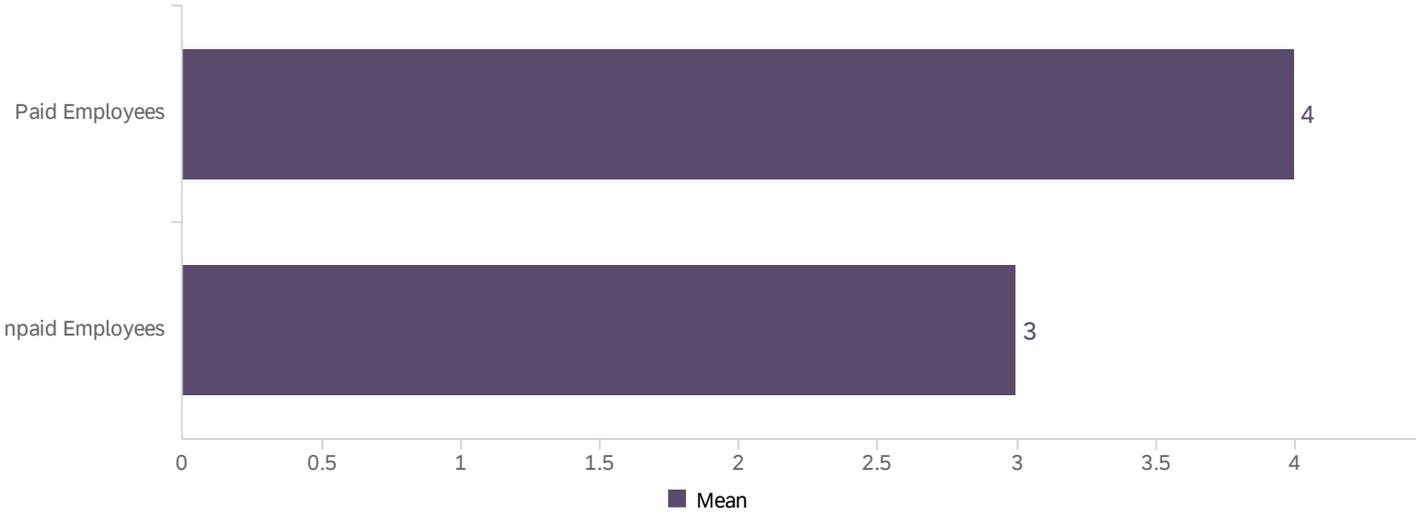
Existence of Employees by Gender



Avg. Number of Paid vs. Unpaid Employees

Q: How many paid and unpaid employees do you have? (asked to 1,392 respondents who have employees)
(n = 1,392)

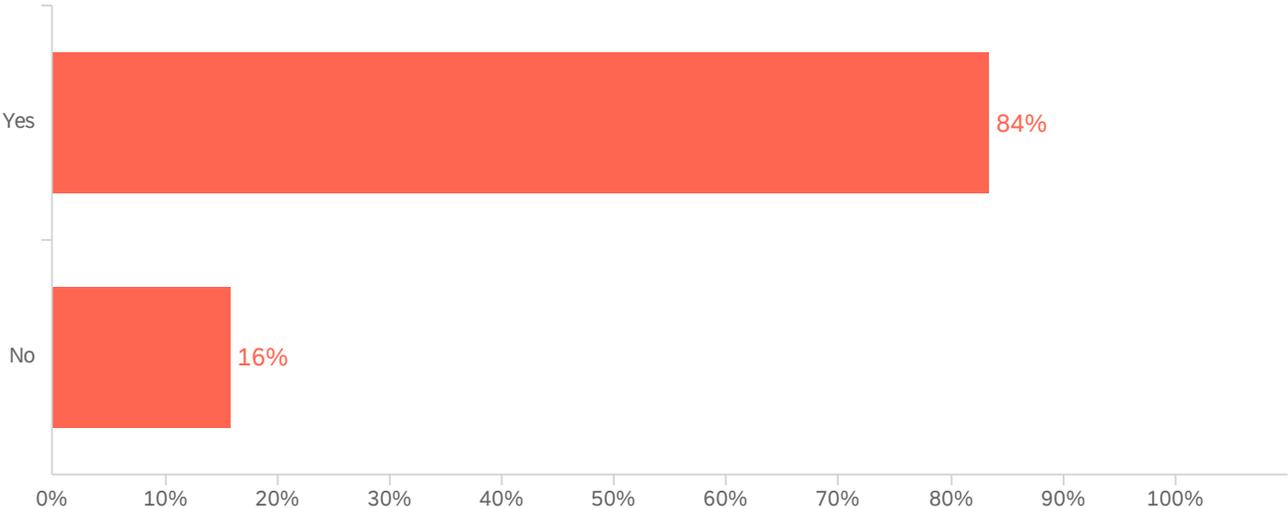
Insight: Respondents employed on average 4 paid and 3 unpaid employees.



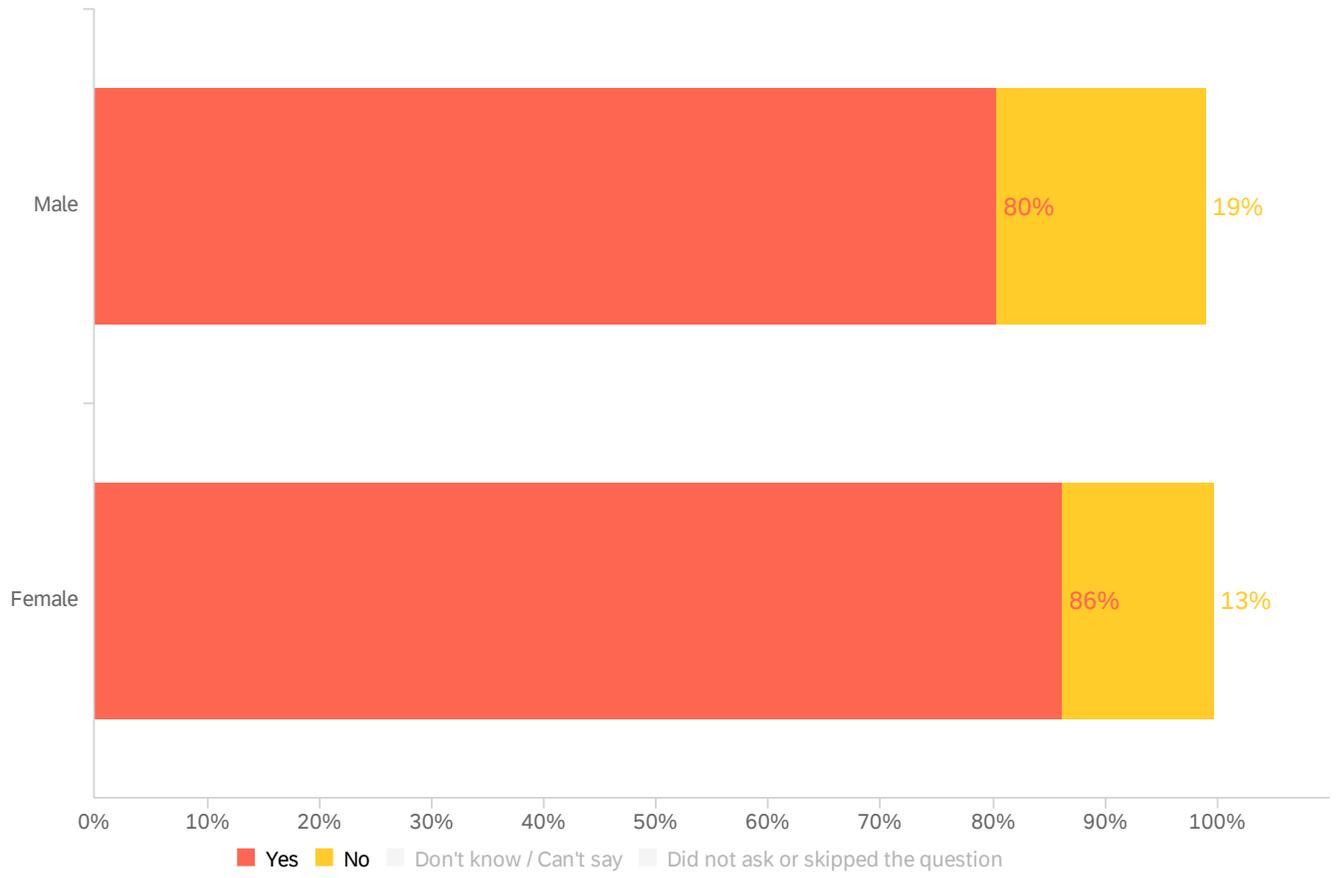
Usage of GEEP Loan for Main Income Source / Business Activity

Q: Is this the business the GEEP loan was used for?
(n = 3,298)

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 = 4,942)

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



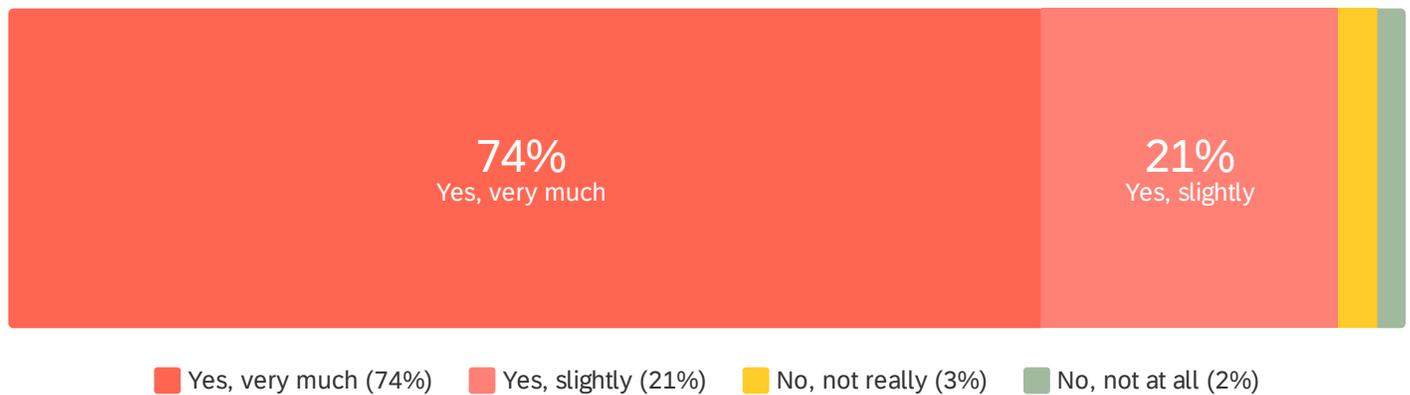
Yes No

Concern Level About COVID-19

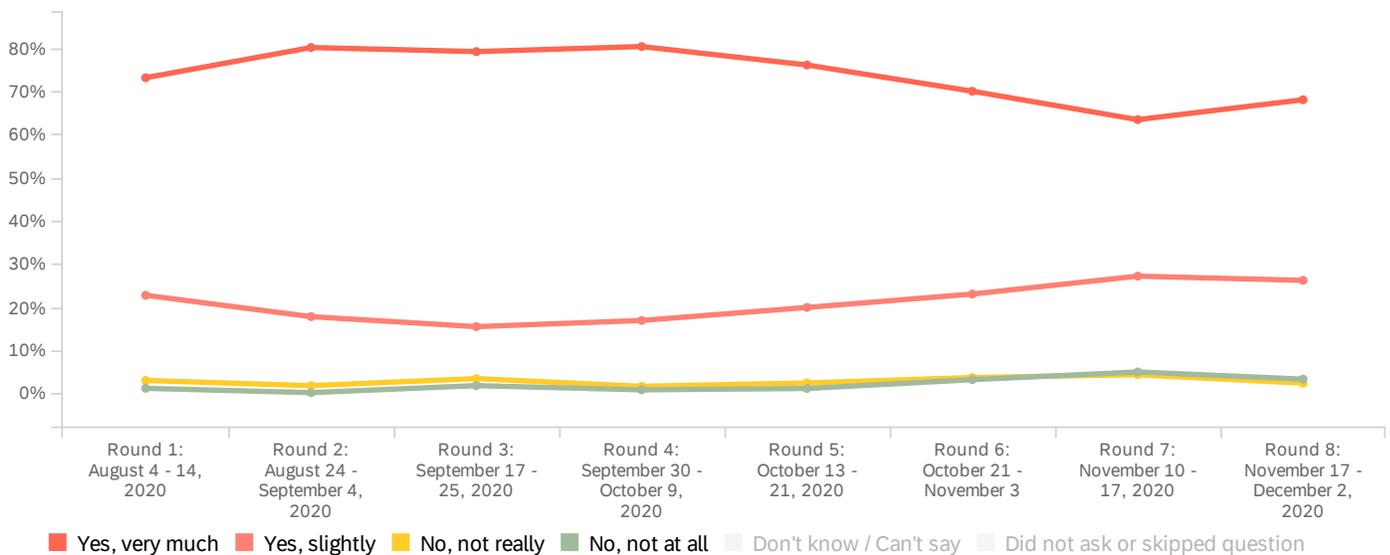
Q: Are you concerned about coronavirus or COVID-19?
(n = 4,940)

Insight: Concern levels among respondents remained high, with **74%** "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 increased between round 7 (63%) and round 8 (68%).

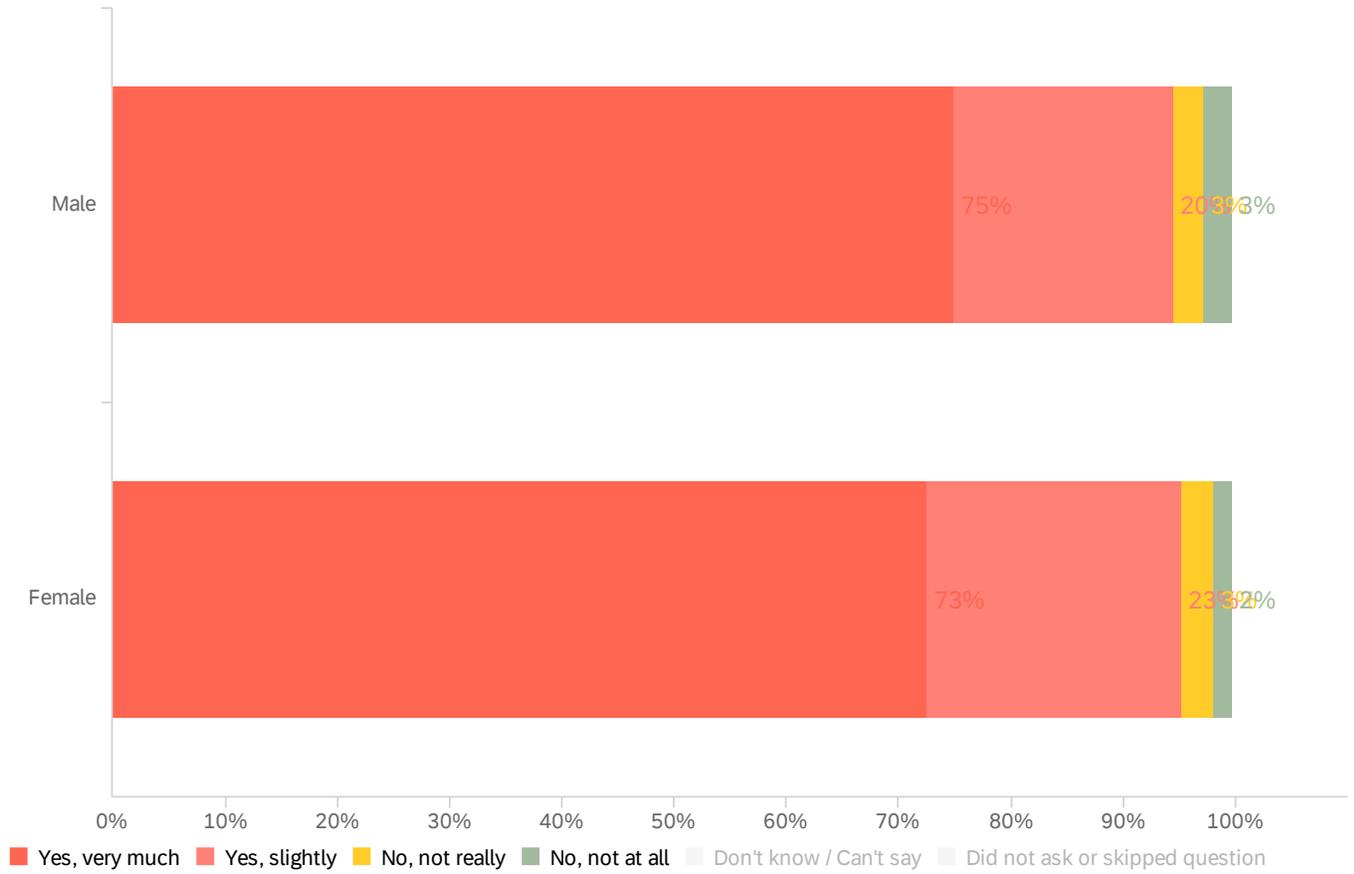
Concern levels appeared consistent across gender and loan recipient status. However, those respondents who have not received the funds seem more concerned, as 90% answered that they are "very much concerned".



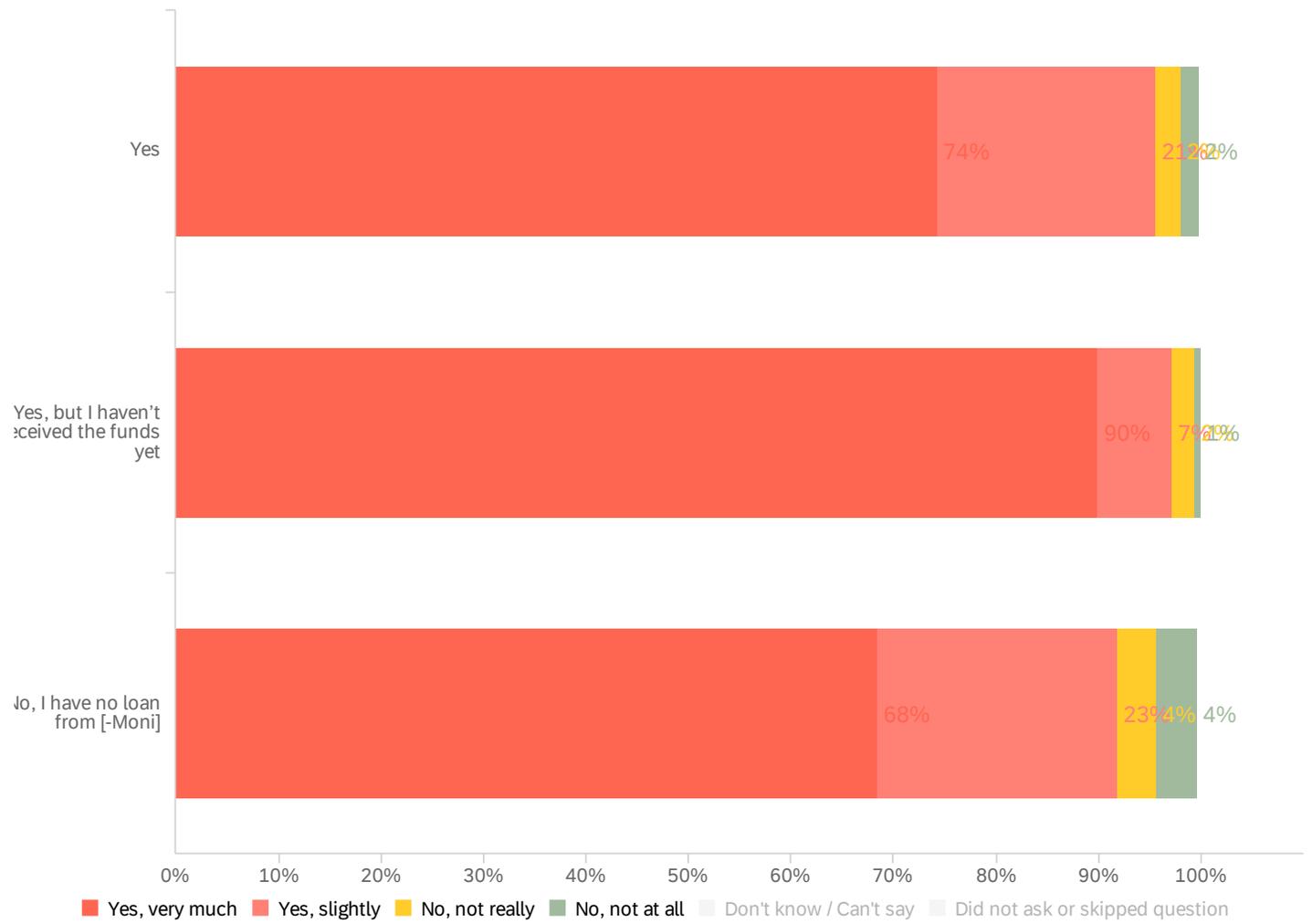
Concern by Round



Concern Level by Gender



Concern Level by Loan Recipient Status

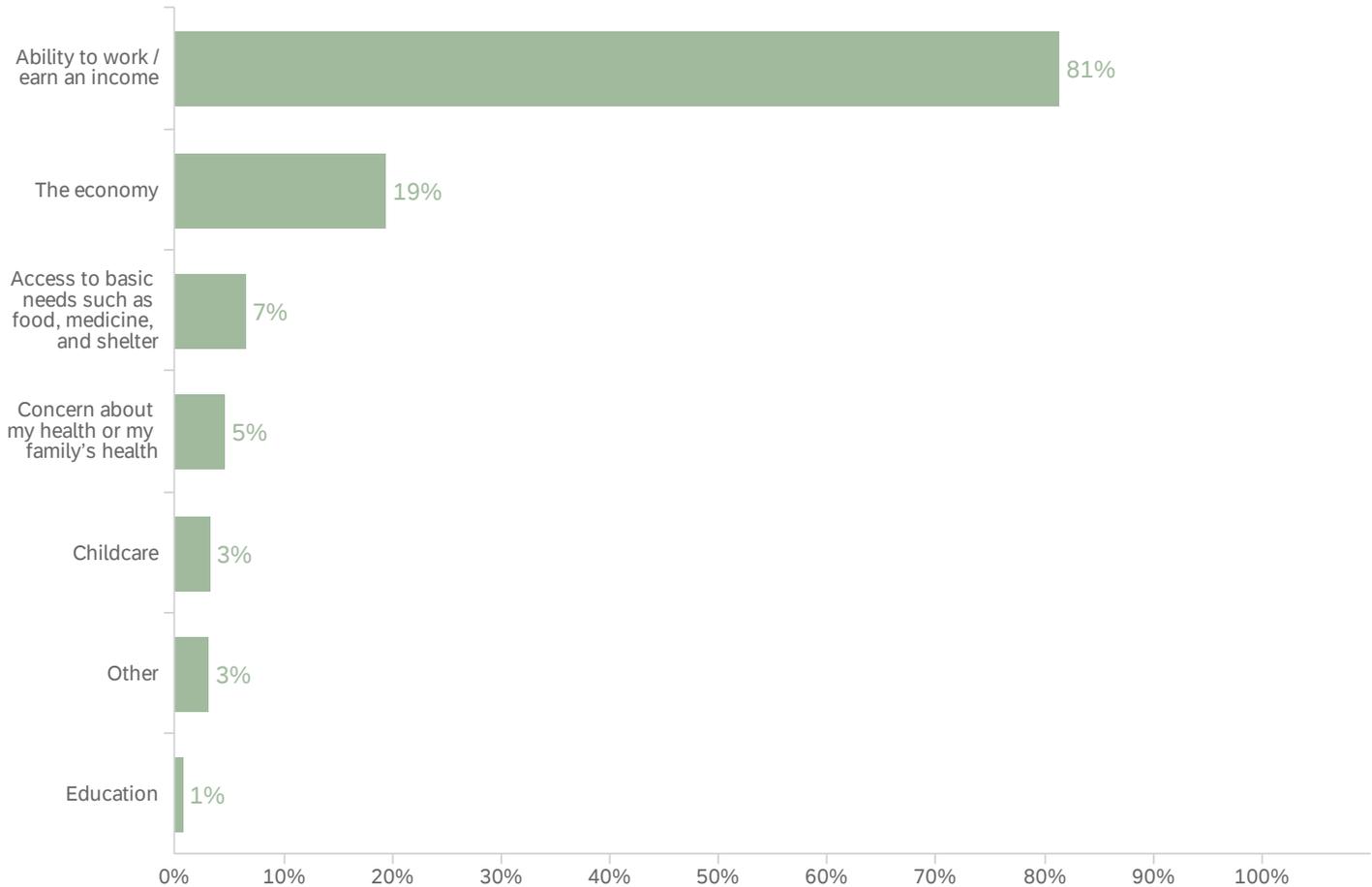


60 Decibels Qualitative Codes: Primary Concern About COVID-19

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 = 4,111)

Insight: Respondents overwhelmingly were concerned about their ability to work and earn an income, with 81% 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 = 3,111)

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, and customers.



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

I am a child of God, i believe in the power of God to save and the blood of Jesus to save, Corona virus will not harm me or my family.

I need money to boost my business because I have spent all my savings and I cant buy goods for my shop

I dont have money to travel to buy goods and it is affecting my business

Business is dull because there is no money unlike last year, many people have started sewing clothes for christmas

No capital to do the business, things are now expensive so it has become really difficult to even restock my shop

There is no market because people are not buying, the customers that are even buying are still owing

Corona virus affect me because the money my children abroad send send to me has reduced. They don't send up to what they used to send again.

Corona virus affect businesses. There there was no sales and during the lockdown we did not sell anything because there was no movement. After the lockdown, I don't have enough money to go on with my business because I used to sell cooked food. I am even in debt now.

The virus has messed up the economy, and business people like us are suffering a lot. I am very concerned about my income because things do not seem to be getting better anytime soon.

When there is corona virus we don't have the means of going out to sell our goods, we were just at home spending spending money meant for business on feeding. But now there is difference because we are working and earning but not yet like before.

My primary concern is how to overcome corona virus because it causes a lot of damages. Everything is expensive now and it affected our economy.

There is no sales, to cater for the children is hard. We could not work and we spent all the money we have during the lockdown

It affected everybody, the price of everything is very high, so our economy is affected. Everything has change.

My concern is that it spoil things a lot. There is no patronage like before. When there is party there would be sales but when there no party like during the lockdown, there would be no patronage as such.

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

May God bring corona to an end. It affect my work because as a teacher we could not go to work and did not earn anything during the lockdown, even to eat was hard. There are some changes after the lockdown but things are costly and things are yet to fall back to normal.

EVne as christmas is approaching, many people are not buying the way I expect, there is no money

No capital to travel and buy goods, the increase in price has made everything hard and the gain is now small

Business is slow because people are not buying phones like before, there is no money and eveything is now expensive

Market has been dull because there is no money, many people are just complaining

Business is better compared to when there was lockdown, people are buying depite the increase in price

When there was corona virus, it affected me because there was no sales and things were costly. There was no gain in what we sell and now there is no enough money to run business again.

Business is moving, people are buying compared to during the lockdown

May God help us. My concern is that our economy has gone down. There was no income and our customers did not patronize well, they all complain that there is no money. I was selling clothes before but since corona started that we could not work, all the money I had was spent and there is nothing to start the business again.

When there was corona virus, market did not move, there was no patronage and no money. I had to vacate my shop because there I could not afford to pay for the rent. There are some changes now but things are not yet the same.

It spoil the economy and our business. We were just at home without doing anything but spending money.

It affect business a lot. Since corona started there is no market, everyone is complaining there is no money and the price of everything has gone up. We need government to do something about it.

My concerns are many because we never witness disease like corona virus before. Since it started, things are hard because there is no money and feeding is difficult. There is no sales and the price of everything has gone up

It affected me because all the money I have was spent during the lockdown. There was a loan I took from Microfinance a week before corona started and it was meant to do business, when corona started, I had to spend it because we had to eat. Noe, it is difficult to repay the loan.

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

It affect us a lot and may God take us out of the problem. During the lockdown we could not sell at all and there is no money. Now the freezer I used for selling pure water has develop a fault that I need to repair with #35000 but I don't have the money and I could not sell cold pure water again.

When there was corona virus, there was no sales and we had to stay at home during the lockdown. There are some changes now but things are not yet the same.

Aside from the lockdown that there was no market, business is moving well

When corona virus started we could not sell our goods then because of lockdown. But now there is difference. It would have been better than as it is but there is still corona and things are costly.

During the lockdown, there was no market so I could not sell and most of my goods were in the shop so alot of them got spoilt

My primary concern is that as a family man, It was not easy to cater for the family because there was no money, no sales during the lockdown. The money I used for business was spent during the lockdown and now it is not easy to run the business again because there is no much money.

It affect market. It let our market go down, there is no sales. But by next month, things would be difference, market will move as festive period get approach.

I could not sell during the lockdown so I spent most of the money I had including the capital and now there is no money to do the business

It affect my work seriously. The materials for our work is costly and there is low patronage. We are now many doing the same work and I have to reduce my charges.

We are tired of corona virus. We are protecting ourselves to prevent being infected.

My primary concern now is that everything is costly. All the materials for our work are expensive and there is no money to buy them. So this is affecting our work.

My concern is that the lockdown affected my work because there was no patronage at all. We were just at home spending without earning income.

My concern is the disease is not a good thing and it is not suppose be in our country. I pray that corona virus go on time because I am concern about our health and those that loss their life.

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

Firstly, corona virus has spoilt our economy. It does not allow our economy to grow.

My concern is that we heard it has gone down already but we are hearing again that is increasing. I am concern about our health and those affected.

I don't believe that corona virus exist. Since they said that it started, it affected businesses because things are costly. We could not go to work during the lockdown.

I am concerned and feel so sad because many people have died according to the news we heard. We pray that God bring it to an end and never come again.

You know people dont have money during the lockdown, A lot of them were owing me money so i had to buy some goods on credit from my supplier

There's no money in Nigeria, everywhere is dry, my children just resumed school and we had to sort out their school fees

The pandemic has affected my business badly because there're no customers to buy goods which has made my business to dry off but we thank God as my business is slowly picking up compared to months back when I didn't have any customers. Also, the price of goods in the market has increased very much and customers don't buy my food like before as they complain that it's too costly.

There's no money, i have finished spending all my money everyone is complaining that they don't have money

Business is moving, people are buying and sales is booming

My business was really affected because I sell around the school environment and when schools closed, all the student went home

After the covenant in lockdown everything went high the prices of food especially. Will run business at lost because people could not afford most of the things we are selling because of high price.

We have business turn down globally, business has not been good at all.

It has affected my finances, I spent my capital during lockdown and since then things have been difficult

Things are tough right now because there is no money, I have not been able to restock my shop since the lockdown was eased

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

Business is improving gradually but customers are not really calling me for work like before

I dont have have money to continue the business because it is not moving fast and there is no money

People are not observing social distance I'm really worried and the virus is spreading I don't want to be infected

My children education is my main concern they are so much back in their studies they have forgotten some of the things that they learnt they stayed at home for too long

Financial situation of country is very worse economy is down i have to be worried

The money i used to save has finished i have even used my capital and the government is not helping we should not have been on lockdown since no one is helping us

Corona is a real disease it has brought poverty we can't participate in our daily activities economy is really down financial situation is in a worse situation

There is no money so many people are not buying the way they used to do before the pandemic

My main concern is my day to day activities during the lockdown i used my capital corona has broken me do much i have very little capital

There was movement during the lockdown so it affected my business, some of my goods even got spoilt during that period so I dont have money to refill my shop

As i am speaking to you I don't have any goods in my shop again, I have just been coming to shop doing nothing, we spent all the money on feeding the children during the lockdown so I don't have money to start again

There is no much concern because the sales have gradually increased and no more credit sales. The market is doing fine at the moment

It affects me adversely.Business has not been the same since that lockdown. people are not thinking of fashion now but how to get food and that is affected my kind of business.

Due to the effects of covid-19 on everything in the country, there is hike in prices of goods and services. The prices of food stuffs are at high side and there is no money in circulation. Everything is just so tight

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

All the provision am selling have finished, no more markets to sell. All the the money for my business and profits have all been spent of feeding during this coronavirus, no money to continue with my business

As immediately the Covid-19 came we had to stay at home, we could not go to the shop and you know once someone is not going to the shop you would not have money so we were just managing at home

The coronavirus has it disadvantage and its advantages. the disadvantage is that it has affected businesses affected the economy things are very expensive in the market people can hardly afford food. the advantage is that it has teach us to be more prudent in spending, everyone has learnt to manage their resources very well.

No money to do my business again. All my markets have finished and to get money to buy back the the goods is difficult

My primary concern is that there should be a cure so that people can go back to their normal life. It has been difficult to do business since the Corona virus came, we cannot relate normally.

The price of cow have increased due to this coronavirus, I cannot afford to buy 2 cows to kill now rather I only buy one to kill. Another problem is that those buying from us are buying on credits now because they don't have money to buy outrightly. It is when they sell the meat that they bring our money and this is really affecting my business

It is affecting my kind of business. The coronavirus is not killing like the hunger it has brought to the land because the economy has fallen

Due to the effects of coronavirus, I don't have capital to continue doing my normal business anymore, that is selling of fish because all the money am using to do the fish and all my profits were spent on feeding my family during this covid-19 and more so, the prices of fishes is at high side that I can't afford right now. Though I just recently started petty trading to be able to earn small money to take care of my family

My finance went down during the lockdown and my machine is faulty and I cannot afford to get a new one and my shop rent as also expired so i had to pack home to start sewing

The way items were cost when you go to the market was crazy but then God helped us and we grateful even though we spent alot from the capital

During the lockdown i lost a lot of customers, my business was not going well but it has improved now

It affects businesses since March and most of us have not recovered from it.

Anyhow, we are managing as long as there is life, things are not going well.

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

Business is not going fine, increase in transportation and other things is not good.

The lockdown was so bad I can't travel for my usual business then I spent most of my money during the lockdown. I just started a new business.

The economy has not been stable because of this Corona virus, things are too costly and people are not coming to buy what we are selling because everything is too expensive.

Nothing

I am concerned about when we can go back to live or no more lives. The bad part is that the price of things in the market has gone up.

It is a terrible thing, cost of commodities has gone up and there is less purchasing power.

God has been faithful, I am still trying, the high cost of goods in the market.

The lockdown did not affect me directly but it affected my customers as their patronage dropped and they kept complaining that there's no money

During the lockdown things were difficult cause my bike was stolen so fending for my family was quite difficult. Also my farm is very bushy as i don't have money to call laborers to cut it down, up till now i haven't been able to harvest anything

Business is dull because most people are not buying like before while others are buying on credit

Things are really costly now compared to before the pandemic and it is affecting my patronage

All the materials we use have increased in price and also my customers are not patronizing me

The lockdown affected my business and also the price of cement has also affected my business. As people are scared of building house right now

The way i go to the market is not like before mas it has reduced, my capital has reduced, whenever i waybill some of my goods it doesn't get here fast

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

my customers are not coming to patronize me like before as they are afraid of getting the virus and also trying to social distancing

The economy is really bad because our money doesn't have value, what i spent five thousand naira to buy will not make a good pot of soup for me, food is very expensive i really need help from Government.

I have been ill for a while now so I have spent most of the money I have on drugs and hospital bills so I dont have money to buy goods

We were at home for a long time unable to make a living, and now even though movement is allowed my business is very slow.

Business is very bad because the sales volume has reduced, things are not moving well for me at all.

The virus has made my economic situation worse, people have less money to spend which is making it harder for me to make money.

Due to the pandemic,a lot of businesses scattered because business have not been making money again compared to before the pandemic.

My kids are not in school and my husband has no work, so our income is lower than usual, things have not been easy.

The situation in Anambra state has not been good since the Covid-19 started this year as not only my business but everybody's business has been affected this year by the pandemic. Even schools have increased their fees and food stuffs in the markets have increased in price too. Goods are too costly in the market so much that if you take #100,000 to the market,you will not be able to buy much goods compared to before the pandemic,when I could buy a lot of goods.

I am worried about the pandemic because it's affecting every sphere of the economy as not only my business but all businesses are having problems or challenges due to the pandemic. But of recent, there are some improvement for sometime now but am still afraid of the second wave because I got some information that it might happen again.

It affected my business seriously, no money, no business because of COVID 19 lockdown and blocking the roads. We are coping small small. At a time, China was not producing some products and after selling the old ones, I had nothing else to sell and I had to take care of my children.

my primary concern was that during the lockdown schools are locked, market are locked and even in a community you can't work freely just because of the virus and we can't go out for us to sell and have income but we thank God that nothing like lockdown again

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

Inflation of everything no food my kids are sick medicine is expensive

I want to go back to school I believe if i go back to school everything will be back to normal If not for corona it remain small for me to graduate I'm just staying at home

my concern was that during the pandemic businesses are not moving because of the lockdown and again things are expensive like the feeds we use for chickens is double the price now, so since the covid-19 things are becoming expensive always and also the economy is affected badly

I am managing, things are expensive, any day that we sell, we manage, the day we don't, we manage. It's hard to even buy what I sell from those I buy from since they closed the roads, buying clothes to sell are expensive.

Poverty no money everywhere financial situation of the country is worse and it is worldwide we have to manage

I don't have a standard capital when were on lockdown i used my capital but things have started going back to normal

My business is about to stop no capital i used my capital during the lockdown I need help

my concern is just that during the lockdown the market are locked and even schools are locked since I grow up have not see a disease or virus that will make a whole nation been locked down with these it really affect the economy of the country

Inflation is my major concern all commodities are expensive and it is because of corona most farmers did not farm well during the lockdown economy is down we are managing

during the coronavirus everywhere was locked we always go to the market once a week and with that it affect my income, so it really affect the economy as a whole

Government should help me with money to continue my business open the boarder so we can continue our business activities my financial situation is in a critical condition

Corona has affected allot of things in the country the economy is seriously affected we have been on lockdown for 7 months the economy has to go down because there are no transactions

Financial situation of the whole country is down businesses is not running well we cannot go to other countries to even ship business materials from other countries is a problem we are just managing

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

My business have stopped no capital I'm just managing business is not back to normal since the lockdown

We don't even see to even eat, COVID 19 disturbed us very well, even in business.

In short, we are managing small small, because there is no money, customers are not coming like before again.

There is no much sales compared to before that we used to sell a lot and this is caused by this coronavirus, sales of meat have slightly decreased because most of my customers said they prefer to buy fish instead of meat because it is more cheaper. Though they still buy once in awhile

Well, I am just managing myself, I am a cab driver, but as corona virus came, I parked my car and faced farming, though no much profit in it.

Stressful, everything is too costly, there are no gains, we are finding it difficult now, the little we have, when we are having problems we try to sort it out with the capital, so that is it.

My major concern is that life after the pandemic has brought scarcity and everything now is very expensive and there is no money in circulation with businesses down because price in hike in almost everything

My concern is when will the virus go away and allow life return to normal because when the lockdown happened all my farm produce got spoiled and the effect is still there

My concern is that everything has changed from the normal way it used to be, and we are not enjoying anything again making us struggle in business

My concern is that the lockdown caused by the virus disturbed our business and even after the lockdown things are too expensive so customers are no longer buying like before

My concern is that my farm was affected so much which is giving me issues with my finance

Things are expensive in the market now, we don't sell the same way we used to before COVID 19.

My own concern is that the virus has made my business go down and even my capital gone

I thank God, although it has not been easy, considering the increase in the amount of a bag pure water, people prefer to go to the stream to fetch water, you know this is a village, I stay in the village, so it has not been easy. It does not make sense going to the village's town to sell purewater but if it was something other business like poultry, that would have been better. Things are not easy now.

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

My concern is that the lockdown effect is still affecting my business even after the ease, things has refused to return back to normal again and above all prices of everything is super high so sales is down

My concern is the way it sruck my business which is still down because my kind of business is something that people buy when it is most necessary and everything now is very very expensive

My concern is how schools will be opened and my business will resume again so that i can begin to make good sales again

We thank God that COVID 19 is not in our side, we don't have it here, though the situation of things are still bad. We usually sell in the evenings and have customers really come to buy drinks here but now not much people come to buy again.

Things are very bad now, no business, no money to buy things to put in my shop, things are expensive now.

my concern about covid-19 was that everywhere was lockdown, businesses were not moving, money was not flowing and now things are expensive, during the pandemic schools are locked down for good 4 months so it really affected the economy

COVID 19 has really turned things upside down for me, things have been pending, things are not okay now, things are really expensive in the market now.

it really affects our businesses and low-income and things are expensive in the market and during the pandemic we were locked down for months

Corona virus has really affect the economy generally during the pandemic everywhere was locked down you can go to the market, you can go to the bank even children are sitting at home due to go coronavirus so all what I have to say is that the economy is bad total failure

talking about coronavirus it has really affect the economy badly and our businesses are being affected during the pandemic and now things are expensive since the Corona virus issue

my concern was that during the pandemic neighbouring all states are locked you can't traveled you can go to shop you can go to market because of the lockdown and also our economy was affected due to money is not flowing

coronavirus affect the economy generally and my income during the pandemic was affected too and no business was moving and things are expensive

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

during the coronavirus we were locked down for almost 3 months no movement, no going to the market to buy something and children are not going to school due to the pandemic so the Corona virus really affect the economy badly

my concern is that during the pandemic no movement and schools are locked and no business that was bringing income, everything was tight due to the locked down

A lot of elderly people died in my community because of the virus I am very scared of my family or I to contract the virus.

I am worried and scared of the virus because the infection rates are higher.

Corona has destabilized everything, especially my means of livelihood, my income has been much lower which is affecting me badly.

My children are at home with no school which is an extra burden on me, and my husband is jobless so we don't have a stable source of income right now.

My primary concern is my business, there has been low customer turn out since the outbreak of Coronavirus.

The coronavirus have affected the sources of income. It is difficult for people to find a job this time around so I think the government should try and help the citizens.

I am in contact with a lot of different people in my job so I am worried about catching the virus as there is no cure.

I am so concerned about my business because customers are no longer patronizing us especially we that sell fairly used clothes

Things are very costly now, it is not easy to do business or maintain a business because of the Coronavirus situation

Because of my age, i am very much concerned. I stand a high risk of contracting the disease. I fear that if i do, no body with cater for my family.

I have lost my sense of smell so I am worried that I may have the virus.

It has caused a lot of havoc on the eeconomy, foods are super expensive and there's no money to buy it.

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

My business is not going well, I am not able to make sales because no one is buying.

It affects adversely, the financial info and capital as reduced greatly. It is more difficult for teachers to survive in this period.

Nothing

The price of everything around me is higher, providing for my family is much harder, things are hard.

My concern is that it affects the business, but the good thing is that we are not so affected by the virus I can only say that the government should ease the economy so that common man can be able to afford food.

The fact that we could not go about our businesses made life very difficult and even though we can go out now my business is not operating well because of the economic hardship caused by the lockdown.

I've not seen anybody infected with the virus, I've just been hearing news about the Corona virus, but I take necessary precautions of wearing face mask and washing my hands regularly.

Nobody came to buy anything especially the clothes, they were just buying tea, eggs and were not even making their hair

It has affected everything especially business, no customers and there is so much complain of no money in town. It has been a difficult moment for every Nigerian.

The lockdown really affected my business I don't have any stock again this the beginning of this year couple with the lockdown my business is not moving

Things are very hard, no money to do business because I spent a lot during the lockdown. Most of the things I'm selling now, I got them on credit, so it has not been easy because of the coronavirus.

Covid-19 is affecting every life in Nigeria, it's affecting everybody, it's affecting my life, my business, my money and my family. This is because with the way business is happening in Nigeria, my income has been very low. I have not been able to pay my workers their full salaries as business has not been doing so well. Due to the pandemic, cement is very costly and people don't buy as many bags as they did before the pandemic.

The Covid-19 affected my business as a result, it affected my family too because I am not able to buy food properly to feed my family again. And my business suffered a lot during the lockdown as I couldn't go out to make money because of the restriction and events that were booked were cancelled as social gathering was stopped.

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

I am worried because I cannot do business like before. The cost of doing business is now high if you don't have enough money you cannot do business again because everything is costly.

Actually, everything is not going as it usual did like before the pandemic, especially getting food to eat is very hard for me because I don't have a source of income. I have been looking for a job but have not yet found any so far as a result of the pandemic,jobs are more scarce than before.

My business has been down since the lockdown was eased so I have been able to do anything because there is no money

The covid-19 has affected my business very much because where I'm selling my goods, people don't buy my goods like they used to, because the price of goods are very high in the market. Infact,to get money to feed my family has becomes a problem as a result of poor sales. So, customers that used to buy many moulds of rice suddenly buy in small cups of rice because there is no money.

I didn't expect that the lockdown will be that long, but I am okay now

Business is slow, even though christmas is approaching sales is still slow because people are not buying

There is no market because I dont have money to travel and goods so the business has been down

Things have been slow since the lockdown was eased but business is improving gradually

The Covid-19 has really affected my business in the sense that during the lockdown,i was not able to sell much because markets were closed down for months and I couldn't make any income. It has affected me because I lack capital as I used it during the lockdown. Sales has improved this month maybe because Christmas is near. People are buying little by little again but still not as before the pandemic. The price of goods has doubled due to the pandemic. Also,transportation has increased when I travel to other states to buy goods as it is cheaper there,especially when I go to Ondo state to buy yam for sale.

Nothing, I am a farmer and I am not affected by the Covid-19

There is no work because customers are coming to do their like before, many people are looking for food first

Market is not really moving because there is no money so many customers are just buying on credit and it is affecting my business

During the lockdown there was no wrk because people could not go out but now that it has been eased, the price of everything has gone up so many people are not patronising

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

I'm concerned about the fact that there is no money in circulation and it has affected businesses everywhere because business is not moving well.

Due to the pandemic, I don't make money like I used to because people don't buy my groundnut anymore and I have not been able to sell again. When I go to the market, the price of food is very expensive, I can only buy a few food items and it's not enough to last two weeks.

We are managing, costs of things are costly, no money in the country and you can see it for yourself. What can you do when you don't have money?

I am concerned about the restrictions on students resumption, we can't sell market because students are our major customers.

It hasn't been an easy one, I received the money before COVID 19, I was using it to trade till COVID 19 came. I didn't have enough goods before the lockdown, I didn't save money from my business because of how business was during the lockdown. I thank God and Trader-Moni.

My primary concern is that the Covid-19 pandemic is a problem that is not going to finish quickly because my business has been going down and so has many big companies too. I have been managing my business now compared to before the pandemic when business was doing well. I've been trying to recover from the loss of profit during the lockdown but business just keep getting worse. The way business is going now, I doubt next year if I will have the funds to continue.

This COVID 19 period, it was terrible, I can't feed myself talk more of my two kids and wife. I only thank God because I know it will get better. No help from anyone, suffering from hand to mouth. I sell aluminium, but because of the cost now, I can hardly buy it, the material is no longer in Nigeria, it is very costly, before it was #1,700, but now it is #6,200. If I had money, I would have switched into into another business because this current one has collapsed.

My main worry is that I cannot do business the way I was doing it before the pandemic because due to the lockdown I spent a lot of money while I was not making any as a result of the restriction. The economy is very poor and goods are very expensive in the market.

The Covid-19 has brought a lot of set back in my business due to the lockdown as a lot of my customers travelled back home, which made my business stagnant as there were no customers and the money I made dropped. My family depends on me to provide food for them, so due to all the set back I faced, I still have not recovered and now there is no food because there is no money like before to buy it. Food is very costly in the market now, so I can't make profit like before the pandemic. For instance, day before yesterday, there was so much left over as there were few customers which was a waste. The money I spent to buy the food ingredients was not recovered, talk less of profit. Now I will have to collect goods on credit again and start looking for money to pay them back.

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

my customer patronage is very low as there are complaining that there's no money so this has made my business downso

The lockdown really did affect my income, as parents were owing me and i was in a lot of debt, but thankful that my wife's salary was still paid as that's what we survived on

My concern is that there is no food to eat anymore because it is too expensive in the market and business is slow as people don't buy rice like before the pandemic.

The market is not moving like before, most people that are owing me can not pay back as they don't have money

There was no movement, everything has really crashed even with the ease of the lockdown, we are only managing the little we have

Am a business man,due to the Covid-19 pandemic,all my money has gone down as a result of lockdown. I used a lot of my capital to feed my family and I couldn't go out to do any business. As I don't have capital anymore,i buy goods on credit and sell them I pay back.

There was no money, my business ran down, we were just managing and we have spent all the business money on food

I am not really concerned about the Covid-19 as it is getting better. Though my customers were not around apart from that everything else is going okay

My primary concern is hunger,due to the pandemic I've not had enough food to eat everyday. There's no money to buy food for my family and food is very expensive in the market these days. Since the covid-19 started,there is no money to power my business again. I can't buy much goods because it's too costly compared to before the pandemic.

i live in a student environment which my shop is also situated at and since the lock down commenced till now students haven't resumed, everyone went back to their fathers house and this has affected my income

i am not concerned about the corona virus, just that during the lockdown the restriction in movement affected me and we were not able to open the shop so we had to carry our machines inside to sew inside

My carpentry business shot down during the lockdown as i was not getting contracts so i was majorly focusing on my farming

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

Naturally, covid-19 has affected me too, especially the economy because there are no more job opportunities. I have been abiding by the rules set by the government like wearing a face mask and observing social distancing. It has also affected me in terms of feeding aspect, food stuff is now very expensive, transport fair is also high and the price of goods that I normally buy at a particular amount has suddenly increased in price.

The rise in price of food items and goods in the market is seriously affecting me because the price of goods is doubling more than before which is not encouraging at all. Also the issue of social distancing, some people are scared of going to our business location as people don't come as they did before the pandemic. When I tell a customer to hold on from a far, he or she may run out of patience and leave, instead of waiting for a certain period of time. Customers also complain that there is no cash to patronize my business.

People were scared of going to the farm and due to this it affected my business as people were not going to the farm so they could not harvest their cassava so they was no way they would come to my store to process their cassava

During the lockdown, i could not access my suppliers as most of them were at home as normally i supply to alot of people but that was not possible during the lockdown cause normally i fry the plantain at home and supply it to people

A lot of items are costly, there's no money, people are crying that they are hungry. Even with the way the covid-19 is not as serious as before it still had financial impact on a lot of people

actually my only concern in generality is that there's no money to run the farm effectively. if i have enough money i would be able to get the farm running well

Corona has brought so many changes to my life I can't pay my staff salary I've applied for survival funds I'm still waiting my capital is really down

My children education how they stopped them from going to school is my main concern they have really missed alot i pray we don't go on lockdown again

talking about Coronavirus it affected the economy generally and no income and also schools were locked down children are sitting at home for about 4 months so it affect everything I can think off

Corona has bring about sickness and it is very contagious if one is not careful person will catch corona I'm always with my mask I don't want to infect myself

Poverty we don't have money and the business is not running well we're just managing not like before no capital

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

At the moment, I don't have business of my own because all the business money finished during this covid-19 period, but I recently started collecting vegetables on credit, then sell it, better selling it, we paid the owner her own money and use the little gain we got to eat

My business and my day to day activities are not doing it again people now don't print I'm just managing no capital

coronavirus has brought setback to the economy because during the pandemic we were at home not going to school because I'm a teacher so it's really affect my income no-work-no-payment

Everything is cost in the market all food stuffs is expensive no money to pay house rent we are just managing

How my business is running is my main concern my capital have decreased all my workers are gone I don't have money to pay them work alone capital is low

this virus has brought setback to the economy, during the lockdown we can't go to the farm, no movement and things are expensive up-to-date so this virus has affected our economy badly

Financial situation is down everything that we are buying is expensive corona has changed my life I can't warn well no capital

This is because we were allowed to open shop throughout the covid-19 period die to the fact I operate a chemist shop, though the sales was not as it used to be but the sales is now really picking up

It has affected me really bad i don't earn now people are not worried About what to wear everyone is focused on food so it has really affected me I'm just managing

No money to do business because all the money I used to buy goods have finished during covid-19. Right now, I don't have any goods in the shop to sell

I've experienced so much loss on my business i used to farm vegetables I harvested it during the lockdown i had no one to buy from my capital is down

my concern about coronavirus is that during the pandemic children were at home due to the lock down schools are locked also business was not moving

We are living in a moment of crisis everything is not okay no money things are expensive food is expensive we're suffering

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

all what I can say is that during the pandemic business was not moving and people we were locked down at home no movement, schools have been locked down for the past four months so a lots has happened during the pandemic in the aspect of no income

I spent all my savings and part of my business capital on feeding during the lockdown, i don't have enough money to boost my business now, may God prevent us from this Pandemic again.

my concern was that during the lockdown no business was moving and we can go to the workshop to work so during that time we face a little challenges in the aspect of no income

I'm not concern because I am always careful in following all protocols as advised by medical practitioners, like social distancing and wearing of face mask, because i don't want anything to harm me

coronavirus as affected our businesses, visitors are not coming in to our state to buy things, so the economy was affected and also money was not circulating at the period of covid-19

My business is also crashing as a result of the lockdown and i an still struggling

I am concern that the Corona virus is really affecting humanity and must especially Muslim, my prayers is that Allah heal them and protect us all

My business has been down since the Corona virus lockdown, due to the fact that the economy is in a crisis, there's a reduction in financial transactions because there's no money in circulation.

my primary concern was my income was affected and not to contact the virus and again during the pandemic we were locked down, children are not going to schools, businesses are not moving fine and things are expensive but I suffered during the lockdown

during the period of covid-19 we were locked down at home no movement and no going out to the market for us to get our daily food and things are highly expensive so it affect the economy and also my income

During the lockdown i spent my business capital on feeding and health care of my family, and I'm yet to recover because business has been bad due to low patronage and lack of money for expansion.

Since schools, markets, and worship centres have been reopened and we are going about our normal businesses without getting infected with the virus, i am not concern anymore.

My business is really not thriving because I don't have enough capital for expansion, there's also low patronage.

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

Things are not like before. All the money I had was spent during the lockdown because we could not work. After the lockdown there is not enough money to do the business again, so we don't have enough goods in stock, and we have to cater for children's school fees.

Initially it affects businesses although it has subsided a little now. I am just worried about the price of things in the market.

The Corona virus has affected businesses across Nigeria things are very expensive now even food, the economy is so bad that everyone is just trying to survive.

The effect on the economy is serious. People are not patronizing me since March, everyone is complaining of no money

Businesses are in crisis because of the reduction in consumer's purchasing power as a result of the restriction of movement.

I am scared of the virus, the virus is spreading very fast so it is something I am concerned about.

We were at home for more than 3 months things stopped moving capital is low no market no customers

We are at home from school with not much work to do. I am tired of sitting at home.

Corona has passed but the situation is still not back to normal poverty is too much economy is down everything is expensive

Corona has made the financial situation of the country to go down since corona started poverty is too much economy is down

I have not been infected and ways of protection like wearing of face mask has been spelled out, anybody that wants to be safe should adhere to and nothing will harm them

We are stuck in our homes with nothing to do, the virus has changed every aspect of our lives especially our means of livelihood.

What concerns me the most is how everything is expensive the poor we don't have anything to do even when we were given the trader's loan I started using it but when the corona came and I didn't use the money

My business is not going on well even if you make things you only lose no profit every no customers

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

The fact that the disease has no cure is what worries me the more. Because it is not going anytime soon and has ruined my plans. I have been out of school for so long , I am tired.

All things that I have to run my life have stopped before i have capital of 200k but now I don't have I can't even borrow money from anyone

The time of lockdown i have planted some vegetables carrots and cabbage it spoiled because there was no one to buy now I don't have capital because I have loss so much money no money now

The restriction and rules that have been imposed because of the virus is too much. The virus has drastically affected my work, which has made life very difficult.

We don't have money I have many kids what to eat is always a problem no money

I believe corona is real people should wear their mask I don't want to be infected with corona people think corona is made for business but I don't believe I wear mask and observe social distancing

We have used our capital now business is not running well like before we are just managing capital is very low

The lockdown has made me loose my business because I spent all my money during that time and I am still struggling to start again

There was no movement, my sales and capital was reducing, we had to spend out of the capital for feeding. So i am mostly concerned about my business

As a result of covid-19,the economy has changed so much,like shortage of money as I am not getting any money like I did before, especially during the lockdown when I couldn't go out to look for money because of the restriction on movement. So it was very difficult to cope with life and up till now,cost of living is still tough. Also as a result of the pandemic,the price of fuel has been increased.

Business has gone down,it has not been moving since covid-19 started. The pandemic is really affecting my income because I don't make sales like I did before the pandemic. I don't get customers again to buy my goods because the price of goods has gotten very high, there's no money and business is no longer moving.

The covid-19 has affected my business very much, my business has rundown and it has not been good this year due to the pandemic. All the crops I planted has not been good this year because there is no money to put in my farm like paying my workers due to the pandemic.

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

I have not been able to do my business so there is no money because my husband is ill and I have been taking care of him

Business hasn't been very good for me since COVID 19 started here in Nigeria, it has been tough for me.

Things are hard right because there is no money and price have gone up so many customers are now buying on credit and it is affecting my business

We thank God and we are pushing, just that the market is not moving as fast as it used to but we are trying.

My business is down because I don't have enough money to buy goods like before, I have spent all the money I have during the lockdown

There was no market during the lockdown so things were really tough then but now business is improving gradually

My main concern is that people don't come to the market like they did before to buy goods due to the pandemic. There are no customers anymore, no money to make from selling goods because customers want to buy goods on credit.

This time around, there is a pandemic, which has affected our business very well as people don't come to the market like before to buy goods anymore because there's no money. Business has been poor because if customers don't have money, they won't come to the market to buy goods. As a result, I don't make gain anymore like before

The economic situation in the country has been bad and business has not been moving like it did before due to the pandemic. There are no customers like usual to buy my goods as there is no money.

We are all at home, some of my younger ones are still at home and can't go to school even though school has resumed because we don't have school fees

Due to the covid-19 pandemic, there is hunger because my business has not been moving like it did before, goods are very expensive, especially food items has increased in price and there is no money. Goods are very costly in the market, after buying a few goods, the money will be finished when you've not even bought half of what you need which the same amount of money used to buy goods before and now it's not enough.

Everyone in Nigeria is aware that market is dull, everything is expensive, nowhere to bring in the extra cash in from. Everyone is managing, daily expenses are increasing all the time, things are hard and bringing about high cost of living.

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

There was no much patronage immediately after the lockdown but it is now getting better, especially this month. The impacts is not that been felt by people like that again. The patronage have increased compared to past months

The business is not going well, food items are now very expensive, I spend almost all the money i take to the market in buying goods and i end up not having any profit

The capital for my business that i lost is what gives me concern about it ending i mean the virus thing so that prices of things can come down

All the items we were selling almost got expired i help install ceramic floors and all through the lockdown till now we are not getting jobs, cement is now expensive, tiles are now very expensive, to design a room would cost a minimum of N100,000

As a result of the pandemic, the economy has been bad, life was difficult due to the restriction of movement during the lockdown, myself and my family were stranded in our house. Even when the government released palliatives, it couldn't go round or reach everyone. Infact, due to the pandemic, there's no money to help my business function like it did before.

My concern is that business has been very bad and it is all due to this virus of a thing, so i need it to end

The coronavirus affected the patronage thought not much because some of my customers were complaining of no money but it is now getting better. Also, some of the materials we used are still expensive and this also is affecting our business

Everybody around Nigeria knows how things have been. Since March this year, it hasn't been easy, from lockdown, to hike in prices to EndSARS protest.

For me as a farmer it has not been easy to market our goods and everything is just on the high side and it is affecting almost everything one way or the other

There is no much parties to attend by people, no much money in circulation and things are expensive. All these are been caused by the impact of coronavirus which is in-turn affecting my business and patronage

Everything is on the high side now, no money to keep up.

I am presently not doing anything. Some of the goods am selling got spoiled during the lockdown period and we consumed the remaining. At the moment, there is no market to sell and also no money to buy goods to sell.

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

There was no movement, there was nothing going on, the police were on the road, we could not get passengers as everyone was at home. Even my carpentry work was not forthcoming, i was not getting contract again as people were not building houses. eating was really hard has my family and i struggled a lot to survive

The money for my business have been exhausted during this COVID-19 pandemic. I used all to feed my family. Nothing remain to continue with my business

It has not been easy for me, high cost of living and I am not not living close to my farm.

My sewing business have not really picked up due to the impacts of the coronavirus on parties and other things. Most customers are presently not interested in making clothes but rather buying of food stuffs. So the business is slow and my shops rent is already due for another payment

The whole world was hit by the virus and my concern is same as every other person out there waiting for an end to the virus so that we can continue with our life normally again without the fear of being infected

Because of the effects of coronavirus on the economy, the goods that we used to buy cheap are now times three of what we used to buy them. The goods are too costly but we don't have any other choice.

The lockdown really affected my business, a lot of people were at home not going to work or church so they had no reason to patronize me and probably even forgot they had to dry clean their clothes

The covid-19 affected everyone's business now, so we have been managing but we thank God for where we are

There's no money in my hand to do business. i am just managing the little i have. Normally i sell my goods in large quantity and whole sale but i had to reduce it to retail selling as i have almost spent all the money during the lockdown

Due to the impact of coronavirus on people's businesses, those who bought goods from us on credit have not paid us back for the goods they bought for a while now and this is affecting my business

When corona virus started we were spending money without earning. There is little improvement now compare to then but things are not the same yet.

Every one was on lockdown there was no event coming up so people were not going to parties and also had no reason to patronize a make-up artist

My main concern is that the whole thing should just end so that business can become normal again sales is bad

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

I have no money to continue with my business because of the issue of not opening of shops, and even after opening of the shop, no sales. During this period, I have used all my profit and business money to feed my family

My concern is the stagnancy it has brought to everything so much that business is crawling nothing is moving well again

We are living by His grace, business goes up and down. Some men that used to barb their hair once in 3 weeks now barb once in 2months, some ladies that do their hair monthly even weekly now stay longer than that, some ladies now have barbed their hair. For the electrical aspect of my job, people who have electrical issues in their houses now postpone the services of an electrician, they just try to manage it, people prefer to eat first before any other thing.

My problem is that we can not eat well again since the whole virus of a thing i even lost my job i just got called back recently, so surviving without income was hell

Because of the low patronage that the coronavirus caused, most of the goods got spoiled, i am in debt. Also some of our customers that got goods on credit are nowhere to be found.

My concern about the whole thing is that prices of everything is now very high and because of that business is down customers have reduced we can make good sales again.

Business is hard, everything is hard, no food, no going out, no work.

The condition under COVID 19 has not been easy, during that period, it was terrible. During the lockdown people found it hard to come out to buy things, those who came out didn't have the money to buy, most were buying on credit and you have to sell to them because if you decide not to and you choose to eat it, it means you're eating your capital.

during covid-19 things have not been easy because of the locked down no movement, money was not flowing the way it supposed to flow and things are expensive so it really affect the economy

during the coronavirus there was locked down and it really affect the economy because we can't go to the market to sell and money was not flowing during the pandemic so it affect my business and things are expensive

Corona virus has negative effect on our business. The income we earn this days has reduced because we were sometime indoor because of the lockdown and we are yet to balance from it.

talking about coronavirus it affect me in the aspect of the lockdown because in March I also do dry farming and no movement we were locked down at home I Can't go to the farm so because of the lockdown and no money to buy what I'm in need of like fertilizer and food and during the lockdown things are expensive due to these the our economy was badly affected

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

my concern was that during the covid-19 no movement and we can't go for our daily businesses it affect my income and during the covid-19 things are difficult in the aspect of money to buy food and schools were locked down

Talking about corona virus it affect the economy situation, because during the pandemic we can go to the market to buy or even sell with that no income and to even eat is difficult because no money and foods are highly expensive

The lockdown has affected my means of livelihood, providing for my family is so hard for me, everything is a struggle.

My husband is jobless because of the lockdown that happened and our kids are home from school. Life is hard.

Many people are dying and everything has stopped running, we were in lockdown for a long time so poverty levels are higher right now.

The fact that we can't relate with our neighbors and friends is discomfoting. All our children are at home since there's no school. All our businesses has stopped so life in general is hard.

Things are not easy because most of the students of my school did not resume back so there is no money to pay teachers and some of the teachers have even resigned

My business is down, most of my goods got spoilt during the lockdown and I have not been able to recover from it

The economic challenge has made life very difficult, we can barely eat because food stuffs are very expensive, there's scarcity of food in the household because i could not farm like before due to the lockdown and flood that destroyed my crops.

No money to buy goods because I have spent most of my savings during the lockdown when there was no market

The effect of the Corona virus on my business is very bad because i cannot travel to get new stock and the purchasing power of customers has reduced, my income has drastically reduced because i have been feeding from my capital.

I am not really concern because i am healthy and i can go anywhere, besides am yet to see anybody in my community or tha i know of being infected with the virus. I adhere to all protocols by maintaining social distance and wearing of face mask

Because nobody in my community has been infected, i am healthy and and i also ensure i maintain social distance, limit my interaction with people and also limit travelling.

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

I don't have any concern because i am very healthy and has never been infected with the virus.

Most of my customers have not resumed to their business, before the lockdown some of them went away with my money and when i call then they say there's no money as majority of them are restaurant owners in the university but since the Covid made them lockdown school it as also affected my business

I have not been infected and people around me are also safe, healthy and not infected, i am happy that everything about the Corona virus is subsiding.

My family and i have not been infected with Corona virus and has judiciously been careful with all protocols of protection like social distancing.

Due to the lockdown and the endSars protest my business has not been going well, i lost my wife in September and surviving has been hard

The disease has been cured, whatever it is we have to continue struggling, we are trying to survive. My business is much better than when the disease just came out

During the lockdown, we didn't get access to our suppliers as the warehouse was locked, we were just hustling our way into feeding our family

The result of this lockdown is terrible l, we were just managing the little we have. my wife sell slippers while i run a chemist shop but we don't have much finance to boost it. I had plans of establishing my chemist shop into a pharmacy this year but the lockdown really spoilt alot of things for me. Also i had to move down from Abuja to Anambra and life hasn't been easy

my primary concern is that during the pandemic business was not moving and also my concern is that, not to contact the virus so I followed the rules and regulation during the lockdown

my concern is that business was not moving and during the pandemic schools are locked down and money is not flowing, also no movement during the covid-19 even to go to the market to buy things like food items

Covid-19 has affected the economy and children education during the locked down things has changed generally in the aspect of money and food items that are expensive

I'm concerned about my business because I am hearing rumors of a second round of Lockdown. I spent my small capital during the first lockdown.

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

There is no market because I don't have money to buy goods so I have not been able to open my shop for a while now

Though things are still tough but it is still better than the lockdown, I could not do any business and there was no money

The pandemic has made the price of goods to increase very much and goods that we used to buy at a lower amount have doubled in price. When customers come to buy goods, they complain about the price and can only buy a few things unlike before when they bought a lot of goods.

As the covid-19 affected my business, it has also affected other parts of my life like there's less money to buy food now and all the rest, because as my source of income has reduced now, there's less money to spend on family expenses..

We are just managing, I don't have money, I don't even have anything doing right now, I used to sell food stuff before but now, nothing, except my little farm now..

The covid-19 is affecting my business very badly, especially during the lockdown when I didn't make any sale and didn't make any gain. There're no more customers again as everyone is more worried about finding food to eat and not buying clothes to wear. Before the pandemic, people buy clothes daily or weekly but now, they don't buy clothes anymore due to the pandemic.

It has been really tough because during the COVID 19, nothing was coming, no money, no business, nothing was happening. I am just trying to manage the business somehow.

The thing is, it has not been funny, except you are in the food line, some businesses have folded, some are struggling. Normal sales is not coming like before again. Generally, business has not been funny.

My concern about the pandemic right now is that it has made business to be stagnant and it's affecting my business as it's not moving forward again. People don't patronize my business like they did before the pandemic as there's no money anymore and a lot of offices or schools have not fully resumed due to the covid-19.

It is the lockdown effect on businesses the economy is still struggling to come back.

COVID 19 has affected my business so much, before if I used to buy 20 cartons of an item that I sell, now I have to reduce it to seven cartons, things have not been easy.

People are complaining that there's no money. Most of my customers are working class women and since they were not going to work throughout the lockdown I could not make money even now that the lockdown has been eased they are still complaining that there's no money

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

The Covid-19 kept me in the house i was unable to go to my farm for the poultry farming we could not supply eggs too. Though my block industry was not really affected with the pandemic

I don't know what to tell you, the economy has been so hard, we're just having loses. The economy is treating us badly.

The covid-19 really affected my business and my business collapsed due to the pandemic. As a mother, I have children that am taking care of, so feeding them is always on my mind. As the pandemic affected my business badly, my business is going down everyday as I spent all my capital feeding my family during the lockdown. We traders are suffering a lot during this pandemic as cost of goods in the market are very costly and it's difficult to make a gain. Before customers buy half or full bags of Garri but now they only buy in mudu(measured quantities). So,before you can sell a bag of Garri,it takes a long period of time,like months,when it used to take days before which is the reason why it has been hard to pay my workers salaries.

The coronavirus is affecting me financially, things are very expensive and people are not buying our goods, everyone is complaining that there's no money.

And I'm concerned about its effects on business, it affected business so much that it makes it difficult to feed although the effect is slightly reduced.

I have been managing, God is in control, to get fish feed is expensive from their company, we just manage to get any quantity we can get so we can at least have exchange of money.

Business have been stagnant because of the Corona Virus lockdown, commodities are too expensive and there is a very low profit on business.

As a result of covid-19,I don't have much money now and I'm in need of money to improve my business because sales of goods has been low, there's no money to restock my shop again. Since covid-19 started,there is no money anymore like how we used to realise money from sales of goods. Sales has reduced compared to last year when we made profit from our business.

My business is no more moving, I give the blame to COVID 19. I'm just doing my best. If you don't have new goods, they won't look at your old goods and I don't have the money now to buy new goods for my shop.

There was no sales then because of the impact of the covid-19 on the economy but markets have improved now back to normal. The sales is getting better everyday

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

My husband lost his job as workers were sacked, my children were sent out of school because there's no money to pay school fees, there is no money to buy food to feed my family and since morning I still haven't eaten as there's no food. It hasn't been easy for my family since the pandemic started because as a teacher and I also owned a provision shop but the school was closed down due to the pandemic, so I couldn't teach anymore. As the schools reopened now, students didn't turn out for school like they did before because parents lack money to pay school fees, so teachers were sacked which has made me to lose my source of income. In my business, customers don't have money anymore and want to buy on credit which has lowered my income very much.

The coronavirus has affected the prices of goods and services. The prices of goods are so high now that to even get money to buy is difficult. There is no money in circulation and everything is too costly.

Business has not really improved because the prices of buying the goods have increased and there is not much capital to buy the goods. High costs of buying goods are really affecting my market.

We were locked up for several days in the house. Normally we go out to look for our daily bread, but we were not able to do this. The little money we have was spent on feeding. In fact at a point I was not feeling well, I had to borrow money to survive as we were not going to shop and also I had to pay for my hospital bills as I did X-rays and some Blood Test. So it hasn't been easy.

No money to take to market to buy goods. I had spent all the business money I had during this COVID-19 period. So I have nothing doing presently.

My concerns have to do with the level of sales and there is no money in circulation again while a lot of people are losing jobs.

I didn't get any customers, money is not available like before. People are complaining that no money, we didn't have anything to sell, market was dry.

We don't sell like before, we can't make money like we used to, the market was closed and we had to stay at home but God has been faithful.

The thing is very awful, a cup of groundnut was #100 before, now 3½ cups is #500, there is no much gain in it. The ones I make to see is not even enough but what can I do.

For me things are not the same again everything is very expensive no business all I do is mine for jobs.

There is a drop in sales as per the product I am selling because of the impacts of the coronavirus on people's livelihood. What people want is food and not the kitchen utensils I am selling. Many of my customers are complaining of no money which I understand. The effects of the COVID-19 on the economy were felt everywhere.

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

my primary concern is that during the Corona virus no movement and no income , the economy was badly affected by the virus because everywhere was locked down,

My concern about it is that government should try and get a vaccine for it so that we can return to our normal life and then my business can open again

I am not sure corona virus exist, just that everything is expensive and there is no sales.

Business is not moving like before, everywhere is slow, no much customers even comes to the shop.

I have used all my markets to feed my family during this coronavirus period, I have no more goods to sell or money to buy new stock. I am at home doing nothing

Corona has made the financial situation of the country to go down business is down no money to run my business I'm so much concerned

Talking about Corona virus it has affect the economy generally in the aspect of money that is not circulating, and things are very expensive since the Corona virus pandemic

My concern is that things went bad as a result of the virus and the imposed lockdown, and i do not like to remember what i have manage to forget because a lot happened to me

No work business is not running well capital is down I want new capital I'm looking after someone's shop I want to continue my own shop

Face mask is my only concern I find it really hard to breath when I wear it but to stay safe I have to wear it I Don't want to be infected with corona

The food stuffs I was selling was eating by my family during and immediately after the lockdown. I have nothing to sell now. I am begging the government to help in giving us some money to restart my business because we don't know any other place to get money for business. The conditions attached to all this microfinance is too strict.

Covid19 has put me in serious hunger me and my family even as a farmer it has not been easy for me since it started

Some of my goods got spoiled due to the one day on, one day off of the market which is caused by this coronavirus. We want the government to open the market everyday like before. We are happy that the sales has improved compared to past months

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

My concern is how and ways we can help people from contracting the virus and even myself

My concern is that it affected my business and there is no money in the economy as things are very expensive now

It does not really affect because the sales has improved now compared to during and immediately after lockdown. For me, everything is going fine with me and my business

My concern about covid-19 is that it really affect the economy and children education because during the pandemic schools were locked down also we can't travel to neighbouring village to buy what we sell, because I travel from where I stay to come to buy clothes in Kano

My major concern is the effects of the covid-19 on the sales, though it is slightly picking up but not at a good paste. It was very bad immediately after the lockdown compared to now. But I believed everything will soon get better by God's grace

My major concern is that the virus has taken so many lives, and the measures we need to take to avoid getting infected

my concern is that business was affected during the pandemic, with that my business crumble no capital to continue my business and also schools were locked down so children education too was affected

My own major concern is that the whole thing about this virus should just go away because my business is almost collapsing and i am managing to keep it alive

During covid-19 business was not moving and we were locked down unable to go to market for our daily businesses and also my concern is that not to contract the virus

There were so many things that went wrong because of the virus ranging from no movement issues, new rules and way of life while buying and selling has become problem. business is now struggling to survive we no longer sell as we use to again

My concern is the way people are affected but we thank God that it has reduced.

My concern is that I have not even seen anyone with corona virus and I don't really believe that it is in Nigeria. But I believe it is in other country as many people are have died.

My concern is that the corona virus is affecting our business, no sales and everything is cost. When things are expensive customers will not patronize very well.

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

I spent most of the money I have during the lockdown so I don't have enough goods in my shop to sell

I am very scared of the virus and I don't want to be infected it's not a good thing to be sick and gasping for air, I want to be healthy.

The rate of economic hardship caused by Corona virus has drastically reduced my business strength because of capital reduction, and also because I cannot transport animals now to other parts of the country, I only sell in local markets now close to my village.

I was not really affected by the pandemic but the quantity of snacks I usually make has decreased

It has affected the economy I can't get proper rent from my tenants.

My business is low at the moment because of low patronage due to economic challenges, I'm just trying to survive

I am concerned about my business there is no way to do business and as of now I am still trying to recover from the losses during the lockdown. Many businesses have shut down because of the coronavirus.

Although the government has managed the situation properly and reduced the rate of infected, but the effect of the virus on the economy is very bad because the prices of goods have escalated and there's a decrease in consumers' purchasing power which has reduced my income.

It has affected my business business has been very dull because of low customer turnout. I can't even pay my workers so I have to release some of them.

I have no concern because I know how to prevent myself from contracting the Pandemic, through social distancing, hand sanitation and wearing of face mask.

My concern is that it has affected my business, that is the reason I don't have a job again because I spent all my money during the lockdown.

I am concerned about the virus because it's a pandemic that can be transmitted through close contact with an infected person and that is risky, it can take one's life at any moment.

As a result of the pandemic, people do not come to my place to buy goods as they complain that there is no money. This has lowered the profit in my business very much.

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

The covid-19 affected my business very much as my business deals with snacks, the price of baking items(flour,oil etc)has gone up,so it has lowered the profit I make from sales as people don't buy much anymore. There are no customers like before and a lot of them don't buy my goods, that it's too costly.

Seriously, covid-19 has caused a lot of problems like business has been down now for a while because people have not been coming to my shop regularly to buy goods like they did before the pandemic. Even to feed my family has become a challenge because it is through the business that I get money to buy food and pay my children's school fees.

The restriction on movement has affected my farming in the last months, but not as much now.

Things have not been easy though the lockdown has been eased, there is no market because customers are not buying then the protests further worsen the situation

My concern is when it gets to a level where you can not face your family financial situations, everything is upside down even the children are at home no school economy is bad

My business is on standstill, I have no customers so I can no way to earn money. Things are not going well.

The is a serious shortage of money in circulation so somehow people don't have money to spend more so the hike in prices of goods and food stuff resulting to very poor sales

My concern is that my business almost collapsed and i am struggling to make up with my business today because the whole situation about covid19 is so bad

The covid-19 has affected my business adversely since it started this year. There is no capital to boost my business or restock my shop because of the pandemic as a lot of my goods weren't bought,they expired in my shop during the lockdown.

My major concern is the hike in the prices of almost everything today food and even other things even the goods i sell has increased so much so it is not easy to make good sales

My concern is that it is a sickness that comes and kill someone if care is not taken so i am always very careful and there is no money anywhere

I have no work at the moment, so providing for myself and family is very hard. The coronavirus has stopped my source of income, I don't have customers.

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

My business has really dropped because I don't have money to buy poultry feed because the price has gone up so I have not been able to do the farming well

I have always adhered to all protocols like wearing of face mask, washing hands regularly and maintaining social distance. I think my family and I are safe and healthy.

My biggest concern is lack of customers and market opportunity, my business is not moving well.

The virus has stopped my source of income because schools have closed, there are no face to face teaching, so I am not able to make any money.

My business is not thriving because of low patronage, it wasn't long since I resumed business because I sell food in a school environment, I quit the cleaning job I was doing in a Government hospital because I have not been paid salaries for five months.

Corona virus lockdown has crashed my business of selling caps which was my main source of income because I used all the business capital to feed and to also pay my rent.

Education system in Nigeria is a total mess we the poor are suffering because of corona schools are still not open I'm just staying at home

Business have stopped no income capital is almost finished I'm just managing

The Corona virus has exposed our level of poverty because it has grounded all economic activities, businesses are crashing. May God save and deliver us from this Pandemic

Since the start of cor my business have stopped the workshop I go to don't pay me because of corona this situation has affected me so much

What concerns me is my students education I don't like how they stayed at home most of them have forgotten what they know

Financial situation is really down nothing is moving on well because of corona poverty every where

No business is running well I'm not okay my down I'm just managing my life no capital

My education is my main concern we have resumed after so long and we started exams already we have forgotten many things

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

My main concern is that i couldn't farm this season like i used to because of the Corona virus lockdown, it has really affected my yield negatively because i couldn't dedicate more time to my farm.

It really affected me as i am a teacher and during the lockdown i was not paid salary though after the lockdown and we resumed i started getting paid. Also when you go around People are saying they don't have money to buy soap. A lot of people were working for private companies and they were not paid salary

The lockdown has affected a lot of businesses mine inclusive. We don't make money like we use to. foodstuff are now very expensive and alot of people are hungry

Surviving has been hectic. the Covid-19 affected everything including inflation of food items. So we are conforming to new reality

Market is not moving, we are facing so many difficulties in the economy, I don't have money to continue to business

My primary concern about the Covid-19 was in terms of importation of goods from states to states which was caused by the restriction in movement i was unable to get some of my materials from onitsha

my concern is that business is not moving and without going out for daily job then no money to feed, so during the pandemic no movement, schools are closed for about 4 months, so it really affect us

Talking about Corona virus has affected the economy and things are expensive, since the start of these virus business is not moving like before and no money because is not circulating to provide for the family is now difficult

The covid-19 really affected me as i was about to send for consignment of goods there was lockdown so I could not get them the money i was supposed to use for it was spent on feeding my family. along the line i was hospitalized because i had diabetes but thankful to God that i am better. Right now I cannot pay my children's school fees , to eat is a problem i have two stores in the market, one of it served a purpose of a warehouse and the other was for other transactions. Right now I don't have any goods in both of them. This Covid 19 has really put me in a lot of dilemma

corona virus has really affected everybody in term of income and the situation of the economy

During the lockdown, we didn't have access to feeds, their prices increased. It affected my beds, i had over 75 casualties out of my 500 birds i had to sell some of the beds. also I think the Covid-19 is a way that God wants to punish us for our sins. I have been hearing rumors that we should expect a second lockdown which i am not happy about.

coronavirus has affect the economy generally in the aspect of no movement or even going to the market for our daily income and also during the covid-19 pandemic school were locked so it also affects the education of the students

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

Making money during lockdown was one of my major problem as i was not paid salary all through my stay at home. Also my business was not moving due to the increment of prices of the goods. I had to divert funds of getting some items to buy other items.

talking about covid-19 it has really affect the economy as a whole and things are very expensive during the pandemic everywhere was locked down just because of that business is down no income that my concern

the economy situation is bad because no movement, so the movement affect our income because you are not going to the market to sell that's why I'm concerned about the covid-19 during March

The COVID-19 affected my business badly because I could not sell during the lockdown so things were really tough for my family

the economic was down during the pandemic and income was not coming like before because there was no movement during that time so with that it affect the economic as a whole

my concern is that business is not moving and the economy situation is very bad because money is not circulating and things are very costly so it really affect everything about the society

Business has been dull since the lockdown was eased, it is moving slowly because not many people are buying

during the covid-19 pandemic a lot has happened and it really affect businesses and things are not moving the way they're supposed to move and things are expensive in the market, so it affect the economy

My dear sister, it is very hard, everything is very hard now. The school fees for my kids, feeding, and paying for house rent this year have not been paid, my children have not gone to school for 4 weeks now. There is no money for all these things, b

No where is good now, no money, people don't come to buy the way they used to, even my business, no one comes, in fact, I was considering changing my line of business as I discussed with someone about getting into riding bike business cause the business is slow now.

coronavirus as affect my income and during the lockdown no movement and things are not too good

my concern is that business was not moving during the pandemic as a result of that it affect my income and again my concern is not to contact the virus

Hunger has finished my children and I, I don't even know what to say now. They promised to give us rice and money, but I am yet to receive any. My children and I are hungry.

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

It has been very very difficult since business is not moving during all these lockdown, I used my money/capital to take care of my family.

My concern is that the pandemic has affected our economy negatively, our business has elapsed and it has resulted to a lot of setback in my business. So we need help, like financial upgrading from the government to help us bounce back in our business as a result of the pandemic. Also the price of goods, implement and raw materials has increased in the market.

I thank God, things are moving now, capital is growing, it is better for me to say so, I was even planning on applying for capital. Anyway, my capital is the problem. I am a widow, since I am the only one taking care of them, the children are doing nothing yet, so the weight everything is on me..

We were told the virus kills though it did not get to my side nor did anyone i know contacted it, we have been praying for God's mercy. Apart from this, the lockdown really affected me financially as i use to sell soft drinks in wholesales and also charcoal, but now i no longer sell the drinks, my husband lost his job during the lockdown, i had to sell of the crates of the soft drink. i am currently looking for menial jobs(laundry services and housekeeping) to atleast feed my family.

It has not been good on us students. The hardship is too much.

It affects business, everything is just down.

The covid-19 pandemic has affected my business adversely since it started this year as my business has not been performing like it did before the pandemic. My business has been nothing to write home about for months now as sales are low but we manage it each day.

COVID 19 dealt with me, I am into fish and poultry farming, cost of feed for for both are high. It feels like they're competing to see how far they can stretch our pockets. It is really challenging and buyers of the fish and poultry may not be able to add or buy at that amount, that is the new price. During the lockdown, people were not coming to buy from us, the difference in price is about #3,000.

The pandemic has affected my business so much that I no longer have jobs as an electrical technician to make an income. So I hired a bus and make a daily pay to the owner to make some money by carrying passengers. And I didn't want to be stranded without work. If I can have capital,I will buy a bus and enter the transportation business,so I can get money to buy food for my family. Another concern is that hunger has been an issue in my family. If there's money,I will use it to buy food,so my family will eat but I don't have the money, so am managing what I have.

The pandemic has affected my business very well as there is no money again to take care of my family. As a result of the pandemic,my hair saloon was demolished by the government and am back at home as I don't have money to rent another shop.

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

my concern is that business is not okay with the situation on ground in the aspect of income and food items are expensive since covid-19

My concern is that of being free and enjoying the normal freedom we use to, academic should also return to normal as things are collapsing and businesses runing down

During the lockdown,my shop was closed and the schools that I supplied my snacks were closed too which shutdown my income for months. I didn't plan for the sudden loss of business and income,so I used up my capital to provide food for my family. And now,goods are very expensive in the market, especially a bag of flour,sugar etc and they're more expensive than before. There is less demand for my snacks than before because of the price has also increased.

Corona virus affect all businesses. Market is dull and there is no money. We are supposed to be selling goods differently now as the the end of the year approach but there is no money. Customers could not buy up to what they used to buy again.

The covid-19 has affected my business seriously as my income has dropped as a result of the pandemic. If the government can come to my rescue,I will feed better because my business will be saved. As a result of my low income, my family is scarcely feeding and my business is going down. The price of goods are increasing in the market and there is no money to buy more goods to restock my shop as am making little money in my business.

My main concern is the people that are affected and the number of people died due to corona virus is a great loss.

The covid-19 has affected my business badly, especially during the lockdown when I couldn't do any business and had to stay in my house for months without an income. As a result of the lockdown,my business capital dropped very much as I spent it feeding my family. Am thankful to God that my business is recovering gradually.

Due to this coronavirus, everything have been paralised especially with my farming business. To do our farming work have also been very difficult. All the inputs used on the farm are now very expensive. We are just managing at the moment

Our business is not moving again like before, we have to survive on the little money we make and also feed the family on that

My primary concern is my business,the covid-19 has affected my business so much that I no longer had the capital to continue it again. The pandemic turned the economy upside down and now goods are very expensive in the market.

My concern is that businesses has been lost, i lost my job within the short period which make me hustle for survival

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

The lockdown really affected me, i spent all my savings and money on feeding my family, we were told to lock the shop and only come some days of the week

There is no money to get fertilizers and my crops are not doing well.

My concern is the way corona virus case is going up and down. If the of cases go down for some time, it will still go up again another time. So it is a challenge to everyone of us.

Because of the effects of coronavirus on people's businesses, many of my customers are not ready to buy clothes for now, they prefer to buy food items because they said they can only afford to buy most important thing for now which is food. And this is still making my sales to be low

People can't live a normal life because they have to follow NCDC guidelines. Most importantly it has affected businesses and it's impact is not good

My concern is that government should make a move to curb the spread of the disease in order not to affect the economy again. Because it has already affected the economy.

The high costs of buying goods is my concern because what we used to buy with little money is now times three of the amount. Though the business has improved, there is more sales now compared to immediately after lockdown.i just pray that all this high price of goods comes down

The little money we had was spent on food during this coronavirus period, no money to engage in business for now. This period is hard because of not doing anything

My concern is my ability to survive this situation we are in right now because the economy is so bad

It affected business before but people have come out of the situation.

I am presently not doing any business because my sales got reduced and all the money made, both my capacity and profits was spent on feeding my family, so no money was left to continue with my business. I then went to microfinance bank to apply for loan but I wasn't given

It has affected my work, I can't reach my suppliers, distribution of my products became difficult because of the restrictions.

Doing things in our normal ways and be free from this virus, also getting how to end it because it is not safe out there a lot of people move freely without any caution

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

Sales have improved but the high costs of buying goods is already affecting our business because we all know that there is no much money in circulation, so people are really complaining of high prices we are selling our goods but we also have to make profits. That is the reason of doing business. The situation we found ourselves is due to this coronavirus

The major concern i have is my business which is going down and i am trying to start up again still struggling with it

Though the business has improved but the cost of buying the goods for sale and the transportation is too high. This is also disturbing because it is eating into the little profits we are making

There was no sales, my business is just picking up. My finances is what is affected most by the Corona Virus. Though I believe the Virus is real and I have been taking precautions

My only little concern is the high costs of everything which we are presently experiencing, though the business is up and running unlike during and immediately after lockdown. We believed everything will soon get better

The economy was really affected by this Covid-19 as the price of my poultry feeds really as access to feeds were not forthcoming sometimes the price would go up twice in a week even my customers that buys the eggs were not coming again as eggs are now expensive i hard to sell some parts of my birds as I could not get their medication cause some of them fell sick

My very concern and fear is the serious hike in prices of food stuff, everything is just so expensive

I am collecting goods on credit to sell and pay after, because I don't have money or capital to finance my business again and this is so because I have spent all my business money during this coronavirus crisis. And I must do something to feed my family. That was the reason I resulted in buying on credit to be getting little income for sustenance

I really don't know where this country is headed, the situation of our livelihood is terrible and we don't have a say, we are just managing what we have. My business is not moving well at all

My Major concern is that this coronavirus led to a lockdown that made the close the university i work at cause i sell cooked food at the university in Benue state and even had 2 employees but had to stop them from coming as there's no work. Since the beginning of the Covid that the government locked the school i have found it hard to earn money. The alternative place I manage at is not favorable at all. I have just been incurring expenses and not making any income

The Corona Virus is a serious threat to the economy, my business is affected and I am still struggling to get things to normal.

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

We have been experiencing low sales, everything was down before now especially market patronization and this was caused by the impact of the coronavirus, but we thank God that businesses is now picking up and slightly improving. Our sales is getting better everyday

I am not concerned about this Covid-19 at all, It has not affected my business in anyway as anyone that wants to buy goods from me would come to my house

Corona virus has caused the economy situation to be down because during the pandemic no movement and nobody is going to his business place because of the locked down so we are really affected by the covid-19

COVID 19 has done me badly, in fact they have stopped working, so what do they want to know? We have not been paid for seven months cause I have a job with the government of my state. Things have not been going well at all, anyway I thank God for my poultry business.

my concern is how the virus is spending and during the pandemic we are locked down at home no way for us to find our daily support which is income and since these virus Food are been expensive in the market

My concern is that not everybody is taking the precautionary measure, so we need to help ourselves to prevent the spread of covid-19.

What I see about it is that it has reduced from the news we got. But it affected people from going to their daily works during the lockdown.

My concerns are many. There is no sales and we don't have money for business. When corona started there was no patronage and the little money we get then was used for feeding ourselves.

It disturb us a lot because there was no sales and we could not do anything. To eat is a problem. Our customers have reduced and we now have to sell on credit in order to sell.

We need to pray to God to stop corona virus. It affected many things. There is no sales as business is somehow. Things are not going smoothly but we thank God that we are eating.

It kills people a lot and I am concerned because we have only one life.. May God save us from it.

It affect everybody because things are not the same. There was no sales during the lockdown and it was what we had that we spent at that time. But now, there are changes.

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

It doesn't allow things to go smoothly and may God help us make things go back to normal. During the lockdown, we could not sell and we were just spending the money we had. After the lockdown things were not easy initially but now, there are differences.

It concerns everybody. All the goods we bought got spoiled when the lockdown started because we could not go out to sell.

I am scared of contracting the virus as infection rates are higher.

Access to money is harder because business is not going well at all due to the lockdown that happened.

Health personnel have spelled everything out on the precautionary measures on the prevention of Corona virus, and I am very careful about exposing my health.

My business is not flowing at all, which is affecting my wellbeing, getting access to food is so hard.

I don't have money because of low patronage and also because life is so hard as a result of the Corona virus lockdown.

The number of people falling sick and the death rate is very scary. The virus has made life hard and has made my income a lot lower.

The Corona virus has not stopped me from doing my business and going anywhere I wanted because here in Bauchi the lockdown was not fully implemented.

During the lockdown, there was no market but though things are still hard but it is better than before.

The economic challenges hit my business badly because everything is expensive, the naira has no value, but managing and trusting God for a change.

It has been really tough because goods are not coming in like before so there is no market.

Everything is now back to normal, I can go to anywhere I want to without any restriction, and also because I adhere to all protocols for prevention like hand sanitation, wearing of face mask and social distancing.

There is no market, people are complaining about the price because everything has gone up.

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

My business is not thriving as before due to low patronage. My business is located in a school environment and eventhough schools have resumed there's low patronage.

My children education is down most of them have forgotten what they learned when staying at home

I'm afraid of getting infected i don't travel for my business i cant go far so I don't infect myself and my family

Poverty I have 15 children 2wives but I don't have money to feed and take care of them no capital

Corona virus has crashed my business , i am without any source of income and can hardly feed my family, we sometimes for two days without eating.

We have no money no capital I'm just doing my business but no profit no capital the food stuffs for my business is expensive

Financial situation of the country is down joblessness every where economy is bad as a citizen of Nigeria this is really bothering me

Financial situation is down life is hard economy is down there's inflation of prices for every thing

What I'm concerned about is my capital that has reduced when we were on lock down we used all of my capital I don't depend on my self now I collect another person goods to sell

The little money we had in our savings was what we used in feeding the family, As a matter of fact most of my customers were owing me cause i don't have a shop as i do door to door marketing. a lot of people would tell you they are looking for money to eat and not to buy shoes

i believe the Corona Virus is real, though the figures of the victims that contacted it were exaggerated but we thank God. my only concern is that it affected me financially, people were not attending parties nor ceremonies so i could not make dresses.

I cannot buy enough goods to refill y shop because most the money I have has benn spent during the lockdown

The fear of the virus has really subsided, now transmission is low, and i have taken all the necessary precautions like wearing of face mask and observing social distancing.

It has been really tough this year because there was no market during the lockdown so I did not have money

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

I am concern about the rate at which poverty is increasing in my life because i tertiary institutions are still closed and my business stalled, since my main customers are students.

The price of foodstuff has doubled, everything is now more expensive compared to before the pandemic

I am not concerned about the Corona Virus as i was still selling and going to the farm

initially, i thought the COVID was a scam, but later on people around me started contacting it so i took adequate precautions. Though this COVID has really affected my business as i have spent all my capital on feeding my family. Immediately the lockdown was eased i applied for to work as a teacher in a private school cause i am a degree holder. though they pay me N5000/month but it is still manageable

The high price of things has slowed down my bsiness because many customers are really buying

I have no concern because there has been proper awareness on how to manage the situation by the Government and i adhere to all the protocol for prevention, i only pray for God's protection against the virus.

The situation we entered because of corona has made use all of our capital no money for business

my primary concern is that things are hard and the economy is also affected badly in terms of no money and business is not as good as before

As for me, i think this COVID-19 is just a political game. The government is now relaxed, people are no longer scared like before. It is only God that is helping us. Also during the lockdown there was no movement, people were not patronizing me. The Ibo customers i have did not travel down to buy goods and the few that bought would always price the goods ridiculously

It has affect students so much no school their studies have stop they are still at home

my concern is that things are not moving like before and Corona virus has caused economy failure in the aspect of no income and things are expensive always

I want to get married but I don't have house to put the bride I Don't have money please help me with get a house so I can get married

covid-19 has affected our economy and businesses, and during the locked down things are difficult to extent to buy food

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

My income is low that is the main thing concerning me, because without money you can't do anything.

There is no money in circulation so I am not able to provide for my family.

Everything is on stand-still, even though businesses are open there is no money in the economy.

My husband has no work , so its been hard to support the family. The food we eat is limited, everything is harder to get.

Everything stopped when the virus came, no market, no school, nothing is moving well, especially with money.

during the Corona virus business was not moving and my income was affected too, due to the pandemic the economy is affected no money and food are expensive

my concern is that during the pandemic no movement and business was not moving, it really affect the economy in the aspect of income

my concern is that business is not moving and during the covid-19 no money and food is expensive and also schools are been locked down during the pandemic

The rules to follow are just too much. The wear of the mask is tiring. The restrictions are affecting all aspects of life including my business because I am not making as much.

I am very concerned about food stuff because it is very expensive and sometimes not even available.

Truly my concern is that during the corona virus things are difficult in the aspect of money and food and also food are costly, the virus brought economy failure to the country no business is moving at that time

The virus lead to a lockdown and I have still not financially recovered from it, so my business is not running well.

I am scared of contracting the virus, a lot of people around me are getting sick and also dying, which is worrisome.

I'm really in want now because life is very challenging and everything is expensive especially food items, all these challenges are as a result of Corona virus restriction.

As a result of the pandemic, goods in the market are very expensive compared to last year. When I go to the market to buy goods, I can no longer buy them in bulk again but only in small quantities as the price has increased too much.

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

The covid-19 has slowed down my business very much as the law has made it compulsory that only two passengers can sit in my tricycle which has lowered my income because if I increase the price, passengers will use other means of transportation. Many people prefer to walk now because there is no money to pay for transportation.

Since COVID 19, nothing is moving, without money business can not move, if they can provide the Market-Moni for me, I will put it in my business. Business is not moving.

I have eaten all the money even the one Trader-Moni gave me. I have also ate all my capital during the lockdown, there was no income so I ate all my capitalt, I am trying to meet up again.

What do you want me to do? We are only managing, customers hardly come, items for baking are expensive, little gains and all that.

Hunger is my main concern because I remember during the lockdown, it was difficult to feed my children as am a widow and depend on my farm to feed my children. And now, food is very expensive in the market and I don't have money to buy food. I don't have any work, so the little money I get sometimes from friends or family, I use it to feed my family.

Since covid-19 came, business has not been working out like it used to as the cost of goods has increased too much. I want to restart my business again but there's no money to rent another shop and the farm that we did to feed ourselves, there's no money to employ workers to help with weeding it or harvesting the crops.

Things are not as smooth as before, I did not get much customers during the COVID 19, during the COVID 19, we lost so much. After the lockdown, we realised we lost a lot of the things in the shop. I had to eat my capital to survive during the lockdown.

My concern is the effect it has on people psychologically and peoples mind set. there is also insecurity economy wise too

It has not been easy as I am staying here, no business, business is not moving, no money, but I am hoping that God will help me.

Market is not going as normal because there is no much sales as before and this is due to the impacts of coronavirus on businesses. We are just going to the market without much sales.

It is affecting the sales because many of my customers are complaining of no money whenever they want to purchase the product. Due to the fact that there is no money, my sales have really reduced

Corona virus just spoilt work for us. During the lockdown we spent all we had and we are yet to balance from it, we are just buying goods on credit and return the money after sales.

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

The impacts of coronavirus is slightly now compared to before which everything is hard. The sales have not picked up like before because there is no circulation of money. And the high costs of goods is another factor that is affecting us

There's no money to buy goods because since the covid-19 started the price of goods has gone high too much and I do not have enough money from my business to buy goods again. As a result, even as there are customers, there's few goods for them to buy from me.

Some of my goods were sold on credit because there was no sales due to the coronavirus and this affected my business alot because I could not buy goods to sell again

I lost many customers during this coronavirus and it affected my business to the extent that I don't have money or capital to finance my business again. I pray to God to intervene in my business because that is the only hope I have

Presently, I am not doing any business because all the money for my business have been spent during this coronavirus period and the prices of goods and services are on the high side too. We are really suffering because of the impact of this covid-19 on everything

The coronavirus really affected the patronage to the extent that I have to be selling my goods on credit which later backfire because many of those customers that collected on credit couldn't pay back till now which makes me not to have any goods to sell again. I have no money to continue with my business as I am at the moment because of what happened

Due to this coronavirus, the rate at which people do parties is reduced and this is making my business not to move well and this have not really improved even with the lift of curfew. The patronage is still low

My situation is bad at the moment because of the impacts of the coronavirus on my business, I have no goods to sell and the money I had was spent during this COVID-19. I have no money to do business as I am now

Due to this coronavirus, I have been at home doing nothing since I used all my market money to feed my family. As I am I need help to restart my business back so that I can take care of my family

To me during the corona virus pandemic things are hard in the aspect of income and schools that are been closed no walk around is with fear but now I thank ALLAH that no corona virus

my concern is that I was really affected during the pandemic because we are locked down at home and can not go to the business places get sells to get income

during corona virus in march things are very difficult, like no movement and market are been locked to get daily bread is hard and no money because business is not moving so it affect the economy at large

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

I have lost my source of livelihoods as a result of the Corona virus, and i don't have the money to reinvest in the business of making bags that crashed.

Life is difficult now because everything is too expensive and i am saddled with the responsibility of taking care of my eight children because my husband is unemployed and i also lost my main source of income.

Many customers are not able to buy because of the price increase, also I dont enough money to buy goods for my shop

The Corona virus has reduced my income because my main source of income crashed, my local pasta making machine har spoilt and i could not fix it or buy a new one because i have no money. I had to find a new souce of income

I have no concern about the virus eventhough i know that Corona virus Corona virus is real but i am fine and healthy and have to an extent being feeding well.

My business is low and not thriving because of low patronage, also because of the restriction of movement of 6am to 6pm which has affected my business negatively.

My business is suffering setbacks because of low supply of goods, i deal in selling fairly used clothes and goods have been scarce because borders have been closed and i don't have enough money to buy goods to sale.

The price of goods have gone high so people dont money to buy and many customers are now buying on credit

My business is down and i don't have enough money to boost my business business after spending my business capital on feeding during the lockdown.

Corona virus has affected the economy and also money is not circulating in the business world and during the pandemic no movement and also schools are been locked down, so we are really affected

I dont have money to buy goods because I spent most of the money I had during the lockdown

My main concern is the lack of money and poverty is on the increase because my business is not thriving due to insufficient funds to acquire more stock to sale.

The COVID19 did not really affect my business, everything is moving smoothly

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

Business is not running well no customers the customers will come keep there vehicle for a long time some don't have money to pay

Business have stop no capital people don't make furnitures up till now things are not back to normal we are just managing

Financial situation of the country is down no movement of goods like before nothing is going on well economy is down

There is no money in circulation, things are expensive and it has led to high cost of feeding for many people

Financial situation of the country is down economy is down no money everything is expensive

No money poverty is too much I have small kids to look after no money for food and other things

Things are not like before the pandemic, many customers are not calling me for work so it has really affected my business

Corona has brought damages to my love it has brought increase of price in everything in the market every thing is expensive no import and export economy is down

What I'm concerned about is food is expensive this life is hard no food no money to buy what we need

School have stopped since corona we have not resumed most of us have forgotten what we learnt we would have gone far if not for corona

The way things are expensive everything has changed food is expensive medicine is expensive all of this life is expensive

Food is expensive every commodity is expensive I can't provide for my family I can't buy medicine I have sick kids

What concerns me the most about corona it has stopped many things like business no customers my life have really stopped because of corona I don't earn enough to pay my bills and I cannot afford to pay school fees government should please help us

Talking about Corona virus it has really affected our children education and also business is not moving and during the pandemic no movement and market are been locked down and the issue to stay at home not working affect my income

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

my concern is that my business went down because of schools that are locked down, and during the pandemic food are expensive till now and money is not flowing, so it really affect the economy

covid-19 has affected the economy and money is not flowing well and food are expensive during the pandemic things are hard in the aspect of no movement, and market and schools are been locked down with these things it really affect everything

my concern is that business was not moving and things are expensive during the covid-19 a lots of things happen that affect the economy and also money was not flowing

it really affect my business and also during the covid-19 things are hard in terms of food , money and the economy so badly affected, in March everywhere was locked no business was bringing income

My primary concern was that corona virus affected my business and during the pandemic market was locked and no movement are and also things are expensive

During the period of corona virus in march things are hard in the aspect of economy because no movement and it really affected my income and money was not circulating and also food are expensive

I was unable to do my business and there are no longer customers because the economy itself is not friendly now

It affects business badly and couldn't sell my goods in shop they got expired before the lockdown was relieved, and I have lost so many customers.

My major concern is the different things we have to do in trying to protect our self and the hike in everything now

It affect my work so much business is just door people are not patronizing me and the ones that came are buying on credit, the economy is just terrible.

It has adverse effect on my business. My business is struggling

I am worried about my health, I have been sick for a very long time now.

Nothing serious just that it has affected the economy so much there's no money in town and business is very bad.

It really affect our business because before corona started, things were still okay but since it started, the price of everything has increase. During the lockdown we were at home, but noe that the lockdown is not fully relaxed in Lagos market, it is hard to get goods to the market because it is one day on one day off.

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

The nature of the business i do was really affected by the Covid-19 as during the lockdown people were looking for money to eat and not to wear clothes

Am concern a lot. Our business is affected a lot. There was no movement and sales during the lockdown. We could not sell our goods. Everything is now costly.

It has affected our market people don't have money to buy our goods. Everyone is complaining of no money.

The corona virus did not get to my state, as it was COVID-19 free so we were not affected by the closure and the restriction in movement in my state

i am not concerned about this Corona Virus at all, cause it didn't get to my side and i know it's the whites people disease

The coronavirus has affected me so much people are not patronizing me like before. During the lockdown I spend most of my capital and it has affected my business right now.

My concern is that there is no money and there is no sales. Am at home today because I am tired and need to rest, we are just going there is no much, no patronage like before.

during the lockdown we were not allowed to go out , though since the lockdown was eased daily activities have been back to normal

It is very bad I'm just starting from square one during the lockdown I spent most of my capital and some of my goods got stolen.

My own concern is that there is no sales since corona virus started and the price of everything has increase.

It doesn't allow us to work since it started because of the movement restriction. There is no sales. We could sell our goods during the lockdown and we spent all the money we have because we have to eat.

Since corona virus started business have not been doing well because there is no sales. There is no enough money to do business again.

May God make things easy. Corona virus has spoilt many things. It affect everybody, even to eat now is not easy. Things are tight. There is no sales and we are just managing.

It slow down my business a lot people don't have money to patronize me again. The economy is so bad.

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

I have lost so much money during the lockdown. I borrowed money to do business and I can't pay back it was such a huge loss for me all due to Corona virus.

Since this Corona virus matter started my business has not been improving it has been from one debt to another.

It is subsiding already but I'm yet to recover from the loss I incurred during the lockdown

It affect business because things are costly. The goods we buy has increase in price and there is no sales. When corona started we couldn't open shop to sell anything, now again no patronage like before, so it affect us.

We pray that corona go so that business can moving. There is no sales and no money in circulation. During the lockdown most of my goods got expired. Things are not like before again.

People are complaining that the size of food has reduced but I have a choice because the price of everything has gone up

Business is a bit dull, not really moving like before the pandemic but we thank God for everyhting

The number of people patronising me has increased compared to before the lockdown, the business is improving everyday

There is not enough money to buy goods because customers are not really buying, so the business is just moving slowly

Though the business is really moving fast but it is better than when there was lockdown

Except for during the lockdown when everbody could not go out, business has been moving well

Due to the high price, it has been hard for me to import goods, the dollar rate is really affecting things

During the lockdown, most of my goods got spoilt so I had to restart the business which has not been easy

Financial situation of the country is down naira does not have any value economy is in a bad shape

The problem with my business is my primsrly concern capital is down we eat from the capital

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

My education have stopped I'm in level 3 when the lock down strated I would have completed my degree but schools are closed

What concerns me is business all business have go down before you can start a good business you need a big capital and my business is small scale I'm just managing

What concerns me is how the financial situation has turned out to be no work business is not running well no customers

Poverty no money financia situation is down everyth is expensive economy is in a bad shape

Business is down no customers even if customers come they want me to work for them on credit

My business is down my financial situation is really down people are buying on credit no profit

Economy is down financial situation is really down we are suffering no money

Though I was concerned some months back because of low patronage but now I can say am not anymore because of the way my customers are now trooping in to repair their motorcycle or machines

We have no money for school fees food is expensive no money life is hard

During the lockdown so many of my customers could not make payment on time for the items they buy from my store, and this is really affecting the capital business

we did not open the shop for up to 6 months during the lockdown, i could not travel down to Lagos to my goods as normally i go lagos every two weeks

The impacts of the coronavirus is affecting businesses though it is getting better gradually compared to last 3 months. My business is slightly picking up but still not like before covid-19

Because everything is now back to normal especially in terms of income, at least it is better now

I am not really concerned about anything because sales has improved tremendously, things have started getting back to normal

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

My main concern is that there is no capital (money) to do my business, I only get goods on credit and pay after the goods have been sold. Which normally give me little profits to cater for my family

I was so much concerned about the drop in sales which really affected my income since we came back from lockdown but thank God there is a slight increase in my sales within like past three days now

My major concern is how to start my business again because it collapsed

I am not really concerned about anything for now because my business have started picking up and improving at the moment

Since the virus the issue has not been the same sales has dropped and customers claim there is no money

It has made everything to be costly, particularly for me the prices of chemicals that I am using for my farming business is now at very high prices which is affecting my outputs as a farmer

My major concern now with the whole situation is that my income now is very low

My very primary concern is how it affected my business making sales drop in a very huge way such that till now we have not picked up till now

No money to restock my shop, so I cannot run the business the way I want

Since the lockdown was eased, business has been slow and there is no money like that again

It is costly to buy goods because the price of everything has doubled and not many customers are buying

My major concern is that customers complain they do not have money to buy that things are too expensive

My shop was closed for so many months and even when we were told to open back, my business was still not functioning well

Schools have been shut down which has disrupted education because of the Corona virus, even now that schools are supposed to reopen the universities across Nigeria are on strike.

As of now we don't have any capital, people are not patronizing the business because of the financial constraint in the economy

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

I feel healthy and strong and I'm doing my business without any problem.

The increase in price has really affected my business because I don't have enough money to import goods

High price is making it hard for me even customers are not really buying because everything is now expensive

Things have been really hard since the lockdown was eased, I don't have money to buy goods to refill my shop

The high price has made it hard to buy things because the money is not up to anything

Though there was no market during the lockdown because people were unable to go out, things are better now

Presently where I am staying everything is okay, food items are quite cheap so I'm not really concerned about the corona virus

There's no money to spend, food items are now expensive. The quality of goods my capital can afford is no longer the same

Since I am not infected with the virus, I trust in Allah that I will not be infected, because he's the only one that can deliver and protect me.

I was basically at home during the lockdown and even when it was eased my business was still not moving well,

I'm not really concerned about the lockdown in any way. All I am concerned about is getting a job as I am a computer literate with no job

I lost my source of income as a result of the lockdown because I spent all my business capital on feeding, now I hire Tricycle every day for commercial purpose before we can eat at home.

I don't have any symptom of Corona virus and I adhere to washing and sanitizing my hands, wearing a face mask and maintaining social distance.

The restriction of movement and the forceful use of face mask has really been tiring, I don't like it even though they said it is to protect me from the Corona virus.

I am free to go anywhere I want to without any restriction and I am healthy.

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

Everything about Corona virus has subsided since we can go anywhere now without the fear of contacting Corona virus.

Covid-19 has really affect our business and no income and things are expensive

my primary concern is that things are expensive and the economy was badly affected and during the pandemic schools are closed down

my concern is that during the covid-19 no income and food is expensive

during the covid-19 things have changed in the aspect of our business and food are costly

I am really worried about my children's education because they are yet to resume school

It has slowed down my business, it is not generating enough money unlike before the pandemic

Despite the price hike, business is moving slowly unlike during the lockdown when there was no market

Things we used to buy at a lesser price is now costly in fact it is double the former price

The cost of everything has doubled and it is affecting sales because there is a limit to what I can afford

It has reduced the number of customers that we usually have, many people are not really sewing clothes

The covid-19 has affected my business very much as there's very few passengers that are willing to hire my services which has lowered my income very much and now people prefer cheaper means of transportation as they don't have money like they used to.

It has affected my business because sales of goods has dropped since it started. I stay in Kogi state and our government didn't observe any lockdown rules but where I travel to buy goods, especially in Kano, goods are very expensive, it's not the same like before. Marketers don't agree to give goods on credit anymore, except if you have the money to pay for it.

As a business man, I used to own a betting shop but due to the covid-19, all the sport games were postponed, as a result I lost a lot of business opportunities and customers too as I had to close down the shop. And since I closed it down, I have not been able to re-open it again as I don't have the capital to do so. All my capital was spent during the lockdown on family expenses, especially feeding my family.

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

I believe that whatever happens to me has already been predestined by Allah and if i get infected today it's the will of Allah, and i'm not bothered by that at all but just to pray that may Allah heal those that are already infected with the Corona virus.

It has been hard to buy food for the family as it has become very expensive and as schools were closed down for many months due to the pandemic,there has been no sales except recently that schools has resumed. So we are slowly making an income again. There has been no capital coming in while schools were locked down due to the pandemic,so we lost a lot of money that could have been made from sales.

The Corona virus is so rampant not only in Nigeria but all over the world, eventhough I'm taking all the necessary precautions like washing of hands, i pray it will not come close to me and my family.

Praise be to God the virus is almost gone because the infectious rate is low, since the restrictions has been eased up and we are back to our normal activities.

The Corona virus is in Nigeria no doubt about that but i always make sure i adhere to all protocols like using hand sanitizer, face mask and social distancing.

Because there's no high rate of infected persons in Barno state, and we have taken all the precautionary measures like wearing of face mask and social distancing of 2 metres, i always avoid crowd.

I'm not really concern about Corona virus because i find it hard to believe that the virus exists and I'm yet to see anyone i know infected with the virus, the Government is not being truthful with us about the situation.

Though the virus is still in the country, i know that with proper adherence to the protocol especially with my children we would be fine, nothing will harm us.

I am healthy and not infected with the Corona virus and i don't wish to be infected. I don't have any concern because God has heard our prayers and reduced the rate of Corona virus infection.

I now know better on how to prevent myself from the virus because i learned that i maintain hand hygiene by washing and sanitizing, wearing of face mask and social distancing. And my blood sample has been tested thrice and all are negative.

Because i know there's a way i can prevent myself from the virus by wearing a face mask, washing my hands and maintaining social distance, the fear of the Corona virus is no longer there.

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

Since the covid-19 started, business has not been moving well as goods are very costly and customers buy less goods compared to before the pandemic. I used to travel to Lagos often like two or three months interval to order for new goods but sales have been low and cost of transportation has increased, so I travel less now. When I need goods now, I order for it without checking it out if it's good quality or not and it's weigh billed to me.

God has protected me from the virus because I always use my face mask, even now as we speak I'm wearing my face mask, and I also maintain social distance.

I'm not concerned at all because my sample has been tested for the virus and it was negative, and I have been adhering to all protocols like wearing of face mask, social distancing, washing of hands regularly and sanitizing.

God has been faithful to me and my family, none of us is infected because we are all healthy, and because cases of Corona virus infection has reduced I am not worried at all.

I have not seen anybody close to me being infected with the virus, I am healthy so also are my family members. I am happy that the lockdown has been eased up, I can go to the farm without restrictions to harvest my crops.

My family and I have not been infected because we have adhered to all protocols like social distancing, hand sanitation and social distancing.

My family and I have adhered to all protocols like washing of hands, social distancing and wearing of face mask, and also because the restriction has been eased up it means things have subsided.

I have no concerns actually because business has been good even during the lockdown, my customers used to call me to bring to them what they want from what I sell.

I have adhered to all the protocols needed to prevent myself from being infected like the use of hand sanitizer, wearing of face mask and social distancing, I don't have any worries concerning Corona virus.

I am grateful to God for reducing the number of people infected with the virus, I am healthy but I sympathise with those that have lost their loved ones to this virus.

I am not concerned because I've not been infected, and I'm healthy.

I'm not really concerned about Corona virus but sympathise with those that infected or lost their loved ones to the virus

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

The problem I have mostly about the pandemic is that there's no food and the ones in the market is very expensive. As a result of the pandemic, there's no money, there are no more customers like there were before and business has also not been moving smoothly. I've not been infected by any disease but the disease that has me worried is not having any food to eat. After going to work or farm, there's very little amount of money that is made from sales or work.

There are a few cases of Corona virus now, it's not as rampant as before because market and schools have been reopened.

The financial situation of our country is down I own a school but I have to close it due to the lock down I've not recovered until now income is low

Capital is down because of corona if I go to the market I don't make profit only loss

The covid-19 has caused the price of food items to be very expensive in the market and it has reduced the quantity of food I can buy for my family to eat, as there's no money like before anymore. As I don't have a job to assist my husband financially, we manage to eat the little we can buy.

I was unable to go to the market and practically spent all my capital on feeding my family

The effect of covid-19 on my life has been much because my business has not been moving like it's supposed to since the pandemic started. Also, I stay at home now as I can't find a new job after I lost mine because people were not buying soft drinks like they used to and my business depends on "turn-over" (i.e. like borrowed money that has to be paid back when sales is done.). But I couldn't make sales as there were very few customers so I could not meet up with payment because I also used my profit to feed my family and that's how the business collapsed due to lack of capital.

Talking about corona virus it has really the economy and also our income and also food is expensive due to the pandemic

my concern is that it really affected me because I sell food to children in school but during the pandemic schools are locked down with that no income for me

covid-19 has affected the economy and also schools are been locked down due to covid-19 pandemic, during the pandemic things are difficult such as income, food due to no movement

my concern was that business was not moving and no income,

corona virus has affected our businesses and also things are becoming expensive always and during the pandemic that where was no movement it affect our social life style, things are not like before

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

it has really affect the economy globally and also business is not moving and things are expensive, during the pandemic everything went wrong with that it affect my income and my children education

There is no money in circulation. We are just hustling. To eat is not easy and to finance the family become problem. We had to spend money during the lockdown and there is no enough money for business again.

my main concern was that business was not moving during the corona virus pandemic and no movement so I was affected in the aspect of income and food

It makes market goes down. No sales at all. There was movement restriction for some time before it was relaxed, during this period we could not get supply nor supply to our customers. The price if goods has increase and all these affect us.

Corona affected our capital and the business as a whole. There is no patronage. It has affected everything. By this period of the year there would have be changes in patronage but that is not the case now.

A lot of things runs down. Work does not go smoothly. With the nature of my work, if there is no party, there is no work and you know there was restriction on party for some time and this affect our work.

Our economy is not good and people are hungry. We need money to do business. Corona doesn't make market to move and customers buys on credit this days.

My concern are many because corona crash everything. Business does not move well, there is no money to run business again. During the lockdown, there was movement restriction and we spent all we have while at home because we have to eat.

I am not infected with the virus and i don't know anyone that is infected, but my biggest concern is the lack of money because there's no the construction site where i worked have been closed temporarily.

I lost my source of livelihood as a result of the Corona virus lockdown, I'm now unemployed and it has not been easy paying my bills.

I used to sell clothes but since the pandemic started my customer patronage has been very low, so i had to concentrate on my farming

My income has drastically decreased because i lost my main source of income as a result of the Corona virus lockdown, and i don't have the capital now to reinvest in the business.

Business is a bit dull, no market and the high price is also making it harder for people to buy

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

I spent all the money i have been saving to purchase my own Tricycle during lockdown, i earn my income now by hiring a Tricycle for commercial transport service on a daily basis, after payment what i usually take home is not enough to cater for the needs of my family. And now i don't have the money to buy my own Tricycle.

It has not been easy because the high price has reduced the volume of sales we usually get

The price of everything is higher now and I have spent all the money I have during the lockdown so I dont have money to buy goods

The price increase is really affecting sales, the quantity of foodstuff I sell has gone down

Though things have started improving gradually, but business is still slow compared to before the pandemic

The price of sewing materials have gone and many customers are not patronising like that

The high is really affecting my business because customers are not buying again like before

As a result of the pandemic,there is no money to be made in the business as the number of customers that used to buy fish from me has decreased because customers complain that it's too costly and they don't have money.

The economy has been bad since the pandemic began and it has resulted to an increase in price of goods in the market. Customers don't have money anymore to buy goods as they only buy just a small number of goods.

There're no jobs anymore as a result of the pandemic and feeding my family has been hard as there is no money anymore. The cost of food is very costly since the covid-19 caused a high demand for food.

As a result of the pandemic,goods like clothing material are very costly in the market and I can't buy the materials to sew it for advertisement or sell because there it wil nott be profitable as customers don't have money. So,I work on demand now because there are less people that patronize my business unlike before the pandemic.

Customers don't patronize my business like they did before the pandemic as most of them now prefer to cut there hair,wear wigs,buy hair products and wash there hair by themselves because they complain that there's no money and to make their hair in a hair saloon is costly.

The lockdown was affected my business I don't even have capital again I spent most of it during the lockdown.

During the lockdown, we were unable to go out, unable to go to our shops nor the market, it has really affected my income

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

The coronavirus affects my business a lot, people are not sowing clothes, they rather buy food for survival.

I'm concerned about the way markets we are locked, even up till now we still have to split the days we come to the market. Some set will come from Monday to Wednesday while others come from Thursday to Saturday. This system is not helping us, we are just trying to survive.

I'm not really affected by the pandemic, financially and health wise i was not affected. Everything is moving well

I used to be an event planner but due to the pandemic i had to change my business into a security personnel. one of the major effect this pandemic caused is that it slowed down my business registration process with the corporate affairs commission (CAC) as there were not opened during the lockdown but thankfully we are striving

I don't know about it except that they lock us indoor for about 4 months.

The business is not moving due to the COVID 19 situation we are facing and the inflation in the process of goods.

The sales Turnover of my business really went down during the lockdown due to people's complaint of lack of money

The Corona virus has done a lot of damage to the economy by increasing the prices of everything especially food stuff, it is very difficult to feed even now that is harvest time food is still expensive.

I am not in anyway concerned about the lockdown, my business is going well and i am doing fine

I'm concerned about the health of the people, no one is safe so we just have to follow health workers guidelines.

Because my business is have challenges now because of the the Corona virus restriction,we cannot operate beyond 6pm and that's when business is at its peak i have lost lots of opportunities to make more money, it has affected my income negatively.

It is a reason there's no money in circulation, no customers because people are not doing party

Business is not like before, though I sell food items but now goods are expensive to buy and also expensive to sell to customers.

I don't have any concern at all because my children and i are well protected, i make sure they wear their face masks to school, wash their hands at school and when they returned home, and we hardly grace occasions these days just to maintain social distancing.

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

My concern is how not to contact the virus. I have to wear face mask throughout the day and it's not convenient for me.

Because i am healthy and i feel strong, I'm always wearing my face mask for protection.

My major concern is the high costs of buying goods and the low patronage which has affected my daily income

The restriction is not good for business, I have been struggling with my business since that time.

I have lost a lot, I am into poultry, so I had to sell out birds, their feed got expensive, we couldn't travel to buy or sell, in fact, we had to write to our association, Poultry Association of Nigeria (PAN), to give us pass so that we could at least sell our goods. I couldn't keep all of them, they were laying eggs, not much customers and you know that eggs are perishable, so I had to sell them so I won't lose so much.

It affect everybody. We used to travel to buy goods but those market did not open due to lockdown, so we were just at home because we could not travel. So it really affect us.

My sales got reduced as a result of coronavirus. Customers are not patronizing like before again. And this is due to impacts of covid-19 on people's business and jobs

Corona really affect our work. We are just managing. We could not go out to buy or sell, we were at home spending the money meant for business.

Business is not moving like before. I was affected badly because during the COVID 19 lockdown, the goods in my shop got bad, they started peeling off, I sell bags and shoes, they were in the shop, with no air for months, shops were closed.

It spoils a lot of things. Business doesn't move well, we could not travel to buy goods during the lockdown. Now, there are differences but not yet like it used to be before corona.

I don't really have much concerned, only that the rate at which we used to sell before coronavirus have really reduced

It affect our business in many ways. During the lockdown, our goods in stock got spoilt and our capital for the was affected. At the same time we had to feed our children without working, so it was serious. Now again, everything is costly.

I am concerned about it because it is affecting business for me, we have not really opened business very well. Customers are not even buying goods like before. I sell wrapper and cooler, so no much money for now.

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

It has really affected my business because the sales is at the lowest since the day I started this business. Everything have turn upside down, no sales, no money.

It has not been easy, I was on my way to the market when you called earlier, got there and realised that things have increased in price, things have not been easy and I don't get much profit like before after I deliver my services.

It is making the sales somehow slow. We are not getting much customers like we used to especially during the weekend. Many of our customers are complaining of no money

It does not make market move very well. I sells stationeries but during the pandemic, the students were not in school and they are the ones we sell to, so we could not sell anything then. Now that corona has reduced, there is no enough money to run the business again and we need financial assistance.

Things beame very difficult because of this virus of a thing, our businesses was brought to a halt and it is still not fully back

Everything is clearing up partially. No much problems, it is just that people don't have money to buy what I sell.

The sales of my goods has really reduced compared to before COVID-19 started. The profits I make now is nothing compared to before. The little income we make now is just to keep our souls together

There is nothing left for my business almost down, my fishes and poultry is empty now

Everything is still a little normal as before, COVID 19 didn't affect my business so much, my customers are still coming though not as much as before. My poultry and tailoring businesses are still moving, though a little slow just that now, I am more careful on how I spend money because in the market now, things are expensive. For my poultry, I get my feed from a factory here and I still buy at same price.

It has made the prices of goods skyrocketed and this have really reduced patronage. Everything is just costly and we are not finding it easy because of this. Many of my customers are complaining of no money and this no money is also affecting my own income. You can see what mess coronavirus have caused

My concern is that it makes market dull. People could not go to work during the movement restriction. There is no sales and there is increase in the price of goods

My children education it is now going down this shifting I don't like it I'm suffering and they've forgotten most of the things they learn

Capital is down my business is down no customers I stay very late at my shop but no customers

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

Nothing much to be concerned about, only that everything is now on the high side, I mean both goods and services are now costly despite that our salaries didn't change, still the same.

My concern is for hike in prices of food items because people are no longer buying like before the pandemic

My business has stopped people are not buying new clothes I used to make them and sell in Kano now I can't no one is buying

My concern is about me spending all my savings on food during the lockdown and till now business is still very dull because customers say they do not have money

My life is just in a mess I used to have a big capital I wanted to start my own painting company but because of the lockdown I used the money for us to eat now I have no capital

My main concern is that I can't earn my capital is finished before I get work I take long

I was concerned about the spread of the coronavirus because it is highly contagious but we thank God everything is under control. Myself and family are well despite all the shouting of the disease

COVID-19 came with so many things that has disturbed my business even till now some people are still afraid to gather with people because of fear of infection and me myself am always careful

Financial situation is down I'm a small scale business owner people don't come no customers we are just managing

What I am concerned about presently is what this coronavirus has done to our economy in this country especially in the area of businesses and jobs. It affected my business too because presently I don't have any business doing and it is due to this COVID-19

I'm sick I don't have any source of income every thing has stopped for me my kids now take care of me

My children's education is my major concern they are not going to school like before they forget what they learned

My concern is that its effects on business, supply is very low I usually have more sales before the Corona virus images.

My business closed down that period we had the lockdown and there was no money all we have we spent and now no savings again customers are not coming like before

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

I've no business everything has finished financial situation is down no capital

Business no customers no money everything have stopped I'm just managing

It has set my business backward there are no customers like before we're just managing business system armed but at the same time I'm taking appropriate measures of the NCDC

To be honest what concern me is my business it have stop because of corona lock down up till now I'm just managing my capital is 6

Poverty is my major concern I have no money to pay for my children school fees no money for food and medicine

I am concerned about the weight of the business because they have to shut down schools and that is where I make most of my money.

My very concern is over how the prices of goods and every other thing in the country has gone up so much that even customers complain of no money to buy food stuff

Nothing, I'm in the village so I'm not worried.

I am worried there's going to be another round of lockdown as I've been hearing in the news. Rules of money bears die during the lockdown and I lost a lot of money. I don't want that to happen again.

It affect everybody's business. There is no money in circulation and we don't have much money to work. There is no sales and everything is costly.

It spoils our business to the extent that we don't have much to do business again. There is no patronage like before and we need assistance.

Corona virus really affected a lot of things but we thank God it is a thing of the past in my state. During that period we had to spend out of what we had in savings and the price of everything is on increase. Things were not easy then, but now there is improvement and customers are now patronizing us.

Corona virus is real but we don't pray for such again. It affected our business we could not work when it started but now we are now working and there are changes.

It affect everything but we thank God that we are alive. It doesn't allow us to work and you know we have to eat, it wasn't easy then because we had to spend money to take care of the family without working.

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

corona virus really affect my income and also affect the economy during the pandemic a lot of things has happen and things are expensive

My concern is that money was not money circulating, and food are expensive and business was not moving

My primary is that thing are not moving like before and money is not flowing

my main concern is that of food, during the pandemic no movement, no money and things where expensive

corona virus has really affect our businesses and food are expensive and also my capital was affected

During the pandemic it really affect my income and food are expensive and also no movement

corona virus has affect our income and food are expensive

my concern is that business was not movement and also thing are expensive and also no food

My concern is that no money, no food, business is not moving during the covid-19 pandemic

we are really affected during corona virus pandemic no movement, life style was expensive and also income was affected due to business was not moving

My concern is that business was not moving and again schools are been locked down for months, for that alone my income was affected badly

corona virus has affected the economy and during the pandemic no movement, business is not moving, we can go the market or ever walk freely so it really affect us

I just got admission to study my Ph.D before the pandemic but with the lockdown i had to divert all the money i saved for my tuition into assisting my family. right now i am looking for a way to get my tuition

The increased price has reduced the quantity of goods I usually buy to refill my shop

my primary concern is that I was really affected during the covid-19 in the aspect of food and also no money and things are really expensive at that period of pandemic

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

Before the lockdown i had a large customer base but due to the lockdown it decreases drastically. A lot of them are complaining that there's no money of which i understand

It has been really tough but my farming business is helping me to support my family

Though business was slow during the lockdown, things are gradually improving

First I thank God that I and my family are not infected, but I am concerned about my business there is no work for me to do because of the restrictions on parties.

No market, I spent most of my savings during the lockdown so I dont really have money for the business

My concerns are just about how i am going to begin to recover from the pit of struggle the pandemic put me

I am concerned about my business, It affect business badly no movement like before buying goods at higher prices and that is so frustrating.

Busines has been dull because things are tough so many people are buying credit which is affecting me

It has affected the life of many people because of the lock down. It has lead to high cost of living

Because of the Corona virus lockdown my business is in economic difficulties because of low patronage. Sales volume has decreased as well as my income

I believe it is God that is trying to test our patience and level of endurance and i know he is the only one that would save us. This Lockdown MADE ME LOCK MY SHOP BUT WE HAVE OPENED IT NOW And we are back to business

The very thing about this covid19 issue is that life has become so difficult that things are now so expensive everywhere

we could not go to farm due to restriction in movement but even now that it has been eased, the cattle are the major problem i have now, they eat my crops and destroy my produce

People travelled back to their villages, only few of us were left in town and we could not make sales like we use to

There's was no market we could not go out during the lockdown, i could not contact most of my suppliers. this really affected my income

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

During the lockdown most of my customers deposited some cash with me to get them products, but i could not get the products as most of my suppliers were not available, i spent their money on feeding my family, now i have a big debt to pay

Everything is expensive and money is not in circulation, my business is not moving as before and i don't have enough money to buy materials for production.

partially i was affected by the Covid-19 as there were not events nor ceremonies during the lockdown but grateful that we are back and business is catching up

during the pandemic i could not feeds for my chickens, there was curfew, customers were not patronizing me, i could not also get my chickens vaccines which led to the death of few of them, i also could not sell some of their eggs to my customers as most of them didn't have money to buy it

people are complaining that there's no money, the economy of nigeria is currently a unbalance, but i am hopeful it would get better

The Corona virus has affected my business negatively because i spent all my business capital during the lockdown and now i'm struggling to sustain my business with the little i have.

customers are not coming, there's no one to patronize my business, people are just looking for money to eat

since the covid-19 started my business has collapsed. my family's financial situation has been a mess has they haven't been paying my husband's salary

Talking about corona virus it has affected my business and no money now

My business is not thriving, everything is down and the other business of food vendor cooking under the school feeding program has been suspended by the Government because of the Corona virus

My business is yet to return to normalcy because i work in the entertainment industry, my band and i were supposed to go on a tour to Germany and Italy but is still being delayed because of Corona virus.

I don't have any symptom of the Corona virus in my body, and also because i usually observe all protocols like washing of hands, maintaining social distance and wearing of face mask.

Corona is a global infection it has affected our business no capital economy has melted

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

Covid-19 has affected my business as sales has dropped over the months as people don't patronize my business like they used to because there's no money. We've been trying to normalize our business but it has been difficult because goods are very expensive in the market. Am just glad that covid-19 has come and gone, hopefully business will improve with time.

People are not patronizing us like before they are buying food stuff instead of clothes.

It has reduced my customers, people are not buying clothes like before. They prefer to buy food instead

There is low business transaction, sales has dropped because most of my customers couldn't travel down to my store

I am concerned about the level of hygiene we have to observe daily. Importantly, it has affected my business. People hardly patronize us since the issue of Coronavirus

Though my state was Covid-19 free but since it is the gate way between the northern and the southern state, the restriction in movement did really affected us

There was no money, customers are complaining that there's no money, some buy on credit and don't even pay back, this pandemic really caused havocs

My major concern is my health and that of my family then my business is seriously affected

Business has been static due to the covid-19 as demand for goods has dropped because it is too expensive and most people don't have money to buy it. Goods are becoming more expensive,even transportation is costly and customers only buy a few goods when they come to the shop.

My concerns now about this covid19 is that it has made things very costly and things are not the same again

The covid-19 caused a pause and delay in business operations during the lockdown as everything was shutdown. So,now I can try to ensure that the areas I've missed,especially making new sales or supplies to customers will be recovered.

Business has not been profitable due to the pandemic as customers buy less goods because there is no money. Paying my children's school fees has been an issue because I don't have the money yet and my house rent is almost due too. I pray my business recovers soon because I don't know how else I can find some money.

My business has not been moving like it did before the pandemic because customers don't come up to me to buy goods in large quantities anymore. Customers buy only in small quantities as they all complain that there's no money.

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

Covid19 came with a shock that is yet to go off from our mind and business even our survival from the virus still needs serious carefulness, now my business is not as it used to be again

The covid-19 has really affected my business because it has not been moving well as sales of goods is very low and it's hard for me not to be able to properly buy food for my family. Goods are very expensive in the market and it's hard to make a profit when people only buy a few items.

Everything in the country has been paralysed by the pandemic, especially business because no business is functioning normally like it did before and most goods are now very expensive. The lockdown contributed to collapsing my business as I couldn't open my shop to sell my art for months or get contracted for a new work. People I usually work for, were not encouraged to call me for work because there is no money.

The virus shutdown the whole world and businesses almost collapsed

The kind of closure caused by covid19 made my business nose dive and even now people are not coming in for services like before the lockdown

Market is not moving as a result of the pandemic. I've used up most of my capital to buy goods that have become very expensive and there are few customers to buy it as there is no money. When customers buy my goods, they buy only a small quantity which has decreased my profit. I used to buy my goods in bags to sell but due to the increase in price, I can only buy half a bag of the goods when I restock because I don't make enough profit to make larger demands.

My concern is that business has been bad and seems like it is not yet disappearing i mean the virus

Corona virus affect everybody because there is no money in circulation and things are costly including food stuffs since it started. We are just managing because it is not easy.

Covid-19 has run my business down as my business has not operated normally like it did before the pandemic. It has taken my business backward because it's hard to sell my goods as there are very few customers to buy it. Students that used to buy most of my goods are at home as universities and polytechnics are still closed due to the pandemic. Especially goods like boiling rings and bulbs that I used to sell in cartons in a week now takes a month or months to sell.

My business is not that moving well because of this coronavirus, sales have dropped. Everything is expensive, customers are complaining and not buying things like before.

Corona virus affect our business because there is no patronage. People are not calling us to work, they are also complaining that there is no money. We hope by next year there would be improvement.

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

The prices of goods and services have really increased because of this coronavirus and this have reduced patronage by customers

My primary concern is i have been eating from hand to mouth because business has closed down

My main concern is the dropped in sales that we are currently experiencing due to the impact of this coronavirus on the economy. Everyone is complaining of no money

It is surprising how the covid-19 has affected nations,it has been an ugly experience ever since it started,especially the number of people that have died from it. It came and slowed my business to a stand still,threw it to the ground and I can barely make a profit from sales as there are very few customers. My children couldn't go to school for months and have just recently resumed. The covid-19 has been a very deadly experience and we need governments intervention or assistance.

I am afraid of contacting the virus so i am praying for it to end so that we can start our normal life again then begin to make gains in our businesses

It affect my business, everything is expensive and there is no money to buy them. The materials am using for work are too cost and there is no money. Customers will not patronize if the service you render is costly.

My goods is always getting spoiled because it is a perishable goods and this is due to low patronage which this coronavirus have caused

It made me lose a whole lot of my customers and nolonger made good sales like before and worst of all the virus is back and we are likely go for another lockdown

Life has not been the same again ever since the covid19 lockdown, things has gone in the negative way for me no business again

It is affecting my fish farming business because I have a lot market for sale but customers are not coming to buy based on the facts that there is no much parties and operating of drinking joints. Which has really reduced my sales and income

Well, during the lockdown my business was done I could not go to shop, taking a break from the business really affected me financially as right now i can afford to pay my children's school fees

Business has not been good, everything has been slow since COVID 19.

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

It has reduced the number of customers that patronize my shop for sewing of their clothes because many of them are complaining of no money due to this coronavirus

The Covid-19 real affected my business, items are too expensive in the market, there's not enough money to restock

In terms of finance, we don't have enough money to go on with our business. The pandemic really slowed everything down

We are just managing, at least at the end of the day you have something to go home with, though it is not like before, but we pray that it gets better.

We thank God but things are not like before. We have been relocated from the market where we used to sell to another market and we made payment but we were later told we paid to the wrong people and had to pay another money for the second market they took us to, we paid twice about #1,500,000. They said they needed to renovate the first place we were at, so we are just managing to settle down right now, we just resumed market now.

The lockdown really affected business to the extent that I don't have money to give my children to go to school, we have just been managing the little we have

Alot of people are owing me, some of my debtors are even dead, since this covid started that they stopped paying people's salary things have not been the same

My concern is the effect of it on the businesses especially in the area of sales, it has really reduced the sales we make daily which has led to reduction of our daily income. You know in type of my business, we depends on daily income

It has caused sales to drop. We are not getting customers like we used to because of the impact of the pandemic on everyone's business. It has made everything to be costly, so people only buy little they can afford

Talking of corona virus pandemic it has really affect the economy and also our businesses, due to the pandemic a lot of things has increase and no money

corona virus has affected our income no money no food and always things are getting harder

It has affect the economy and also no money to buy food and children education is now bad due to corona virus

my concern is that no money no food and business was not moving fine, life was difficult during the pandemic

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

my concern is that we are not free in social activities and no money and food are costly in the market, our business is not moving well so it has affected everything in business world

Corona virus affect everybody. There was no sales and we were just at home and could not work. But now that there is no movement restriction, everything has been changing gradually.

Talking of corona virus it has affect the economy and also business is not moving and during the pandemic no movement and also food are costly

corona virus has really affect our businesses and also no food no money since the pandemic

my main concern is that money is not circulating and business is not business like last years

my main concern is that corona virus really affect our income and also business is not moving well and things are now expensive in the market since that pandemic

covid-19 has caused a lot of change in our society in the aspect of no business is moving, no movement and also the children education was also affected

Talking of corona virus it has affect the situation of the country and business is not moving well because in the aspect of my income it has really reduce

My business has been down since the lockdown, just trying to stock my shop with more goods

During the lockdown there was no work, also most of my customers are students and schools are yet to reopen

There is really no market because people are not buying, many people are just complaining of the high price

The period of stay at home made me lose customers and till now business has not picked up again

The economy is bad and that has increased the prices of food stuffs and also decreased in my income due to low patronage because i am into tailoring.

All what I can said is that my business was affected by the virus and then money was not circulating

Poverty financial situation is down everyone is suffering economy is down

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

Business have collapsed because of corona I use to take my fish pie to schools but since school closed no income

The financial situation of the country is my concern everything is expensive economy is bad

My capital is down no money to run business I want capital

Level of income has reduced very well I don't earn well

My business have stop because of corona I have made so much loss in my business

Everything is expensive because of corona this life is hard we are just suffering no food

I want all schools to resume fully without any disruption because of Corona virus, eventhough i don't want to be infected and also don't wish for people around me to be infected.

The economic recession in the country which is as a result of the Corona virus lockdown has crashed my business, i was a cobbler before the Corona virus, but the business folded up because i don't have the money to buy materials to make shoes.

Our business have not being progressing, things are expensive and we have used up our capital to sustain ourselves

I really don't know how to explain this thing, I read Public Health in school, I am a Pharmacist, I am managing a pharmacy currently, before I used stock up my shop with #50,000 or #100,000, but now, when I go to the market with same amount, I get close to nothing. So the thing really affected us, we are trying to bounce back.

There is nothing and nothing is moving at all. I am just in my shop, no customers, even those that wish to make their hair won't because they don't have the money for that.

Nothing is working, everything is bad now, I used to sell around the school, but students have not resumed school yet, everything is dry, no one to what I was selling, the area is dry. I even had to change business to teaching.

Since the lockdown was eased I have not been able to travel to buy goods because the price has doubled

The COVID-19really affected my business, there is no money then my shop was looted during the protests

Nothing has been moving, goods are now more expensive to buy, no customers, it is not easy as before. Anyway it has just been God helping me.

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

The COVID 19 lockdown was a very big shock to my life, everything is going down. It affected every area of my life.

I faced a lot of challenges, we have suffered because of the changes with businesses being affected

It has affected me very much, It has lead to the point that we cannot continue with our business because of the restrictions imposed and now the goods are so expensive and there is no money.

That COVID 19 thing made things hard, things are hard now, no money now, even when we manage to buy the petty things we buy, no customer comes and there are no gains. If I buy goods of #500, I may see a gain of #200. People are not buying and they complain that they have not been paid by the government. Some even buy on credit and say they will pay back when the government gives them their salary.

What really bothers me is everything has changed, the closure and restriction has caused a lot of problems

Nothing is moving o, I don't know how else to explain it, nothing is moving.

We have low food

So bad! I have no money to resume my business like before. I used to carry 100 cartons of noodles but now, I manage to carry 70 cartons. What used to be about #3,000 is now #5,000.

It has affected a lot, it has cost me my job, the school I use to work has closed because it is a private one, and I'm still trying to find another but I haven't uptill now

The main problem I have is that everything is down and we have no money

God is alive, I am still coping small small, after COVID 19, the End SARS protest came, in fact, I can say the COVID 19 lockdown was better than the End SARS. I just opened my shop this week.

My business is my concern, it has not been easy, I have not fully recovered. Business is picking up slowly, and you know people will first eat before buying clothes.

Things went down badly for me since the COVID 19 started, it just started coming up again.

Covid-19 have really reduced the rate at which I used to get job. Many of the engineers that I used to work for are complaining of no job. The pandemic have destroyed everything

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

The coronavirus have affected the prices of most of the goods am selling especially corn which is used for almost everything we eat and this have really reduced my patronage. Many of my customers don't buy much like they used to do

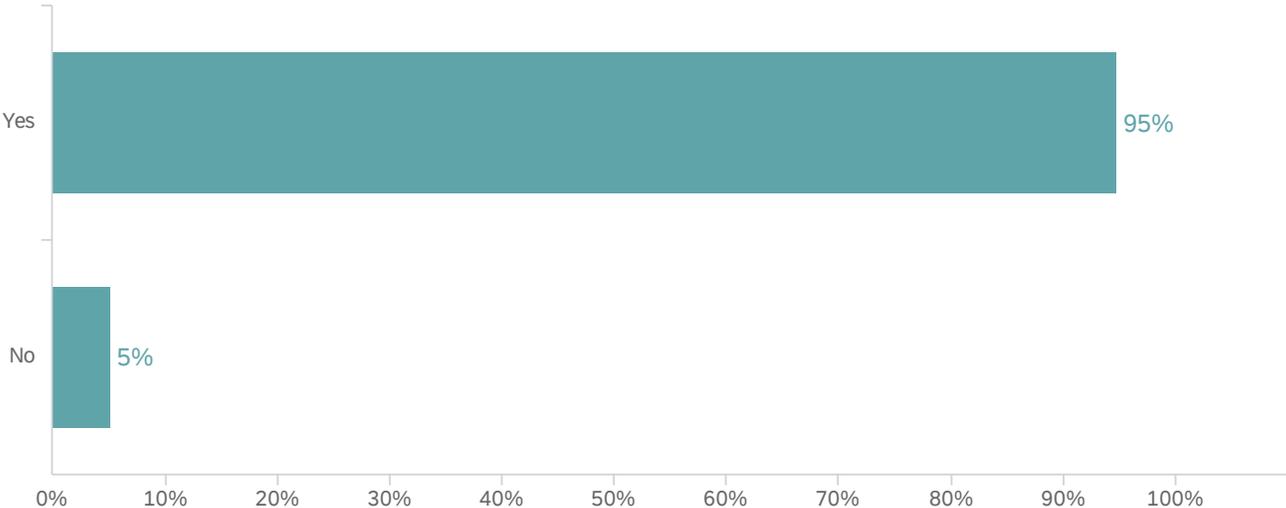
SECTION 4: FINANCIAL IMPACT OF COVID-19

- **Business:** *Fewer customers and closures due to COVID-19 restrictions* are the top impacts reported by 66% and 35% 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 45% saying it has gotten “much worse”
- **Income:** 91% experienced a *decline in income*. 2% report an increase
- **Ability to Pay Employees:** For those who have employees, 61% have been able to pay them, while 38% have not. The number of those *able pay employees improved from 54% able to pay in round 1 to 76% able to pay in round 8*
- **Cash Accessibility:** 35% *don't know or can't say*, 16% report *somewhat or very difficult*, 48% report *somewhat or very easy* to access cash
- **Farming:** Only 38% of respondents are involved in farming. 43% of those who farm reported *difficulty in acquiring inputs*, 39% report *general limitation of financial situation impacted their ability to do business*
- **Food Consumption:** 64% report a *decrease in food consumption*; 19% say they regularly go hungry, and 48% say they sometimes go hungry
- **Savings:** 92% report a *decline in savings*, those who "very much decreased" savings *decreased from 68% in round 1 to 58% in round 7*
- **Coping Mechanisms:** *Using savings* and *reducing investments* are the most common coping mechanisms reported by 83% and 47% of customers respectively. 33% have *borrowed money* as a way to cope with COVID-19; this *decreased slightly from 31% in round 1 to 64% in round 8*

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 = 4,773)

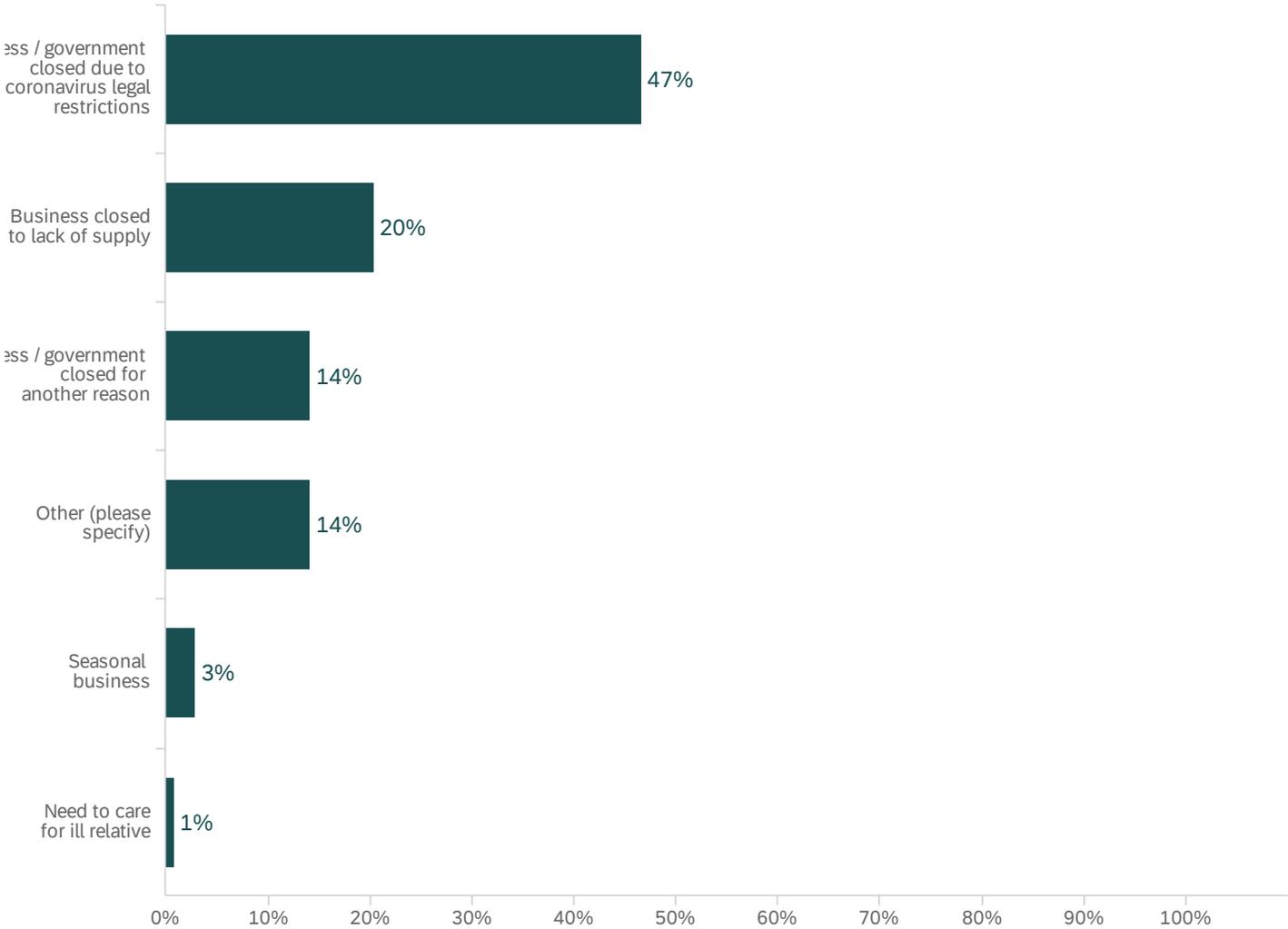
Insight: There continues to be a very low level of "job-switching" in response to COVID-19 among respondents.



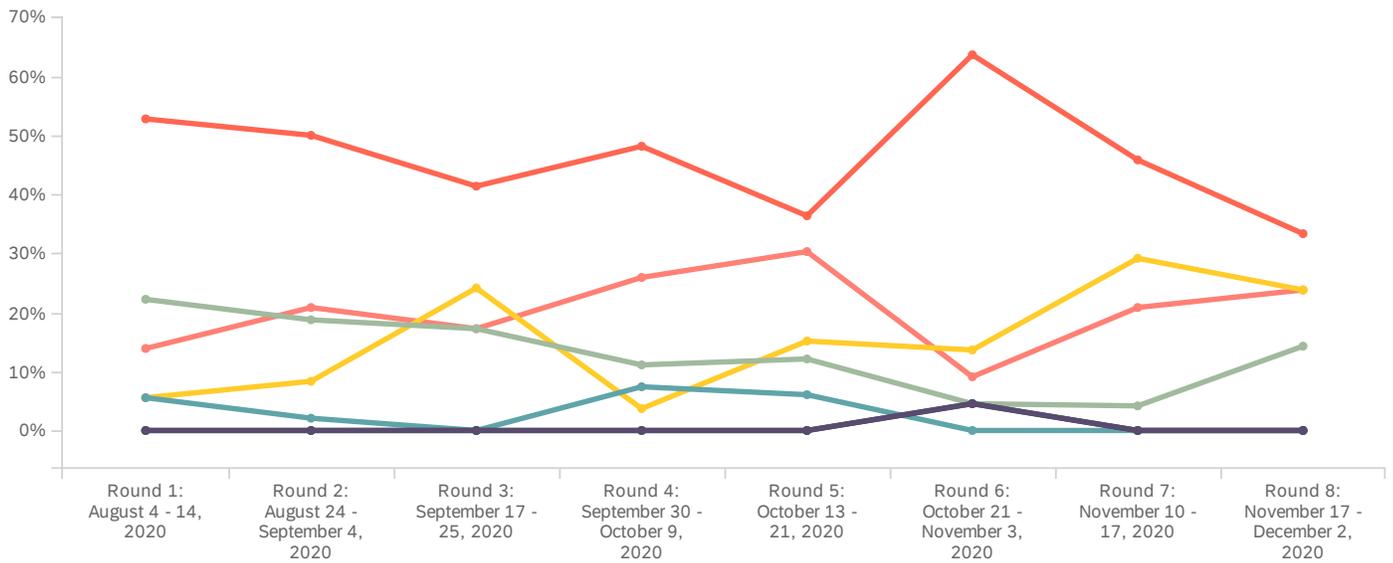
Reasons for Change in Business

Q: Why did you change businesses? (asked to the 5% of respondents who changed business)
(n = 240)

Insight: Of the 240 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 from 64% in round 6 to **36%** in round 8. Lack of supply concerns increased to 24% from 21% in round 7. Below, customers elaborated on other reasons why their business closed. Many cited the loss of capital or customers.

Other (please specify)

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

Other (please specify)

No customers

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

Lost of capital because of creditors

Business closed due to low patronage from customers.

I don't have the money to keep up with my provision business

Shop was buggled

I don't have any business, the trader moni I collected to do business was stolen

Loss and closed due to illness

the business is not moving no customers

Insufficient capital

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

Other (please specify)

My capital was small so i had to shut it down

Lack of capital to continue with my formal business

I am a student, I did not use the loan for business, I only used it to solve a pressing issue then.

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

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

Am house wife before

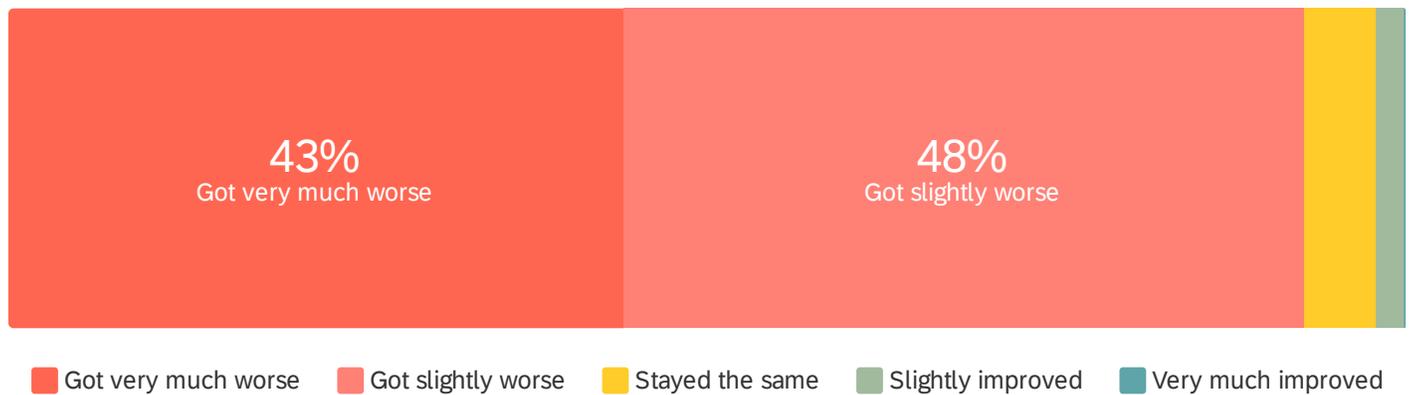
Lost my capital

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

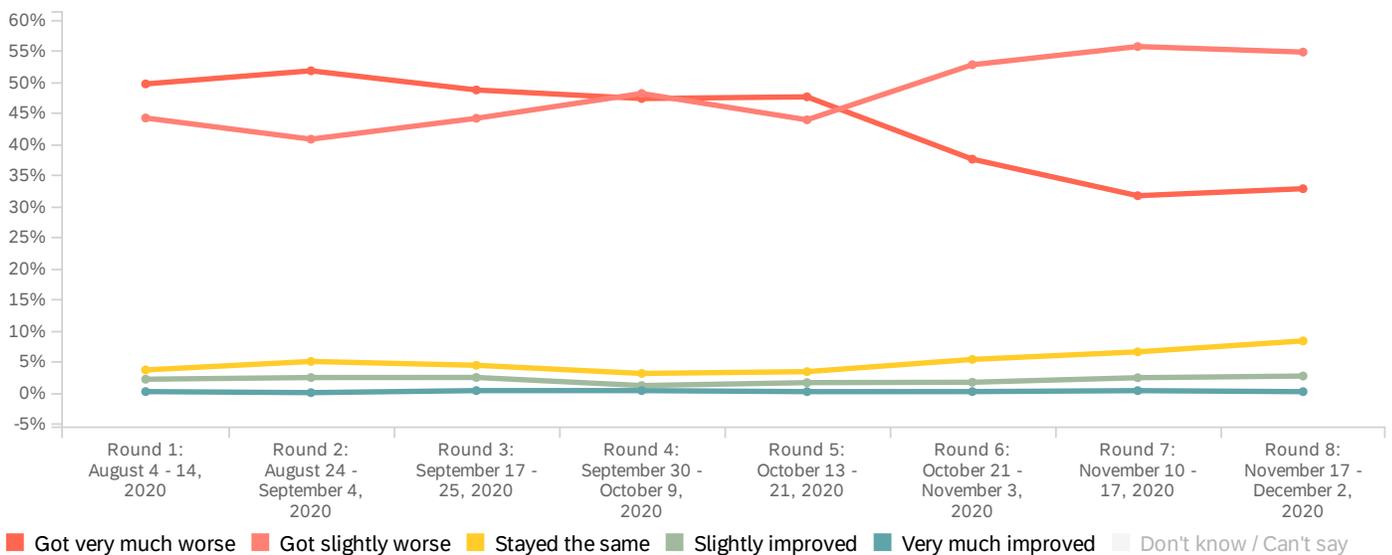
Impact on Overall Financial Situation

Q: So far, overall, has the financial situation of your family changed since the start of COVID-19 in March 2020? Has it:
(n = 4,942)

Insight: **91%** of customers report a worsening of their financial situation. Only **2%** say it has improved. We noted almost no differences by gender. In round 8, more customers said their financial situation "got slightly worse" than "got very much worse" (55% "slightly worse" to 33% "very much worse").



Impact on Financial Situation by Round

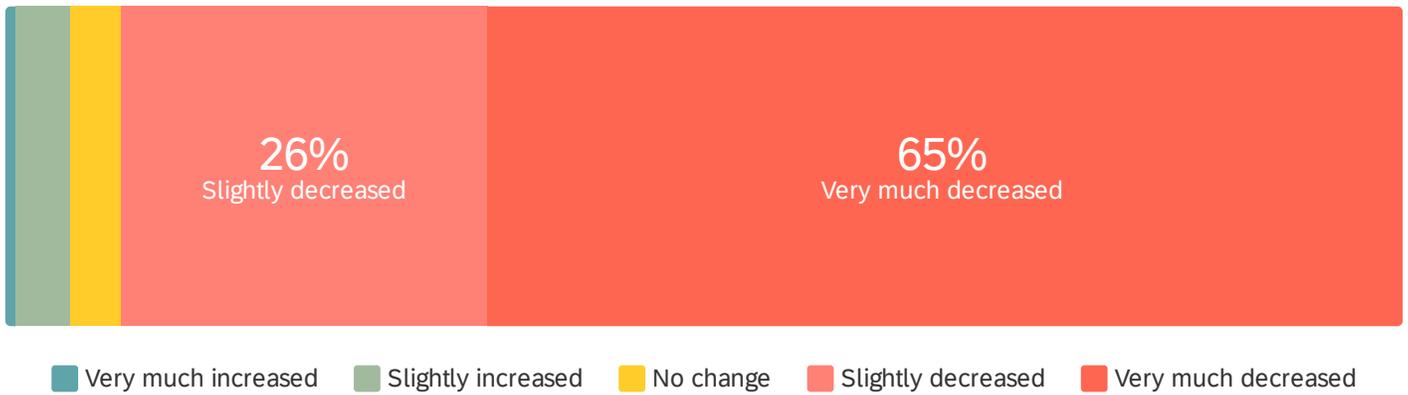


Impact on Income

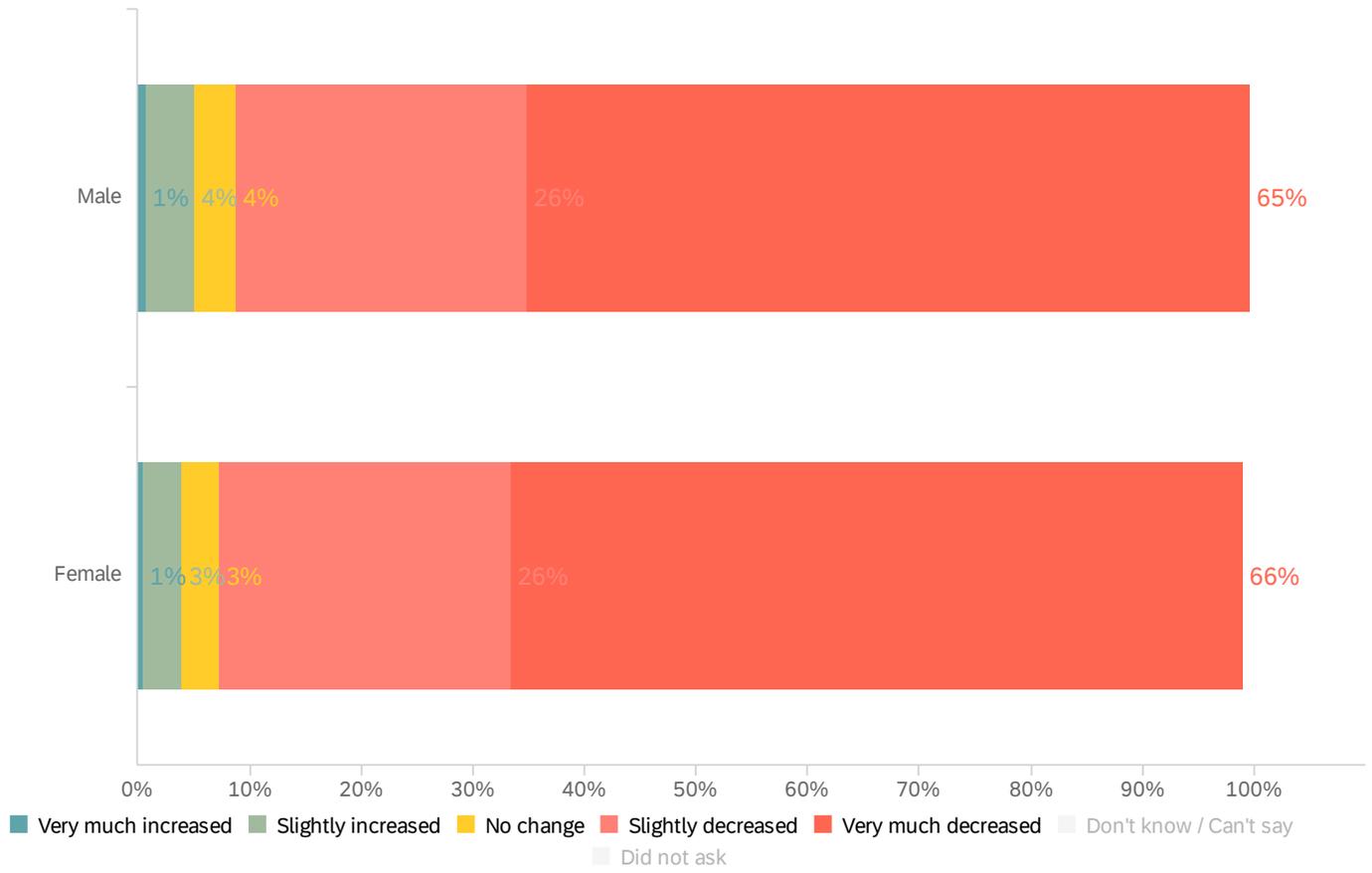
Q: Has your income changed since the lockdown in March 2020?

(n = 4,940)

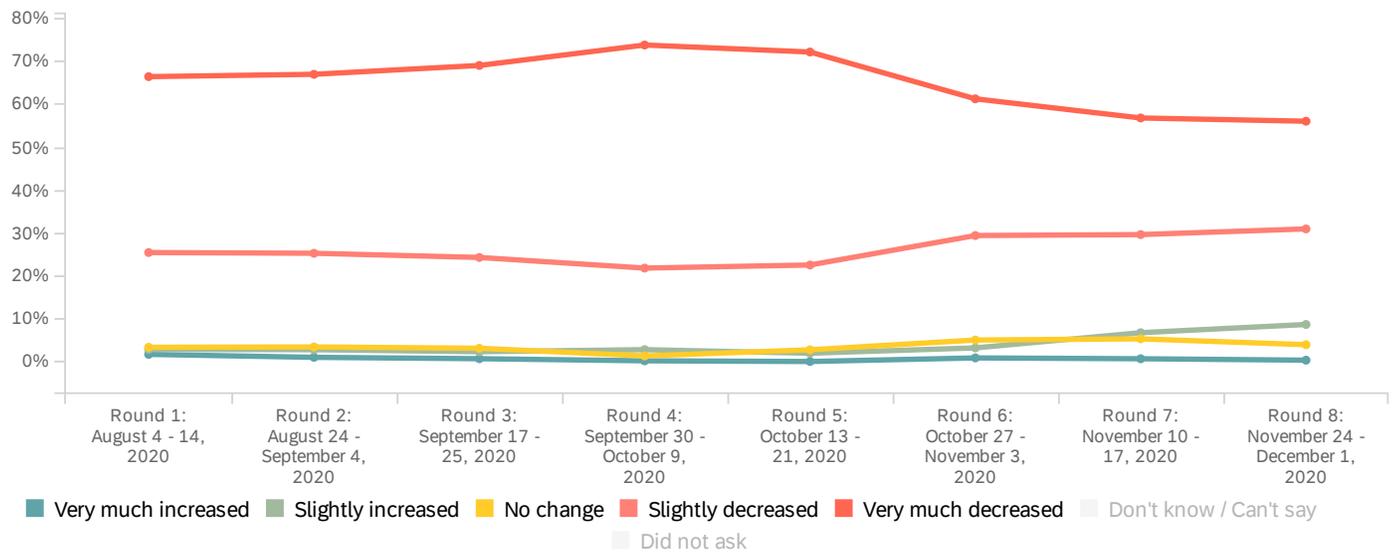
Insight: 91% have experienced a decline in income, with **65%** saying it has "very much decreased". While gender differences were small, customers with "very much decreased" income improved slightly in round 8, decreasing from 57% in round 7 to **56% in round 8**.



Impact In Income By Gender



Impact on Income by Round

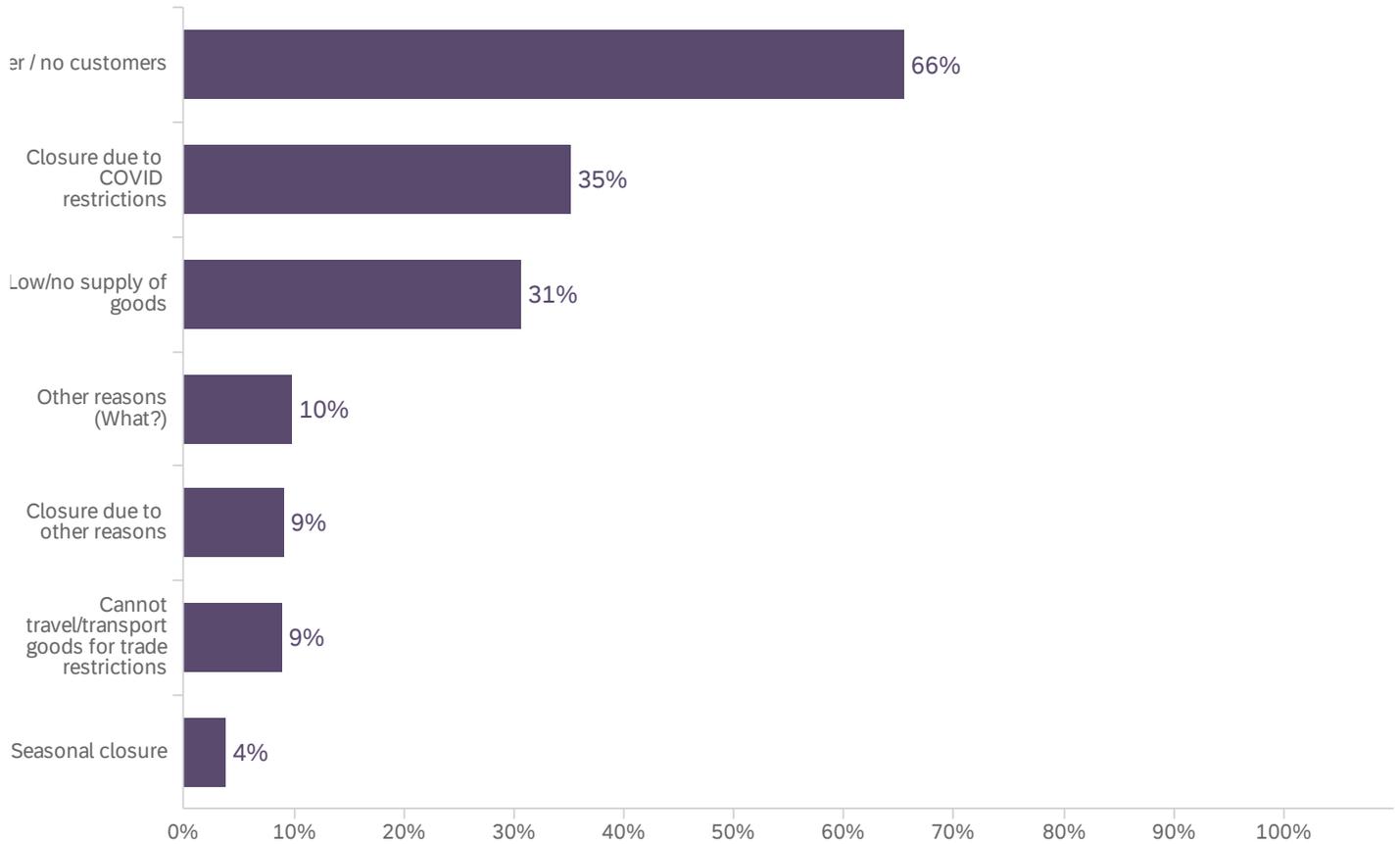


Impact on Business

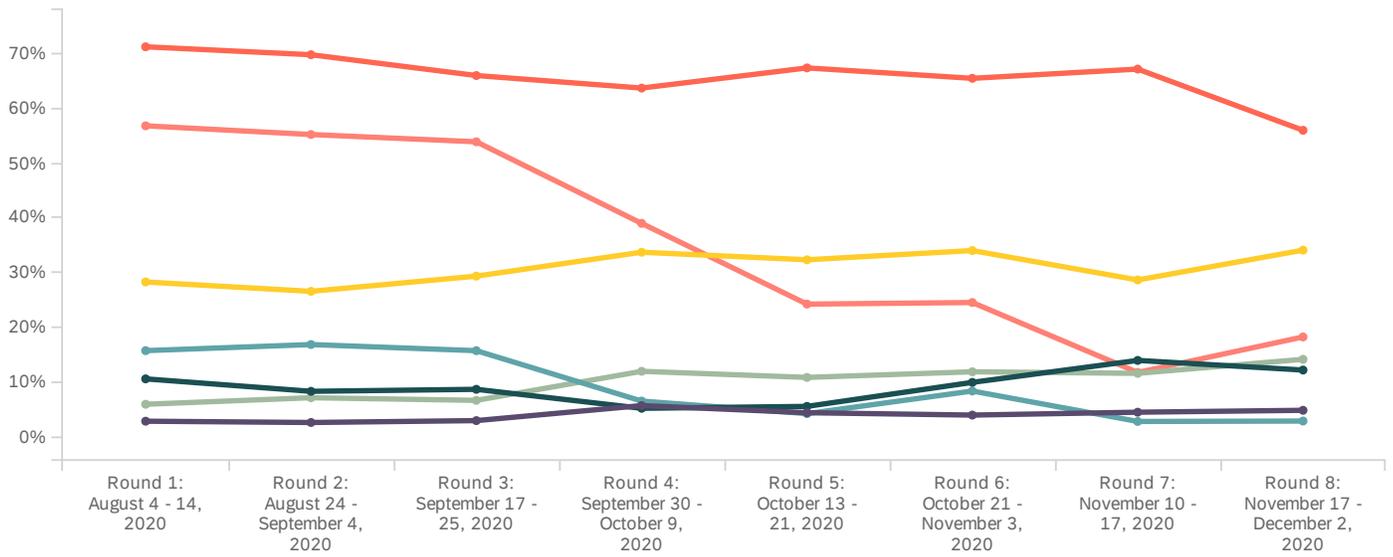
Q: Has your income from your business this month been impacted by any of the following?

(n = 4,767)

Insight: The effect on businesses has been substantial; **2 in 3** businesses said they have fewer customers and **35%** have had to close entirely due to COVID restrictions.



Impact on Business by Round



Legend:

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

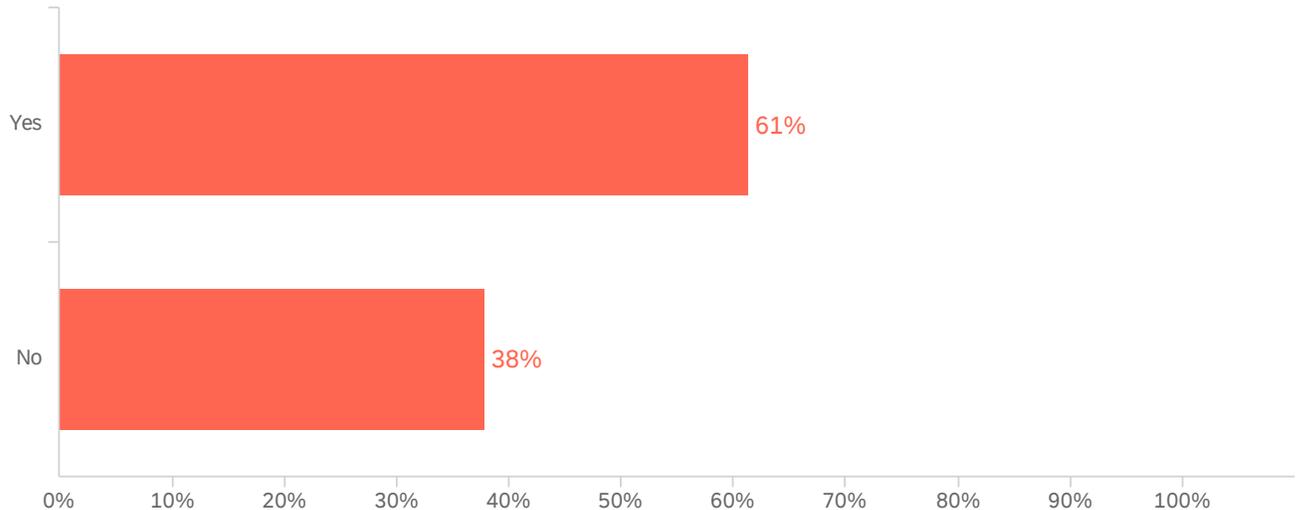
Insight: Restrictions due to COVID-19 continued to decrease, from 63% to 18% between rounds 1 and 8. Trade restrictions similarly decreased from 16% to 3% between the eight rounds.

Percentage of Respondents Able to Pay Employees Since Lockdown

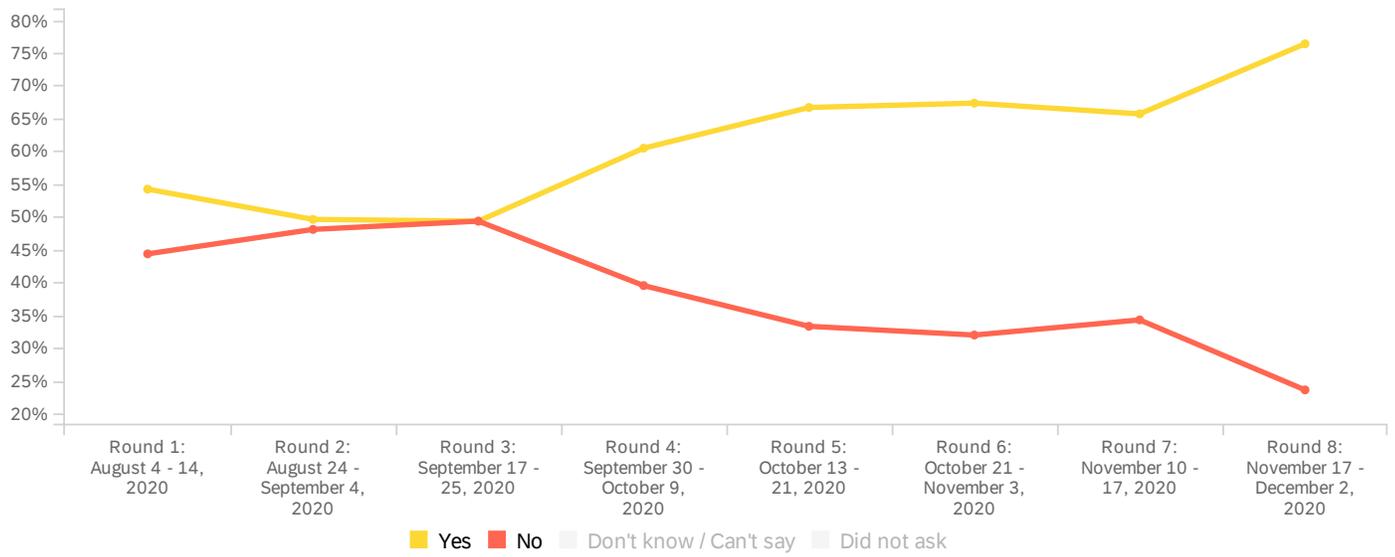
Q: Have you been able to pay the salaries of your employees since March 2020? *
(n = 1,122)

Insight: In round 8, **76%** of respondents were able to pay employees, increasing from 66% in round 7. Service appeared to be most able to pay salaries, with 66% of respondents in this sector paying salaries; the professional sector appeared to be less able to pay (43% of respondents in this sector unable to pay). GEEP loan non-recipients were more likely to pay salaries than those who had received a loan.

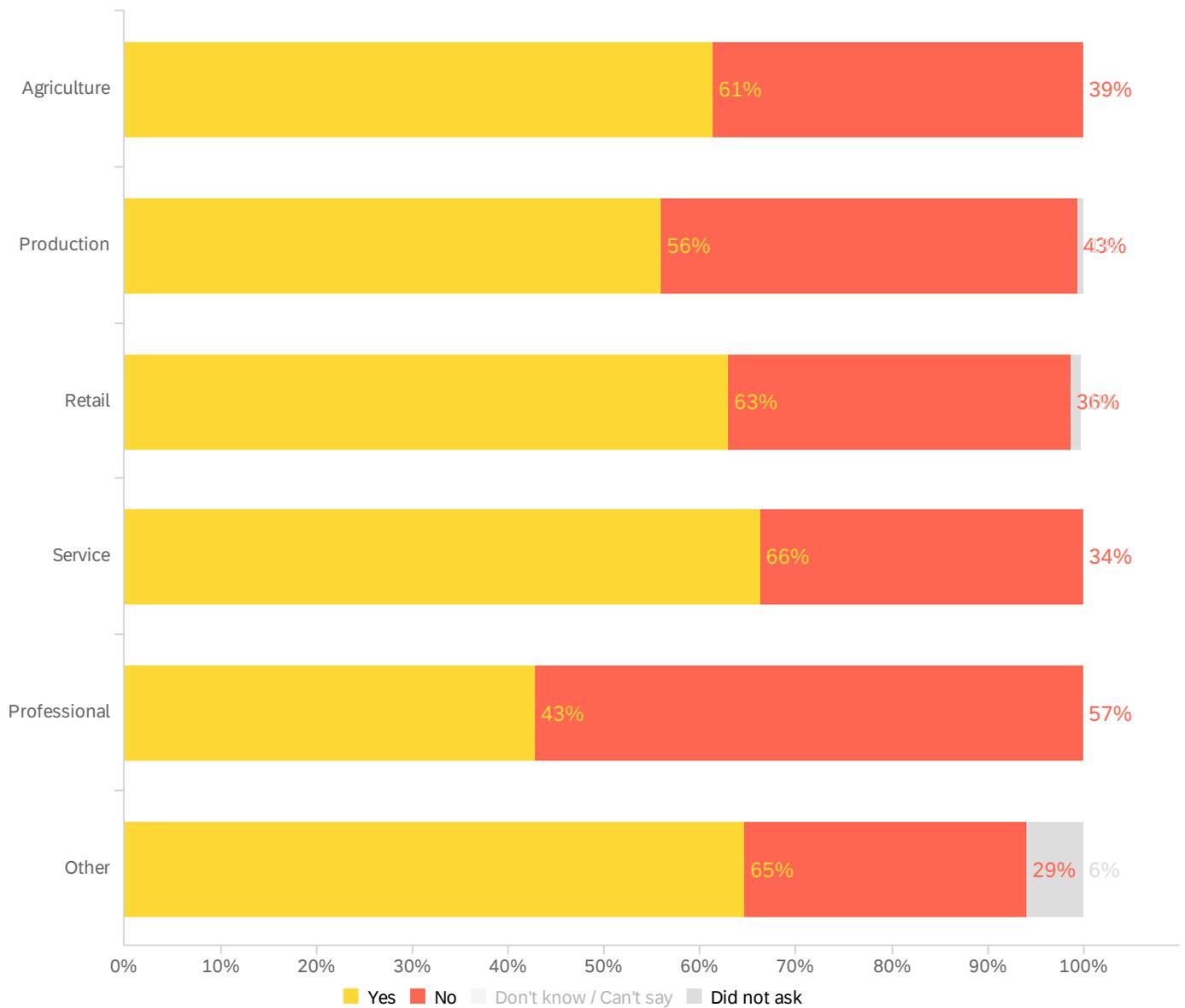
*Note: This question was previously asked to respondents who said they had any type of employees, paid or unpaid. In round 4, this question was only asked to respondents who had paid employees.



Ability to Pay Employees by Round



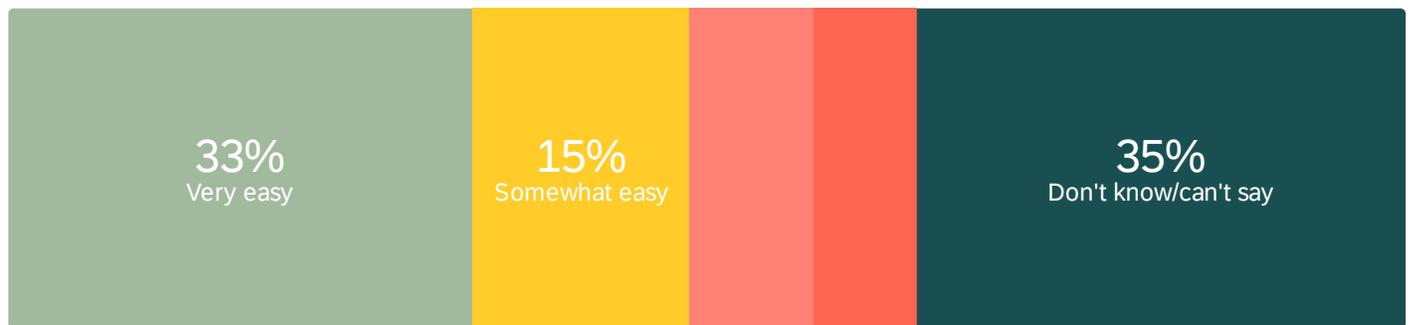
Ability to Pay by Sector



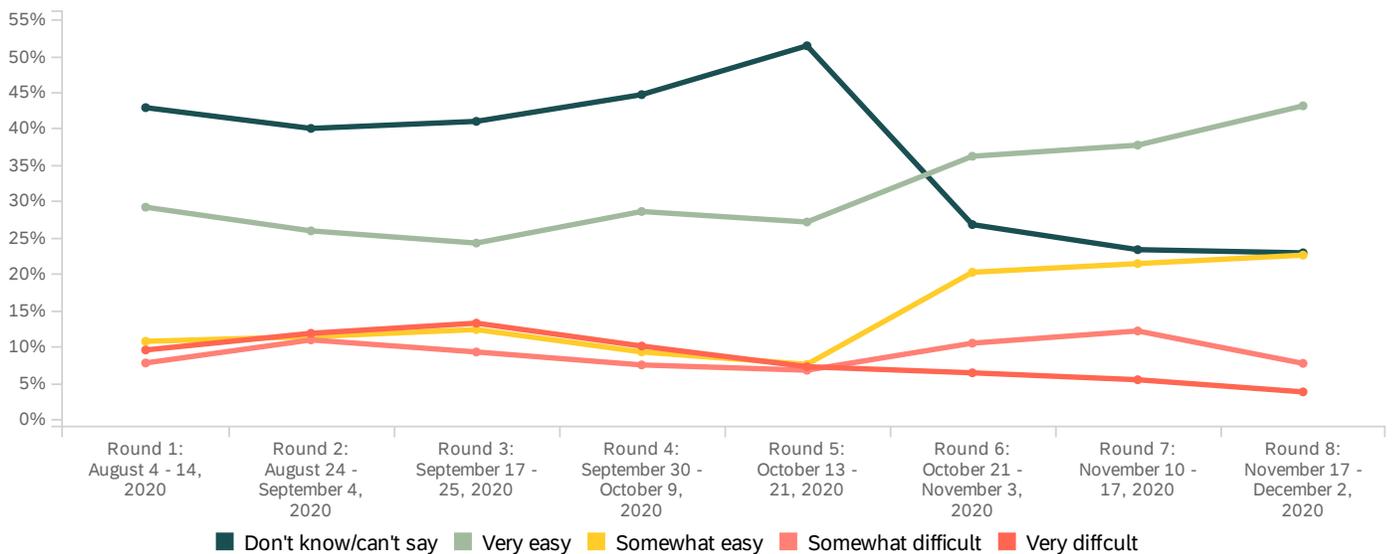
Impact on Cash Accessibility

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 = 3,684)

Insight: While 35% of respondents don't know, 33% say it is "very easy", and only 16% say it is "somewhat" or "very difficult" to access cash.



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

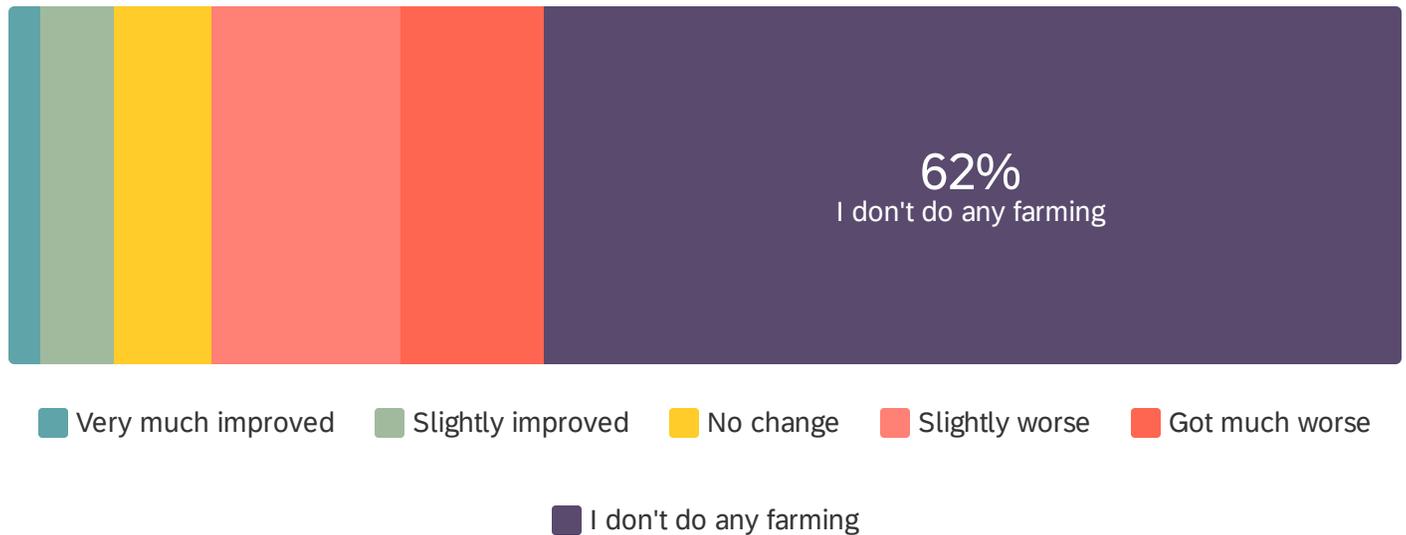


Impact on Farming

Q: Has your farming practice changed since March 2020?

(n = 3,684)

Insight: The majority of respondents do not farm: only **38% 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".

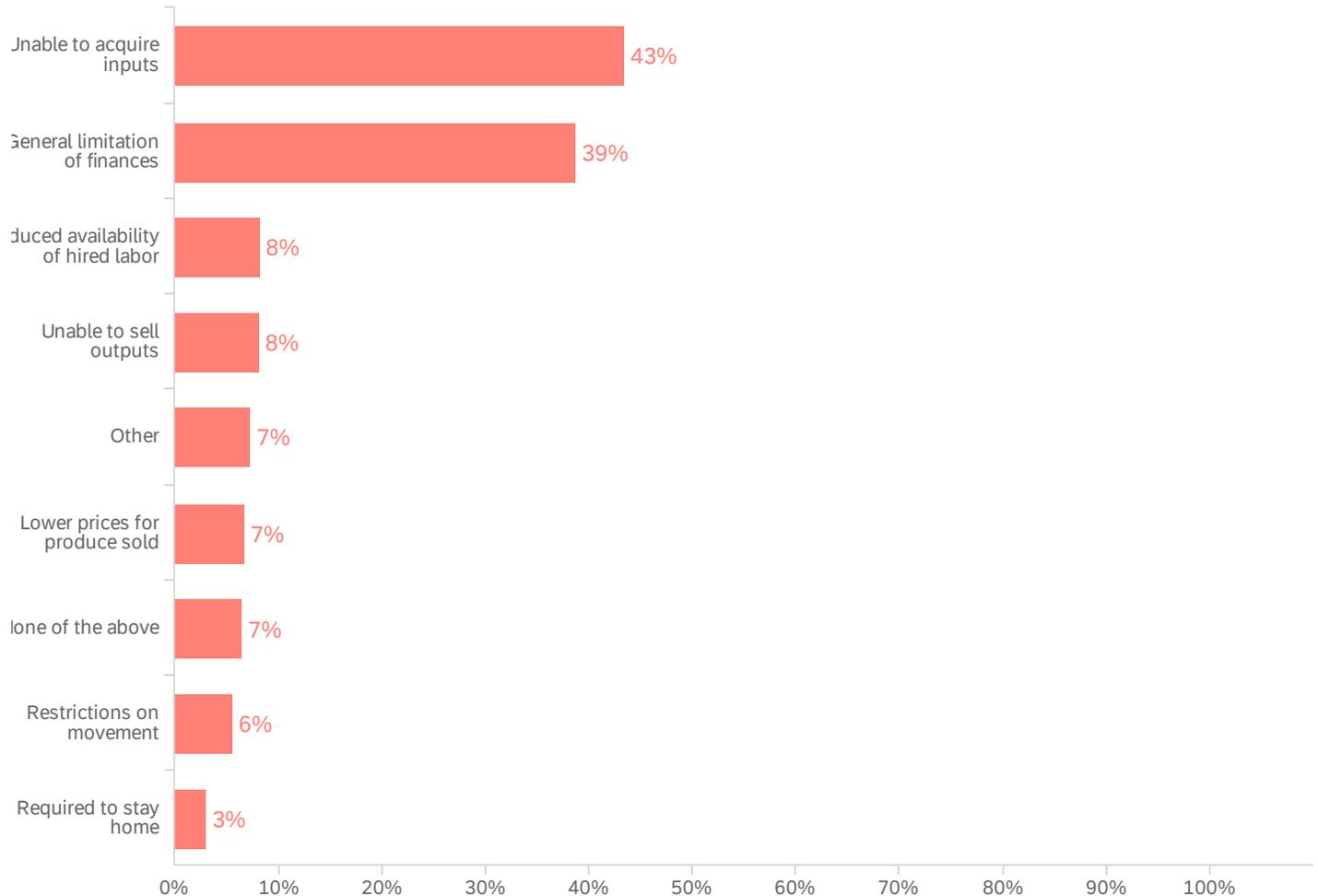


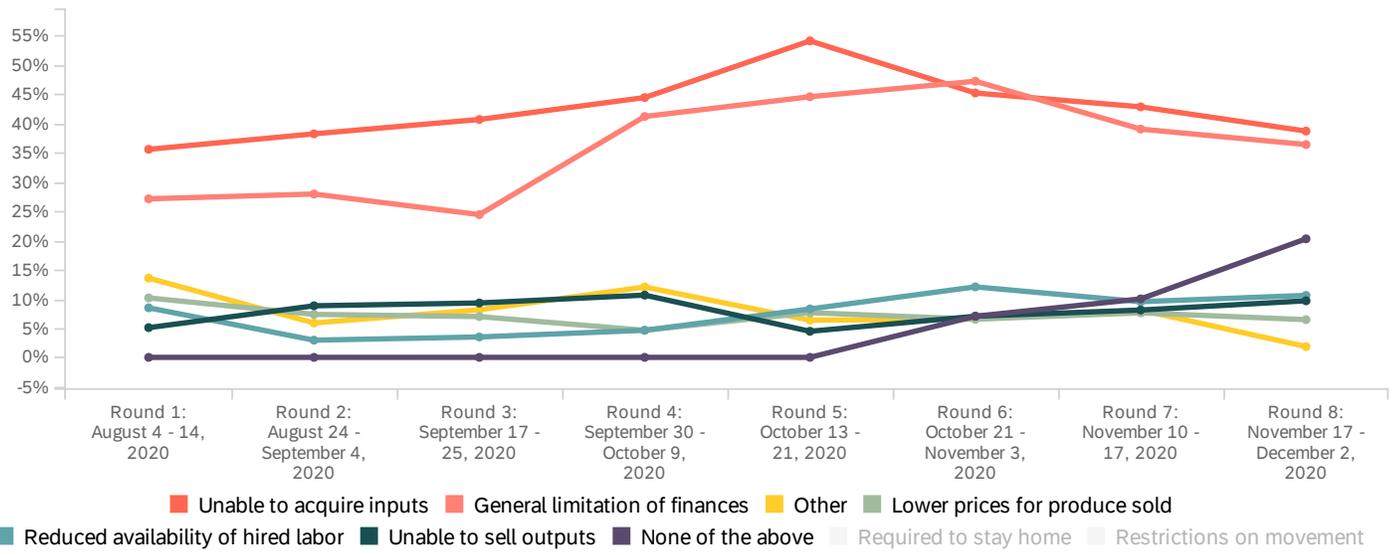
Impact on Farming in the Last Month

Q: Has there been any impact from COVID-19 on your farming or animals in the last 30 days? (asked to 38% of respondents with farming practices)

(n = 1212)

Insight: **43%** were unable to acquire inputs, and **39%** were limited by their general financial situation. Between rounds 5 and 8, the percentage of respondents unable to acquire inputs decreased from **54% to 39%**, and those who were restricted by their general financial situation decreased from **45% to 39%**.

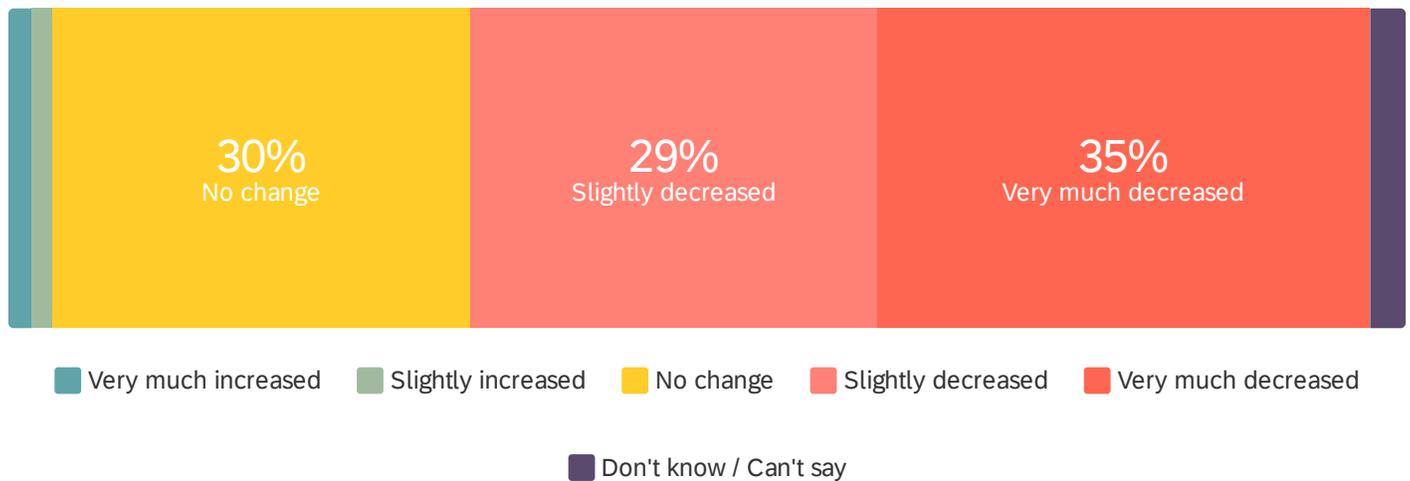




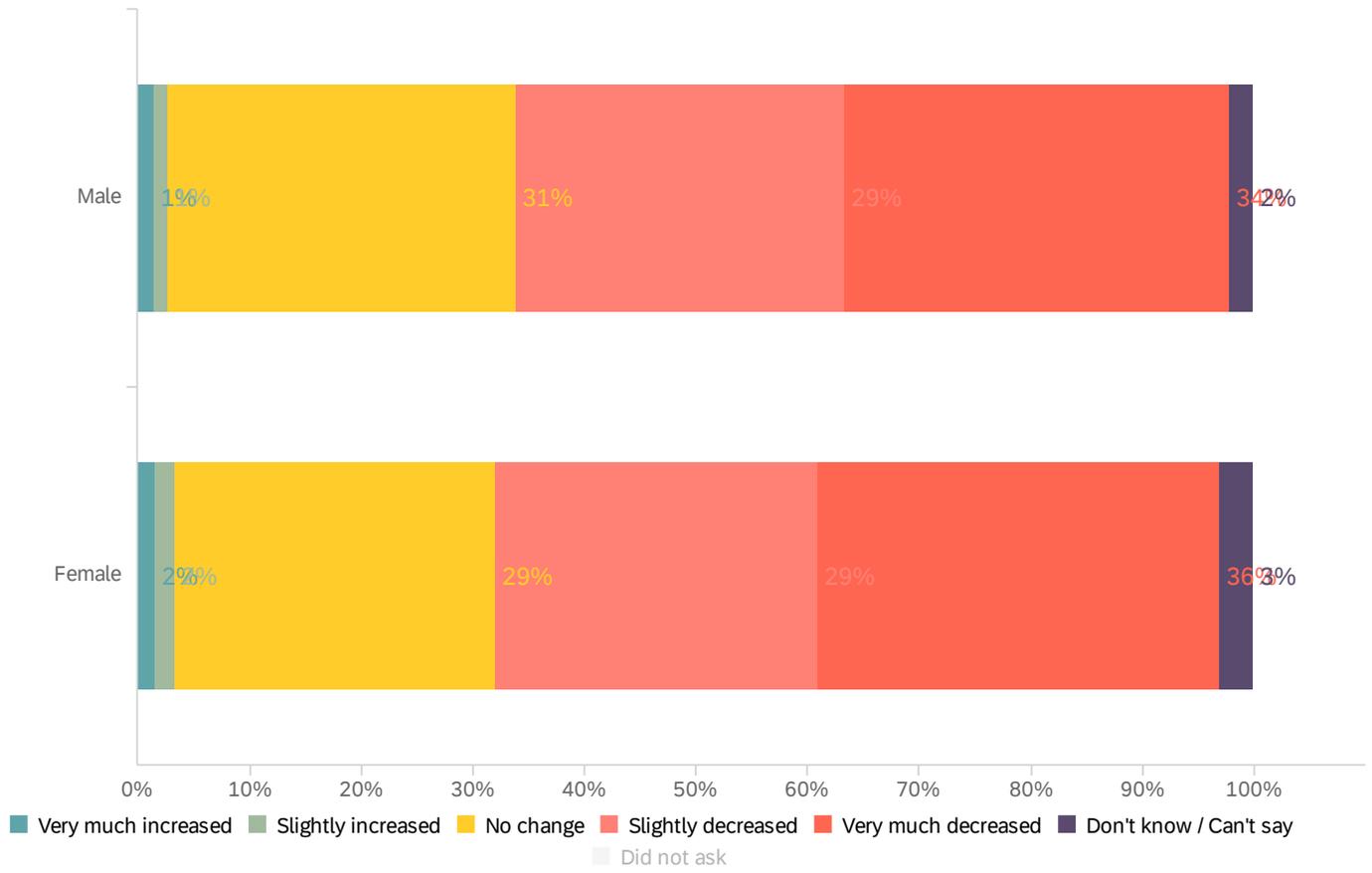
Impact on Food Consumption

Q: As a result of COVID-19, have there been changes in food consumption in your household per person?
(n = 4,942)

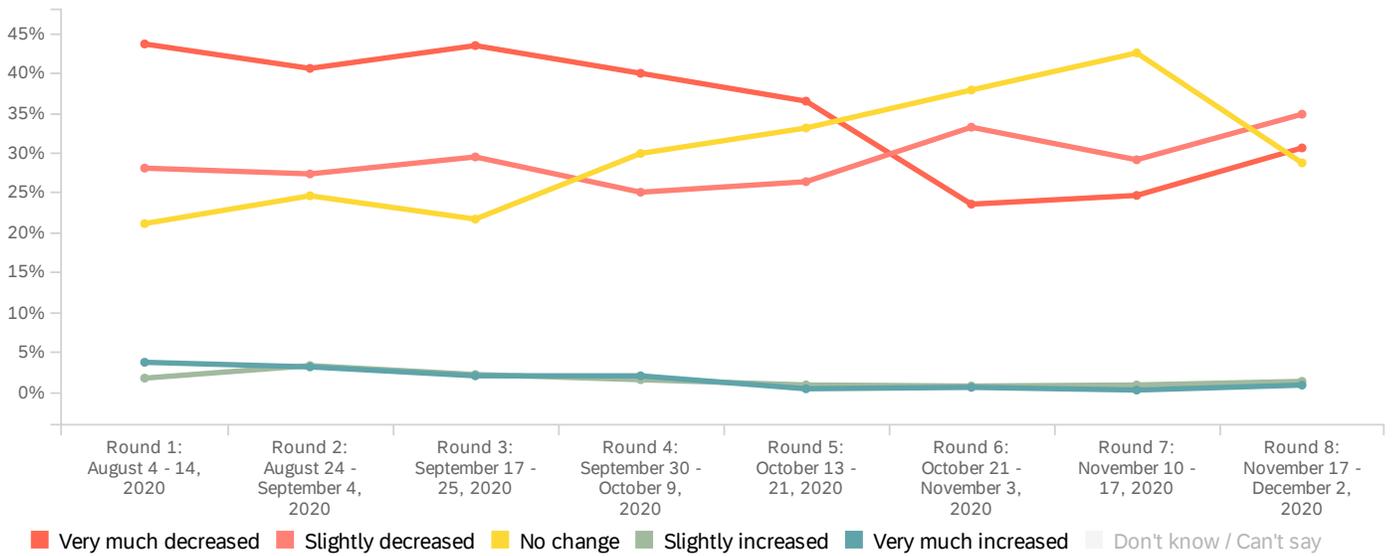
Insight: 64% of respondents decreased their food consumption. Consumption does not vary greatly between the genders. However, consumption seems to have recovered slightly compared to the beginning of data collection: in round 8, 29% reported no change to their food consumption, and 31% "very much decreased consumption" in this round compared to the high of 44% in round 1. However, since round 6 in October, the proportion of respondents for which food consumption has decreased rose from 57% to 66%, signaling a worsening of the living conditions during the past two months.



Food Consumption by Gender



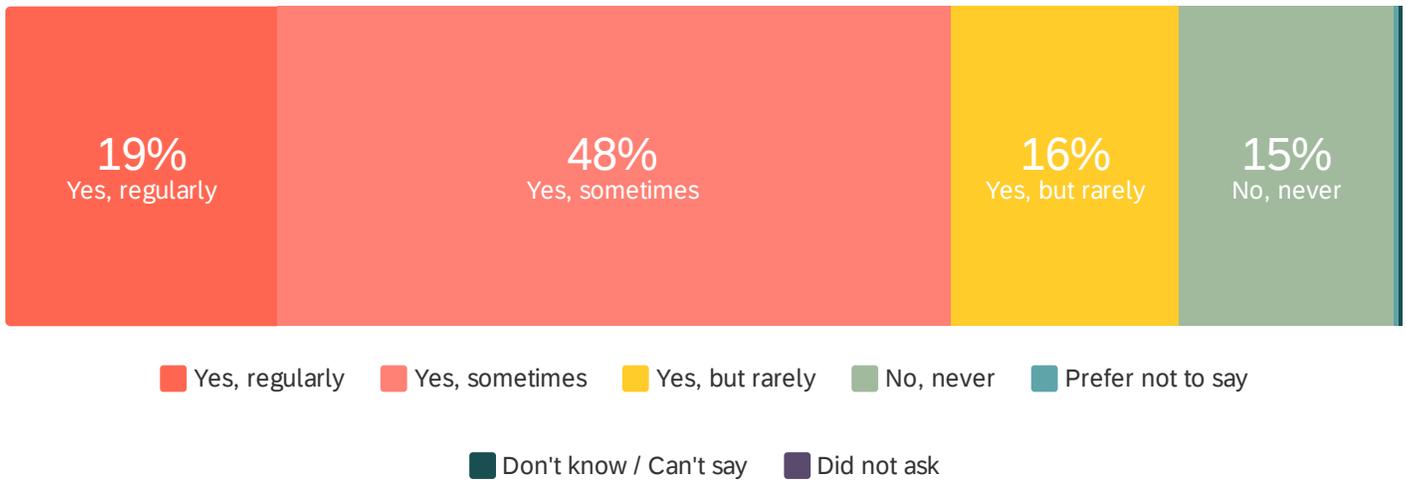
Consumption Changes by Round



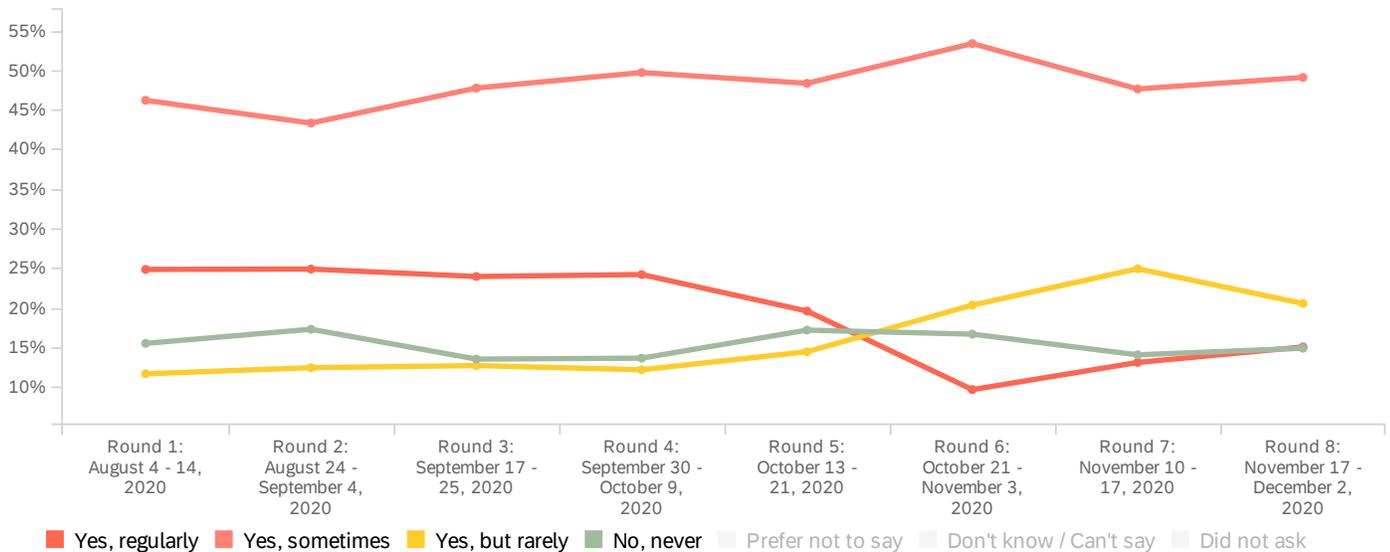
Hunger Frequency

Q: Do you often go hungry when you wouldn't normally?
(n = 4,938)

Insight: 67% of customers regularly or sometimes went hungry. We did not observe significant differences by gender.



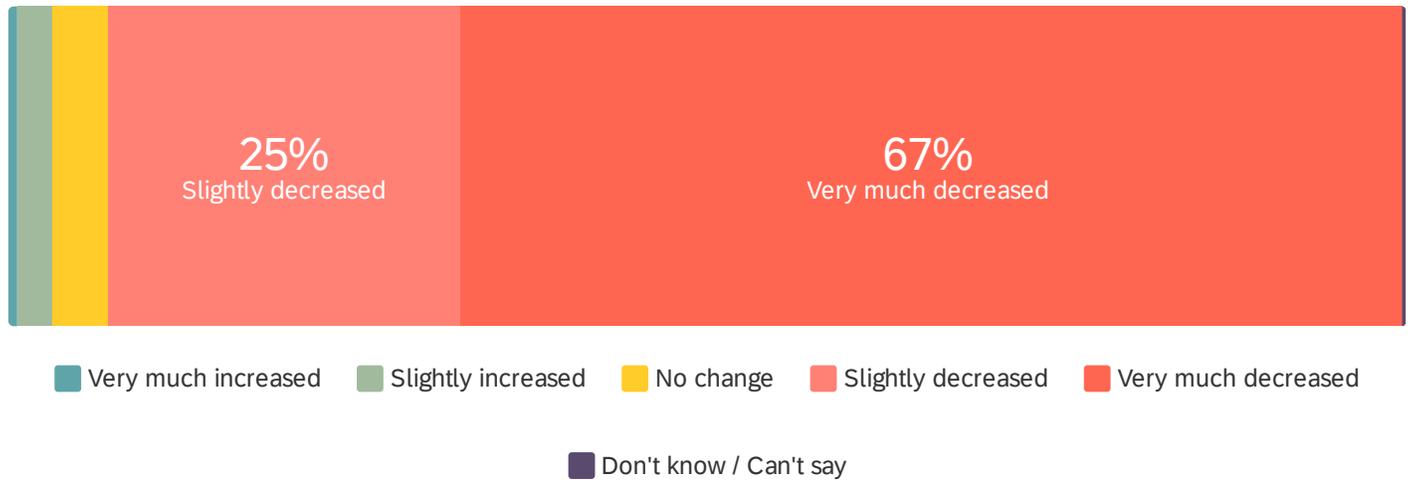
Hunger Frequency by Round



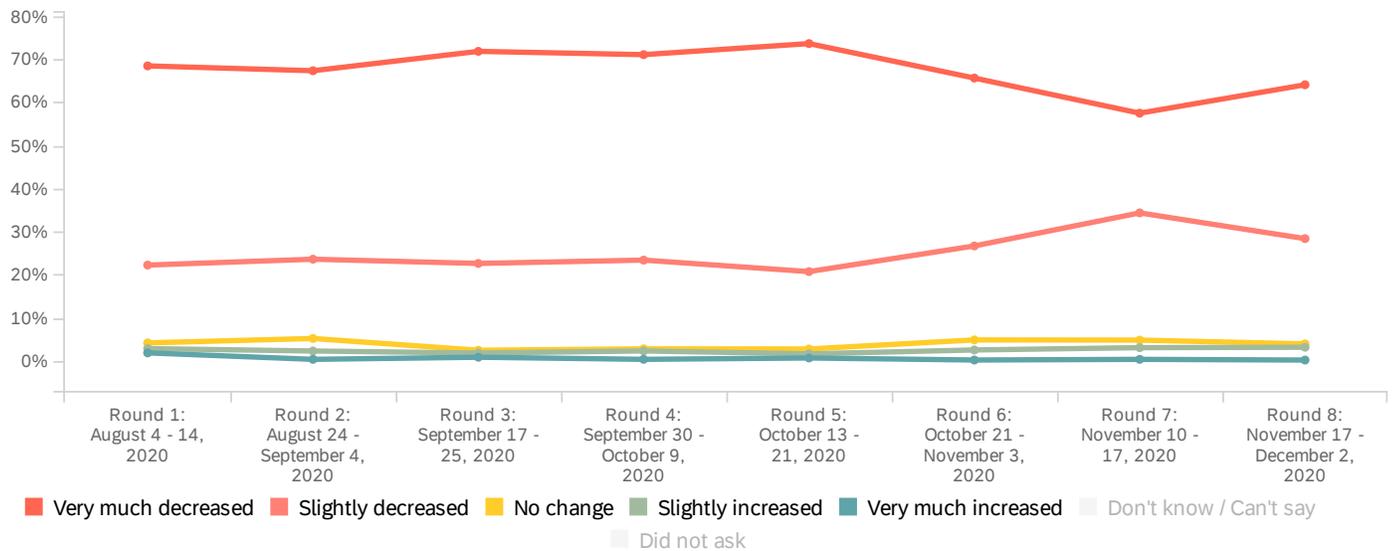
Impact on Savings

Q: Compared to before the start of COVID-19 in March 2020, has your savings level changed?
(n = 4,940)

Insights: Savings decreased significantly for customers: **92%** reported a decrease to some degree. Those who "very much decreased" savings decreased to **64%** in round 8, compared to a high of **74%** in round 5.



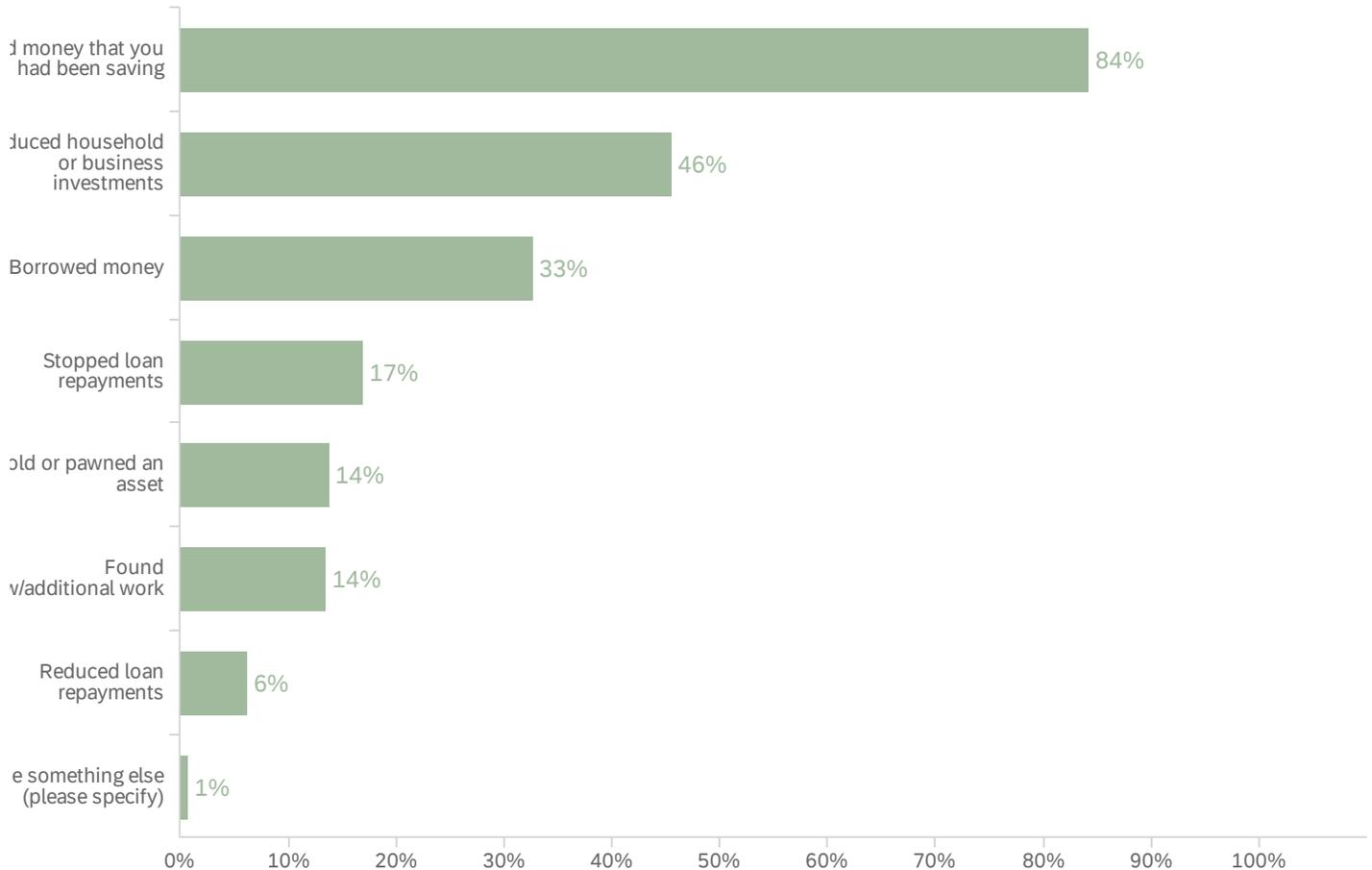
Savings Impact by Round



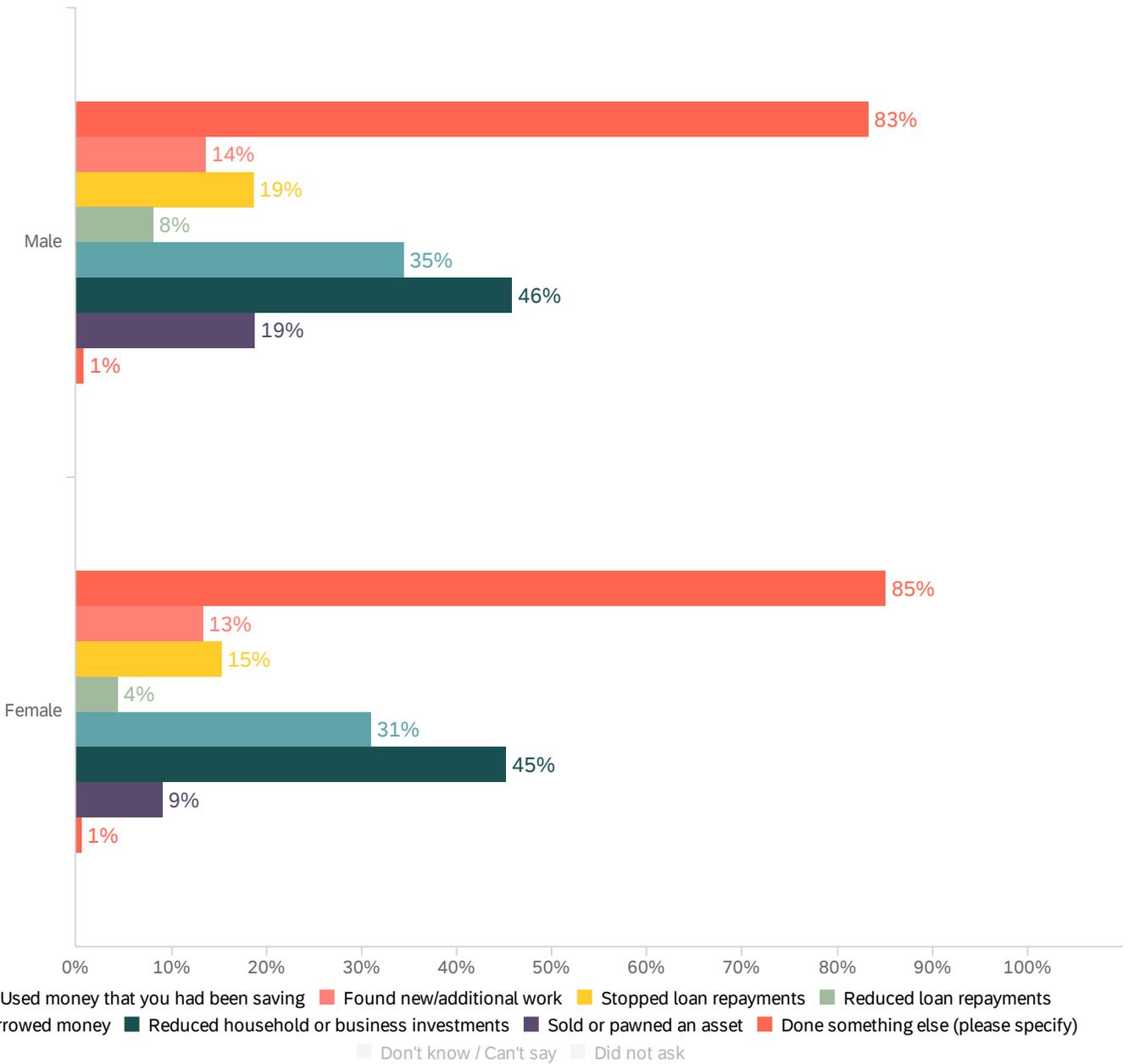
Coping Mechanisms

Q: As a way to cope with the COVID-19 situation, have you had to do any of the following? Have you:
(n = 4,771)

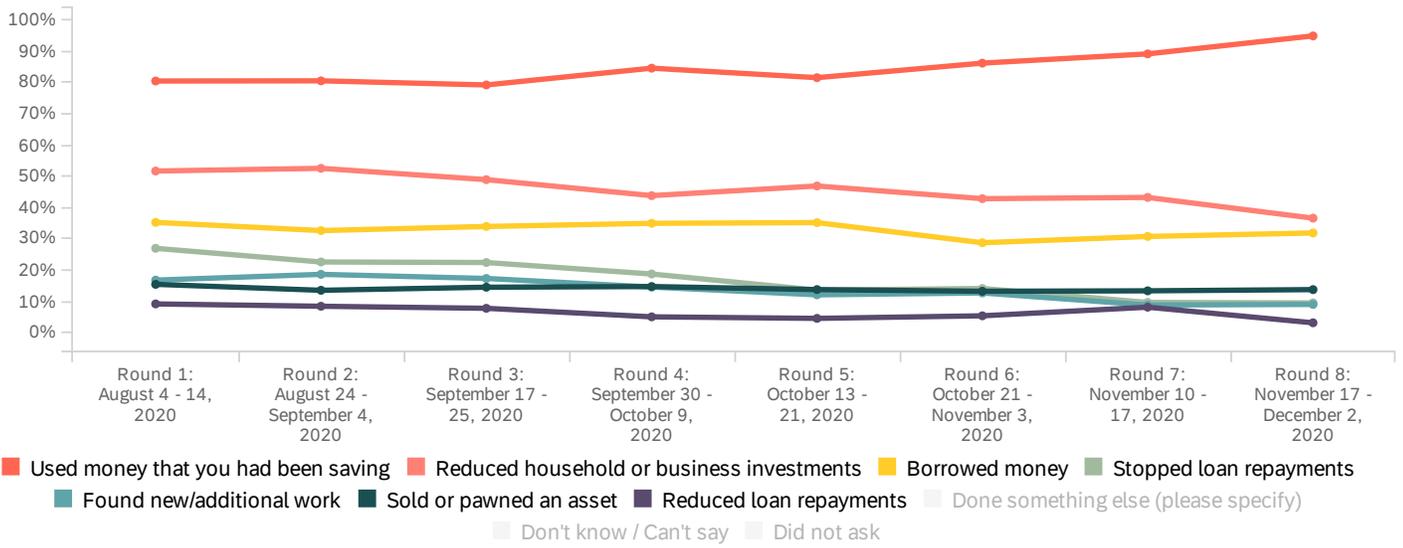
Insight: COVID-19 has forced GEEP customers to primarily tap into savings and reduce household or business investments. Women appear to be more likely to use savings, but less likely to reduce or stop loan repayments than men, or to sell a household or business asset.



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: 660 customers had to sell an asset to cope: the most frequently sold items were phones/televisions, land, animals/livestock, and machines.



My car

Land

Land

Maize

Car

Refrigerator

Wrappers and Television set

Gas cylinder

Phone

Animal

Animals

Animals

Sewing machine

Wrapper

I sold some of my goats

Sewing machine

Cattles

Livestock

Phones

Farm produce

One of my farmlands

Some of my wrappers

Farm produce

Animals

Freezer, animals

Industrial sewing machine

A shop

I sold out of my storage last year harvest during the pandemic, it was corn I sold

A house

A plot of land

A plot of land

A car

Tricycle

Tv, generator

Livestock

Farm produce

Land

Bike

Furniture

House

Jewellery

Farm produce I would have kept.

Motorcycle, generator and my wife wrappers

Plot of land and a car

Spare parts

Chairs

TV, animals, sound set

Two cars

Generator

Motorcycle (bike)

Animals

Personal car

Animals

I sold my generator and TV sets during the covid-19

I sold my big pot for cooking party food.

My clothes, wrappers and blouses

The Crates of my soft drinks

Laptop Computer

My phone

Sitting room chairs

Animals

Animals

Animals

Livestock and kitchen wares

Land

Plot of land

Generator

Motorcycle

Animals

Phone, clothes

A truck

Television

Sold cattle

Jewelry and generator

Sold some of the farm produce

Livestock

Wrappers

goat and one of my new wrapper (cloth) just for me and my family to eat

Pasta making machine

Livestock and bed

Livestock

Plots of land

Motorcycle

Animals

Farm produce

Animals

Shop, animals, farm produce

Farmland

Animals

Sewing machine

Cow

Motorcycle

Livestock

Livestock

A house, plots of land and livestock

Mobile phones

Ornaments

A plot of land, fridge and a Television set

Livestock

Livestock

Livestock

Television set and a satellite receiver

Mobile phone

Motorcycle

2 plots of land

Land

Farm land

Mobile phone

Mobile phone

Fridge and Sewing Machine

Plot of land and furniture

Livestock and a mobile phone

Some of my poultry

Bicycle

TV, fridge

Farmland

Keke napep

Land

Television, Laptop and Refrigerator

Livestock

Farm land and a house

Mobile phone

Furnitures

Motorcycle

Bicycle

Clothes

Farm produce

Bike

Bicycle

Fridge

I sold my hair dryer

Sold my gadgets and electrical appliances

I sold my wrappers

My land

Car

Refrigerator

Livestock

Animals and generator

Tv and fan

Land and bike

Food stuff

Livestock

Land

A fridge

Land

Phone , tv

Kerosene tank

Fridge

A motorcycle and a laptop

Livestock

A plot of land

Gold earrings

A motorcycle

Phone

Generator

Animals

Livestock

I sold my gold necklace

I sold my fridge

Ladies' bike

Animals

Clothes

House

Television and decoder

Animals

Refrigerator

Generator

Livestock and jewelries

A plot of land

Fridge

I sold my land, sheep and cows

Land

Plot

Wedding gown

Land

I had to sell out all my goat that I was raring. .

Livestock

Furnitures and a fridge

A plot of land and a Television Set

Sewing machine

Plasma TV

Phone

Phone

Furniture

Sold my animals

Tricycle

A house and a farm land

Livestock

Motorcycle

Livestock

sold a plot of land

Car

Sewing machines

Mobile phone

Phone

Hand dryer

My Clothes and a plot of land

A generator

Food flask

Sold two of my homes

Bike

Land

Gold ring

Clothes

A TV set and a motorcycle

Livestock

Animals

My land

A plot of land, crops(Beans and sorghum)and a car

Phone

Bike

Animals

Bike, fertilizer

Phone

Bedsheets, food flask

Gold earrings and necklace

A plot of land

One of my industrial sewing machines

Plot of land

Bike, goat

A piece of land and a tricycle

Animals

Land

Animals

I sold my animals

Car and tv

All my birds (poultry) earlier than I planned

I sold my motorcycle and sewing machine

Cap

Bike

Animals

Bike

Farm land and crops

Plot of land

Crops (Rich, Sorghum and beans)

Livestock

Plot

Livestock

Land

Livestock and a plot of land

A house and a plot of land

Phone

Kitchen wares

Animals

Wrappers

A house

Food stuff

Clothes, tv stand

Food stuff

Animals

Sewing machine

Animals

Goats

Building materials

Animals

Car

Livestock

Mobile phone

Wrappers

Livestock

Livestock

Processing machine

Plots of land

A fan and a Television set

A plot of land

Gold earrings

Plot of land and livestock

A plot of land

Livestock

Generator

My fishery and poultry business

Clothes and chairs

Rug and Television

Fridge, empty crates and generator

Animals

Phone, tv

I sold my phone

I sold my sewing machine

I sold my corn.

Phone

Livestock

Livestock

Sold bed

Kitchen wares

Livestock

I sold my machine

I sold my cow.

I sold my tv.

I sold my phone.

My phone

Gas

I sold my phone and plates.

Animals

Goat

Tv, dvd

I sold my phone

Land

Animals

Farmland

I sold my phone

I sold my machine

Phone

Food stuff

Machine

Land

Phone

Phone

kekenapep

My phone

Land

Phone

My machine

Animals

Gold earrings

Motorcycle

Sold phone

Animals, sewing machine, spaghetti machine

Animals

Television

Generator

A fridge

Sowing machine

Livestock

Plot of land

Livestock

Clothes and slippers

Television, motorbike and generator

Phone

Television and Smartphone

Tricycle

Sold shops (Building)

Phone

Electronics

phone

Phone

Farmland

Phone

Animals

Television

Animals

Tricycle and land

Phone

chairs

Television

Clothes

Chicken, phone

My phone and machine

Animals

Animals

Phone

Farmland

My machine and phone

Land

Clothes

A 12.5kg cylinder

Phone and some work equipment.

A plot of land

Phone

Plot of land

Plot of land

A plot of land and livestock

Mobile phone

Sewing machine

Livestock

Livestock

Fridge

Livestock

A plot of land

Livestock

Oil processing machine and a house

Television

Pots

Animals

Land

Motorcycle

None

Animal and television

Food container, clothes

My phone

Furnitures

Animals

Machine

Animals

Phone

Laptop

Animals

Livestock

Plot of land

Livestock

Livestock and a plot of land

Livestock

Plot of land

Phone

animals

land

Animals

Furnitures, gold earrings

Goats

Phone

Shop

Phone

phone

Metsls

My land and phone

Goat

Phone

Animals

My machine

Generator

Land

Kekenapep

Phone and bike

Bike

Sowing machine

Livestock

Livestock

used iron

Car

Generator

Car

Bicycle

Laptop and phone

Deep freezer

Phone, Receiver and TV

Generator

Generator and some of my cooking utencils

Phone

Gold

My wrappers

Sold 2 of my phones

Phone

Land

Clothes

Motorcycle

Sold my clothes

Chicken

Phone

Phone

Goat, duck, chicken

Land

My fridge

Television

Phone

phone

Goat, cow

Goat

Tv, settlite

I had to sell out all the item in my provision business.

Cow

Generator

Animals

livestock

land

Phone

Animals

Machines for my carpenter work

Farmland

Phone

Jewelries

Car

Phone

Tv and speakers

Electronic devices

Phone

Phone

Phone

Livestock

Luggage box

My house

Gold earrings

Laptop

Phones

Phone

Earring and phone

Machine , phone and food stuff

Land

Livestock

Car

Furnitures

Animals

Television

Plot of land

Livestock

Farming equipment

Livestock

Livestock

Sewing machine and fridge

Animals

Truck

Machine

Ram

Farmland

Phone

Machine and phone

Television

Phone

phone

Phone

earring

animal

Fan, Television

Plot of land and livestock

I sell chicken

A plot of land and a motorcycle

Tricycle

Electronics

Car

Machine

Fan, DSTV decoder

Bike

My bike

phone

Power Generator

Fridge

Car

Phone and Television

My Machine

My gold chain

Mobile phone

Electronic amplifier and speakers

Television, deep freezer, generator

Phone

machine

land

Laptop and Bicycle

An animal

Sold a machine and household items.

Television set and a home theatre radio

Motorcycle

Mattress

My clothes

Clothes, food flasks

Phone

Mattress

Phone

Land

Land

TV

Phone

Rooftop

Clothes

Phone

Tv and fan

A sewing machine

Goats

Phone

Farmland

Chickens

Cow

Car

Animals

Livestock

Phone

fridge and motorcycle

Drawer and bed

Machine

Phone

Goat

Phone

Cow

Land

Animals

Land

Furnitures

Animals

House

Animals

Deep freezer

Farm produce

Livestock

Livestock

Lands and livestocks

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 motorcyle

My shoes

Television, radio and fan

Home Theater

bed

Phone

Plasma TV

Phone

Car

Phone

Machine

Carpet and TV

Television

Herd of sheep

Maize

livestock

Farming tools

Land

Land

Land

Goat

Phone

Fridge

Household material like TV and belongings like phone

Television

Phone

land

Bicycle

Animals

Clothes

Livestock

Household items

Cows

Motorcycle/tricycle

livestock

Animals

Land

Animals

Deep freezer and tv

Phone

Phone

machine

Sewing machine and Generator

Hand set (phone)

Generator, laptop and television

Freezer

Chicken

Tent in the market

Gas cooker

Car

Land

Land

Refrigerator

Television

Farmland

Bike

Animals

Refrigerator and stabilizer

Animals

Plot of land and a house

Chicken

Phone

Birds

Machine

Television and generator

Clothes

Sawing machine

Generator

fabrics

phone

phone

land

machine

Land

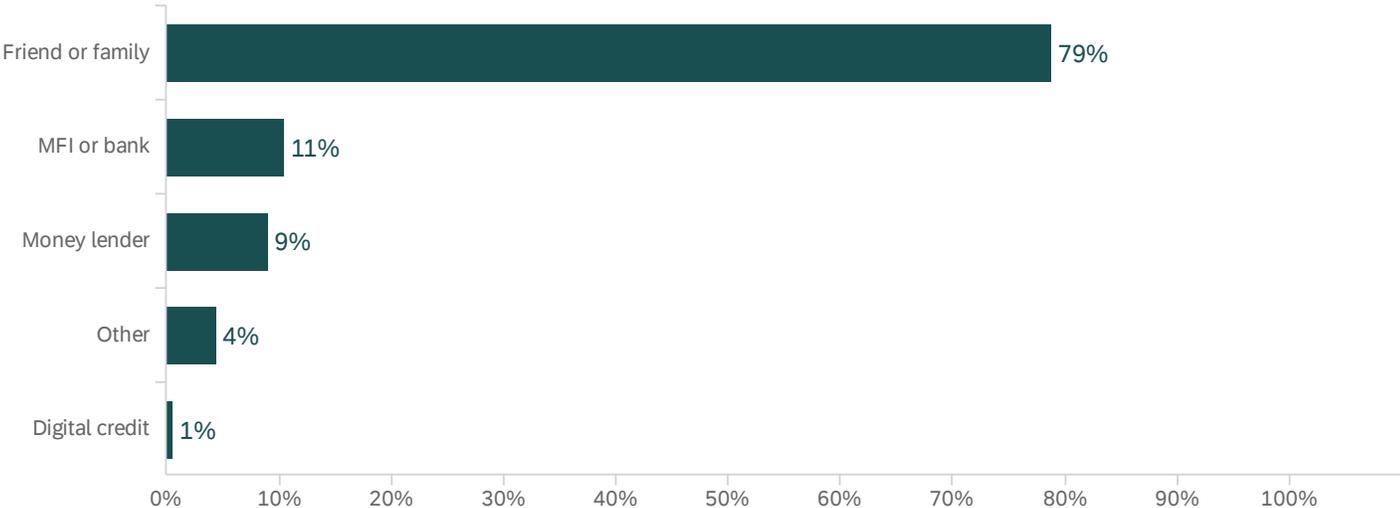
Deep freezer and furniture

bike

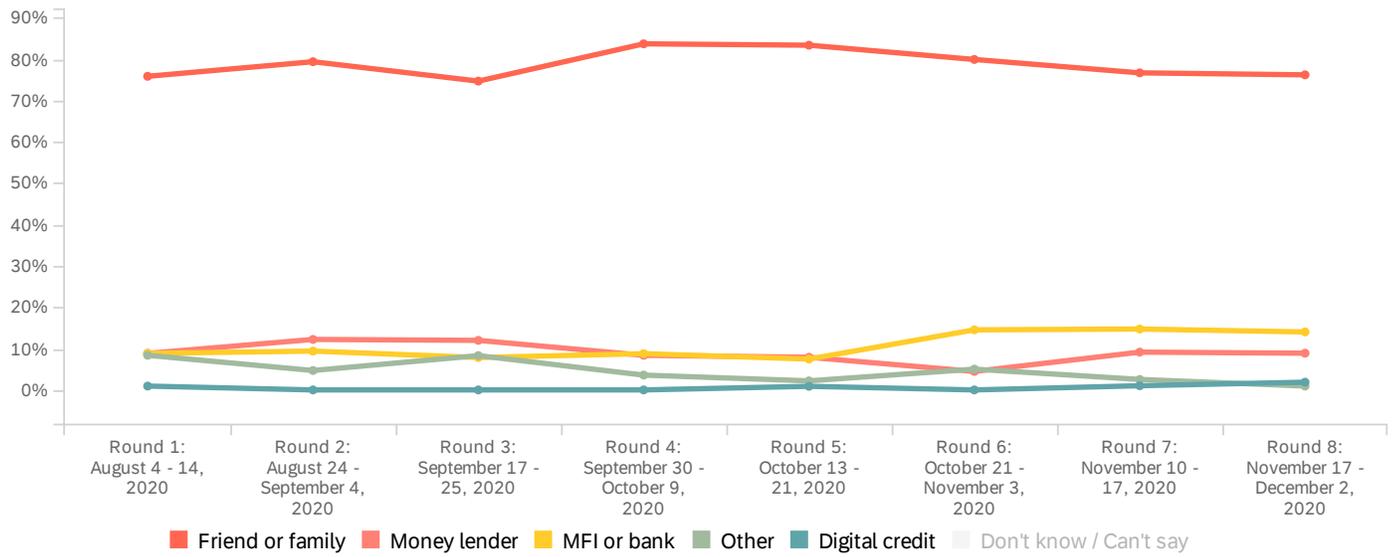
Source of Borrowing

Q: Where did you borrow money from? (for the 33% of respondents who borrowed money)
(n = 1,715)

Insight: GEEP customers overwhelmingly borrowed from friends or family, rather than money lenders, MFIs, or banks.



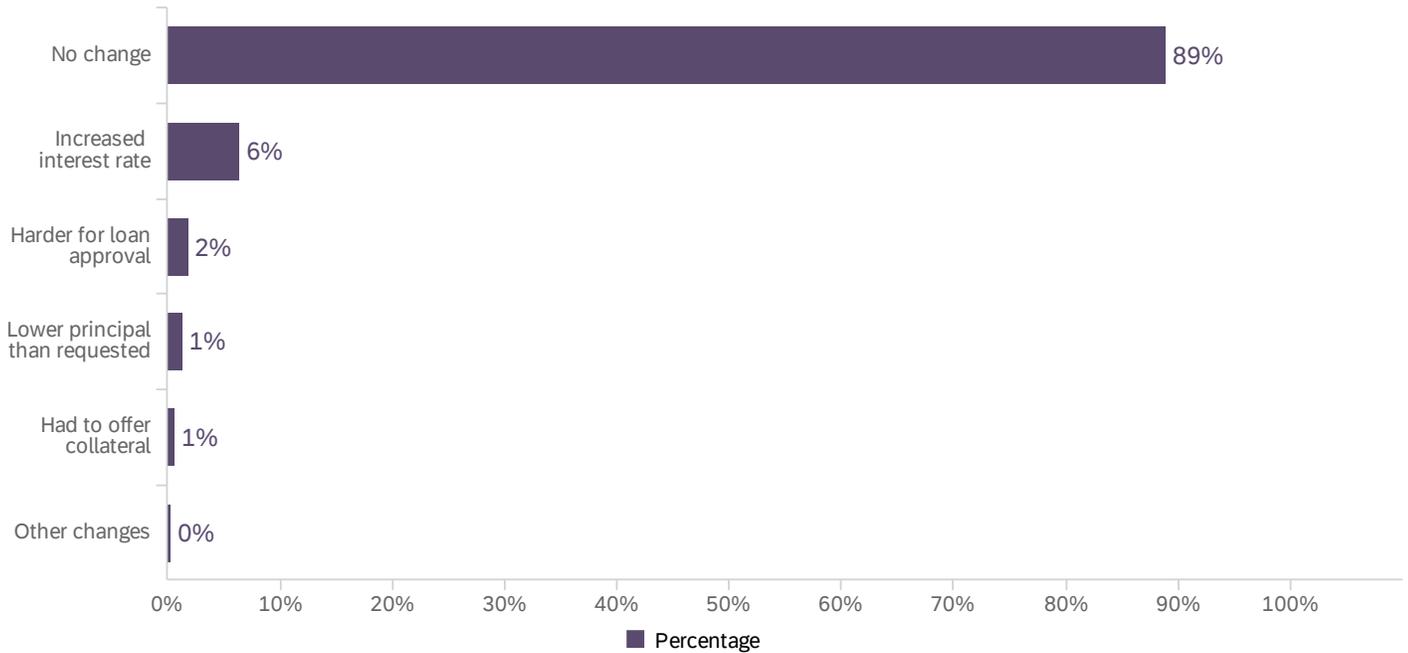
Borrowing Sources by Round



Change in Credit Terms

Q: Have you noticed any changes in the credit terms from this source of borrowing since COVID-19 started? (for the 33% of respondents who borrowed money)
(n = 590)

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 5: INSIGHTS FOR GEEP

- **Burden of Repayment:** 44% report that GEEP repayments are a "heavy burden" at the moment, with 23% saying they're "somewhat of a burden." We see a strong correlation between burden and vulnerability index. Also, 42% of customers citing their repayment as a "heavy burden" in round 8, compared to 33% in round 1
- **Confidence in Repayment:** Overall, 35% say they're confident in making next month's payment, while 48% report low levels of trust. *Men appear more confident than women.* Those reporting *no-confidence remained high at 41%, and those reporting the highest confidence increased slightly from 15% in round 7 to 19% in round 8*
- **External Support Received:** 85% have *not received any external support*. 12% reported receiving free food, and 3% have received a direct cash transfer. The top source of support remains friends and family -- this percentage increased from 13% in round 1 to 52% in round 8 (despite decreasing slightly to 49% in round 6). The next most frequent sources of support are government (24% of those who did receive support) and religious bodies (23% of those who did receive support)
- **Support From GEEP:** The top request is for a *cash handout* -- 57% of respondents requested this, while 25% requested a *business loan*

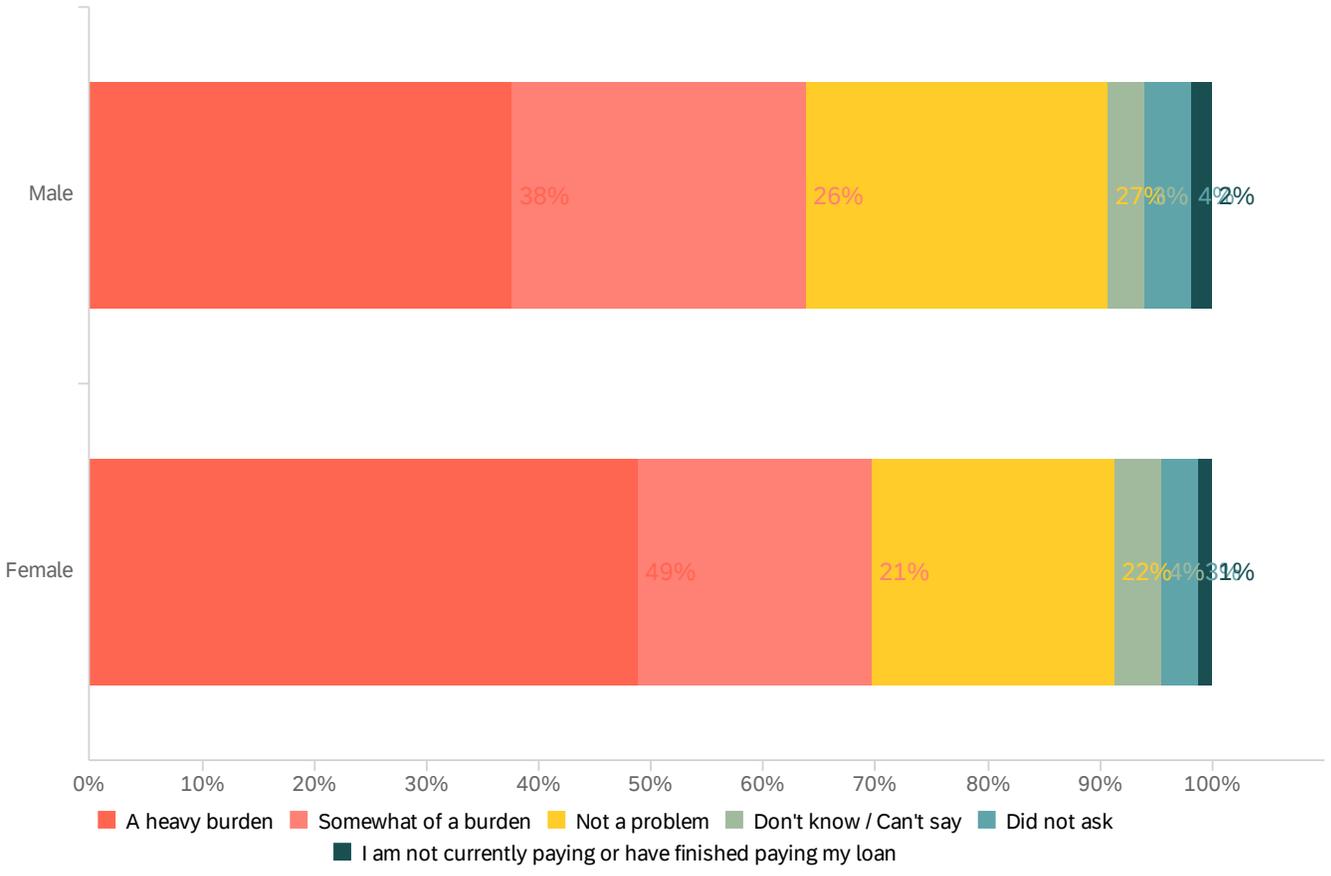
Burden of GEEP Repayments

Q: How burdensome are the GEEP repayments at the moment?
(n = 3,492)

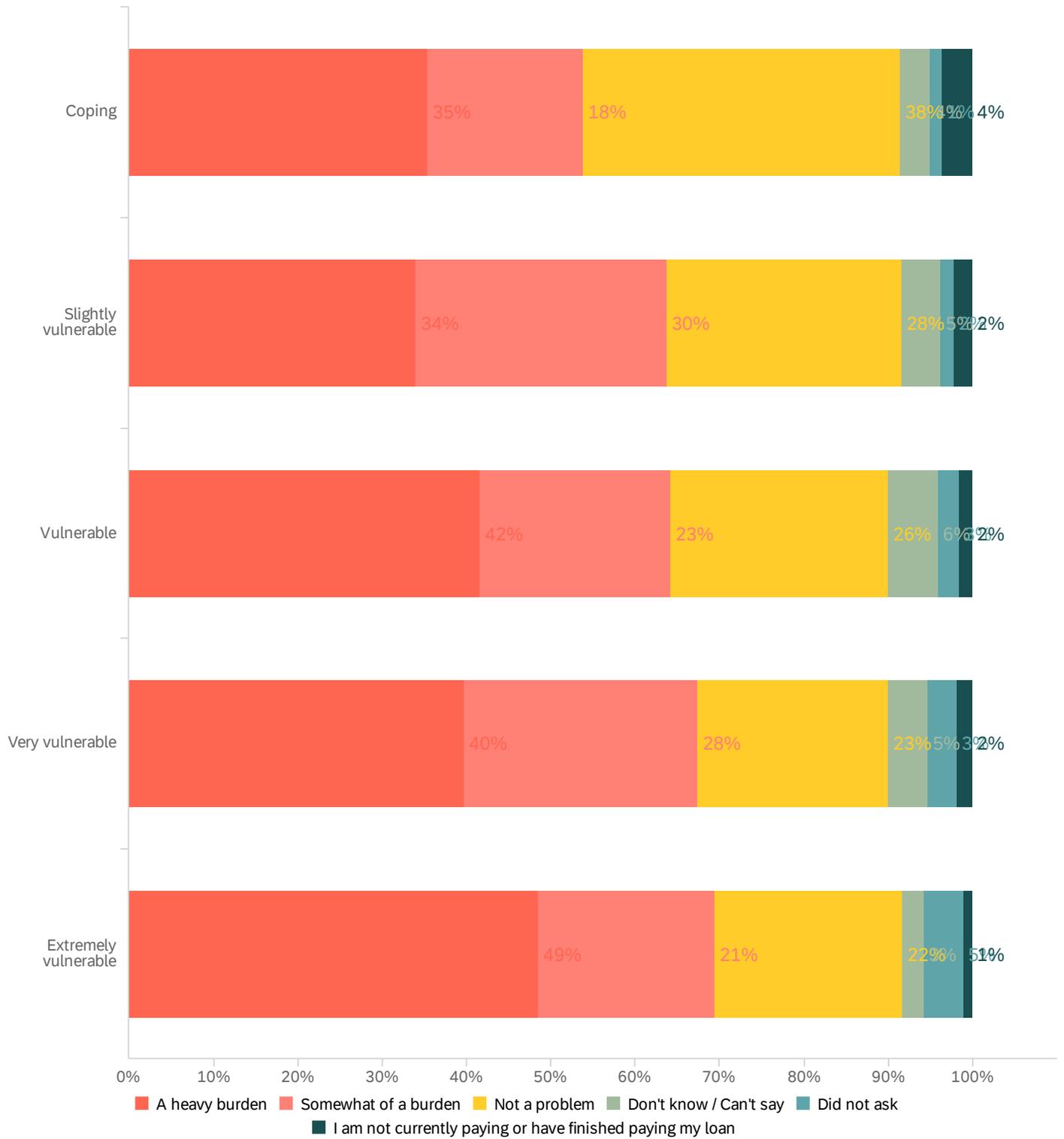
Insight: The majority of respondents say that GEEP repayments are proving a burden at the moment. We see a strong correlation between repayment burden and the 60 Decibels Vulnerability Index, and 44% of customers citing their repayment as a "heavy burden" in round 8, compared to a high of 60% in round 4.



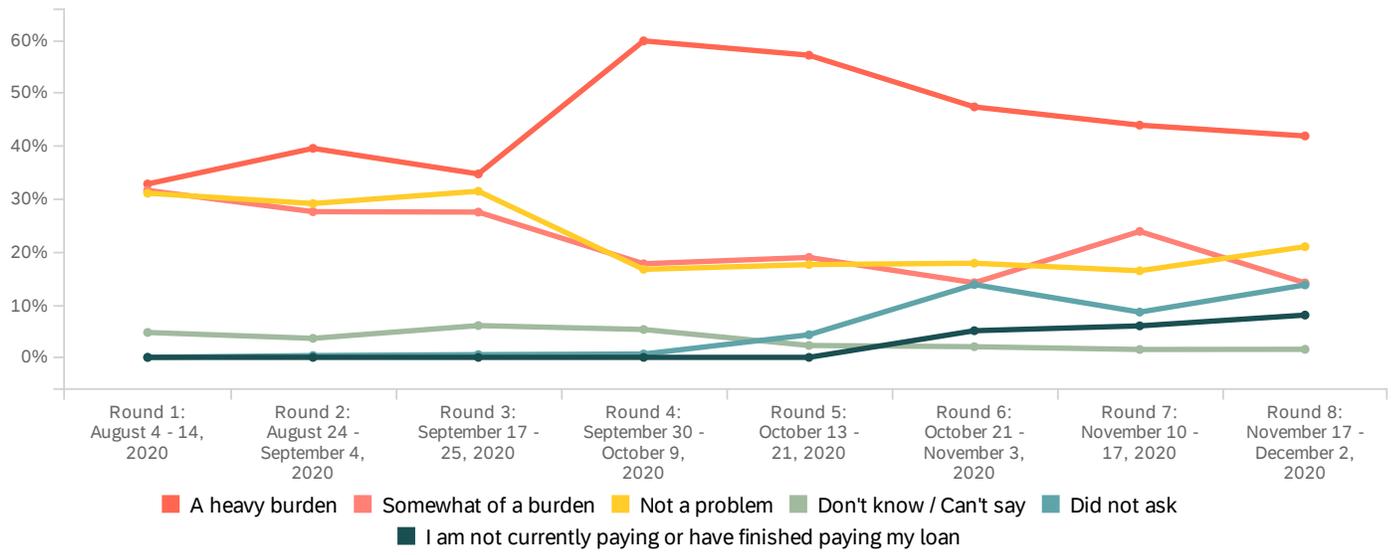
Loan Burden by Gender



Loan Burden by Vulnerability Index



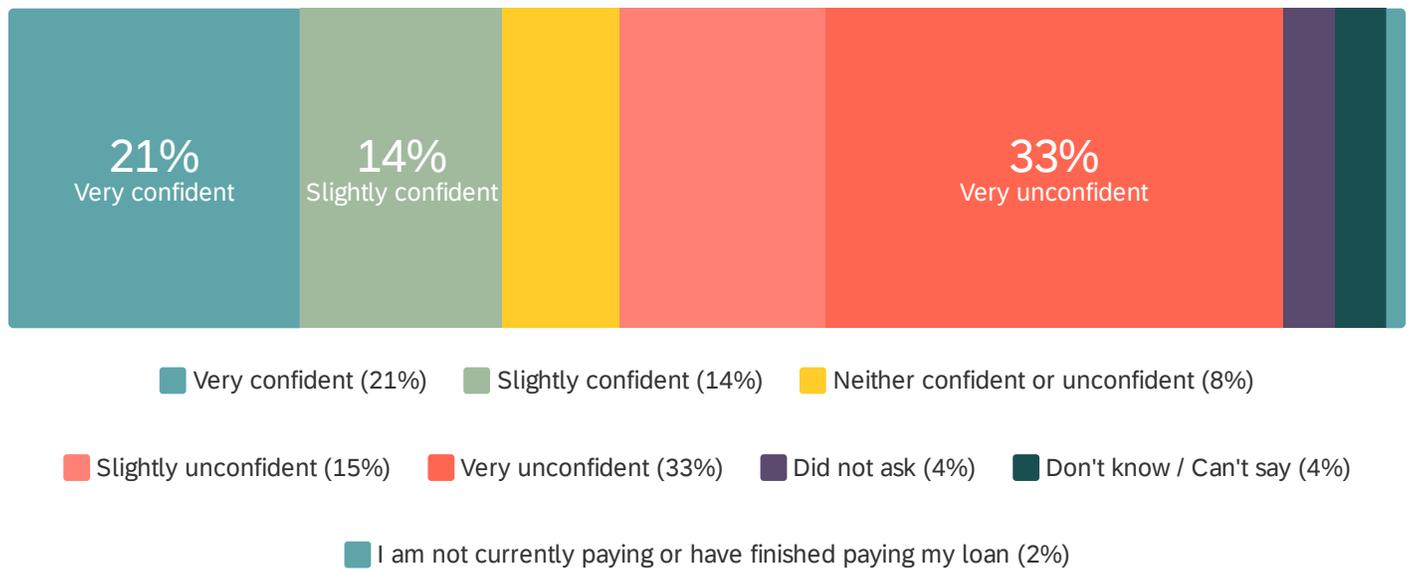
Loan Burden by Round



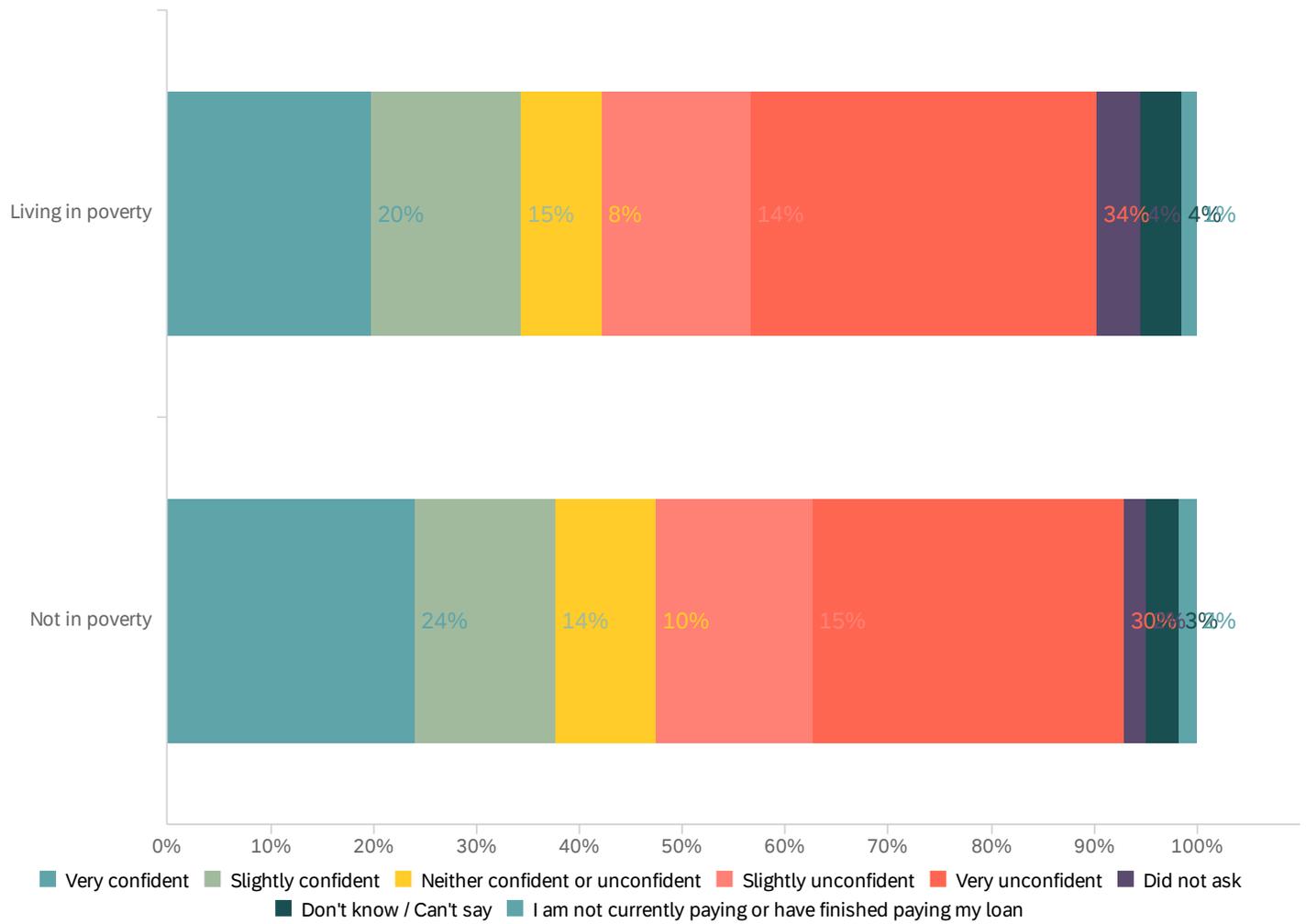
Confidence in Repayment Ability

Q: How confident would you say you are in your ability to make repayments as you normally would for the next month?
(n = 3,504)

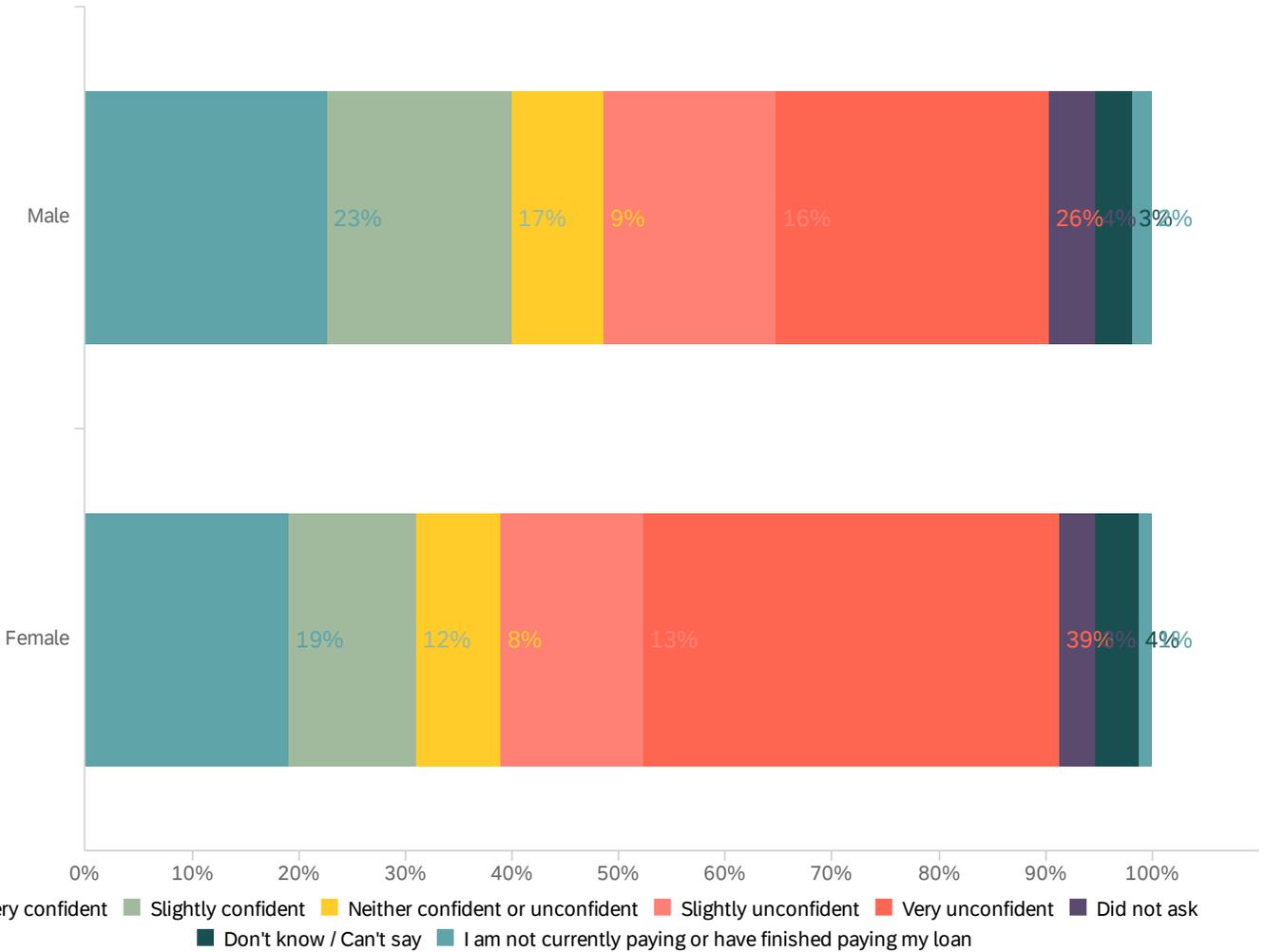
Insight: **35%** say they're confident in making next month's repayment, while **48%** report low levels of confidence. Men appear slightly more confident than women, and those living in poverty are also slightly less confident.



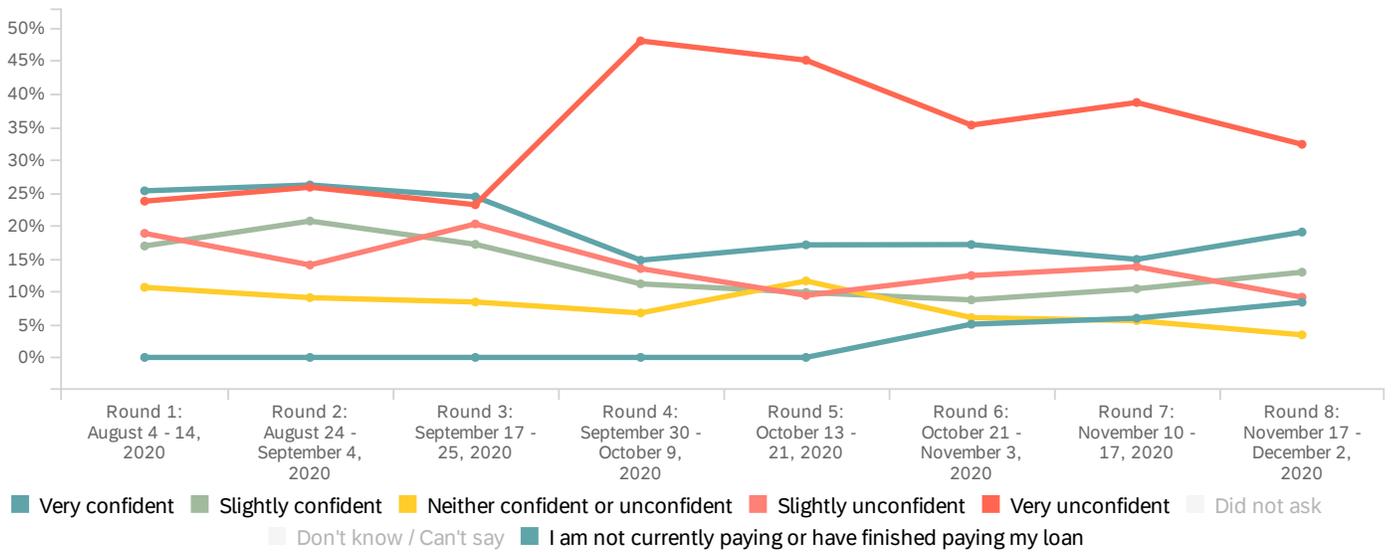
Confidence in Repayment by Poverty Level



Confidence in Repayment by Gender



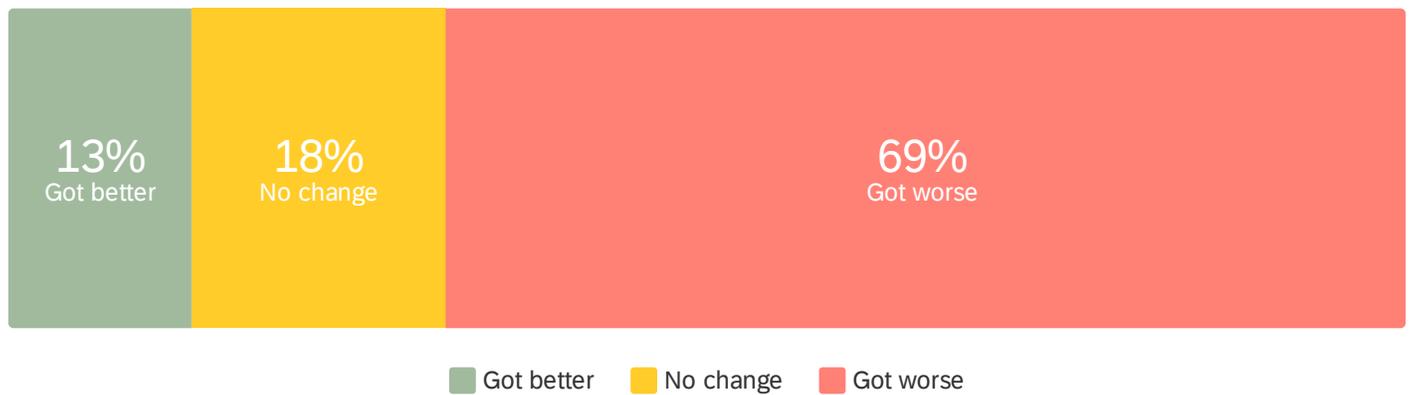
Confidence in Repayment by Round



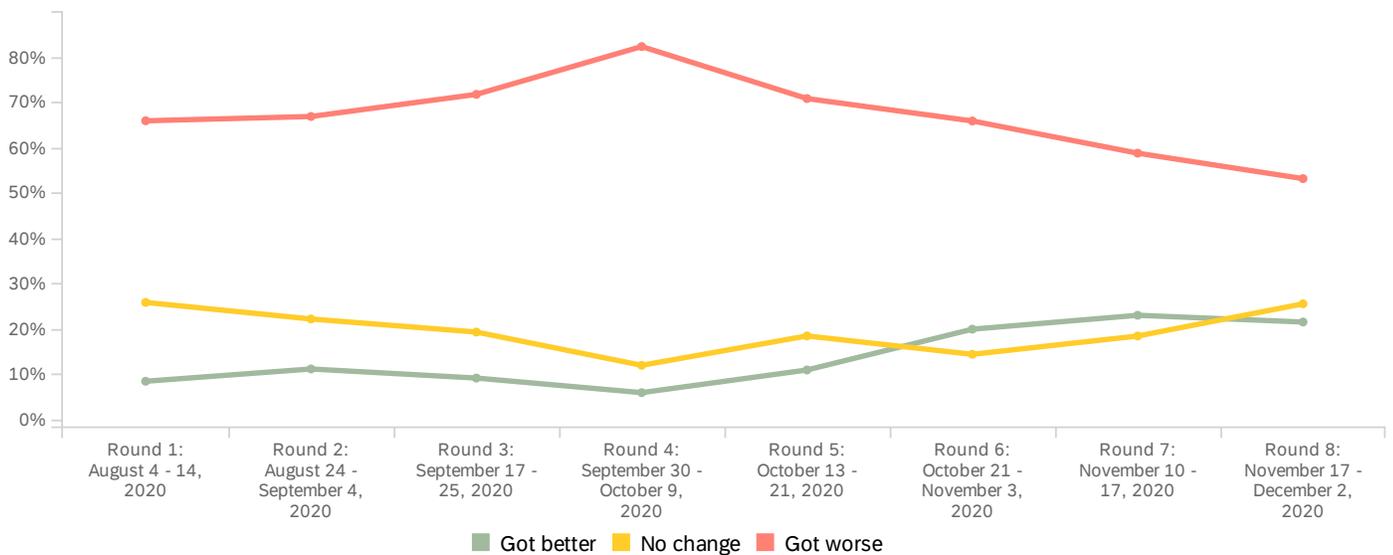
Change in Repayment Confidence

Q: Is [your confidence in repayment] different since the start of COVID-19 in March 2020?
(n = 2,069)

Insight: 68% of respondents said their repayment confidence got worse since the beginning of the pandemic.



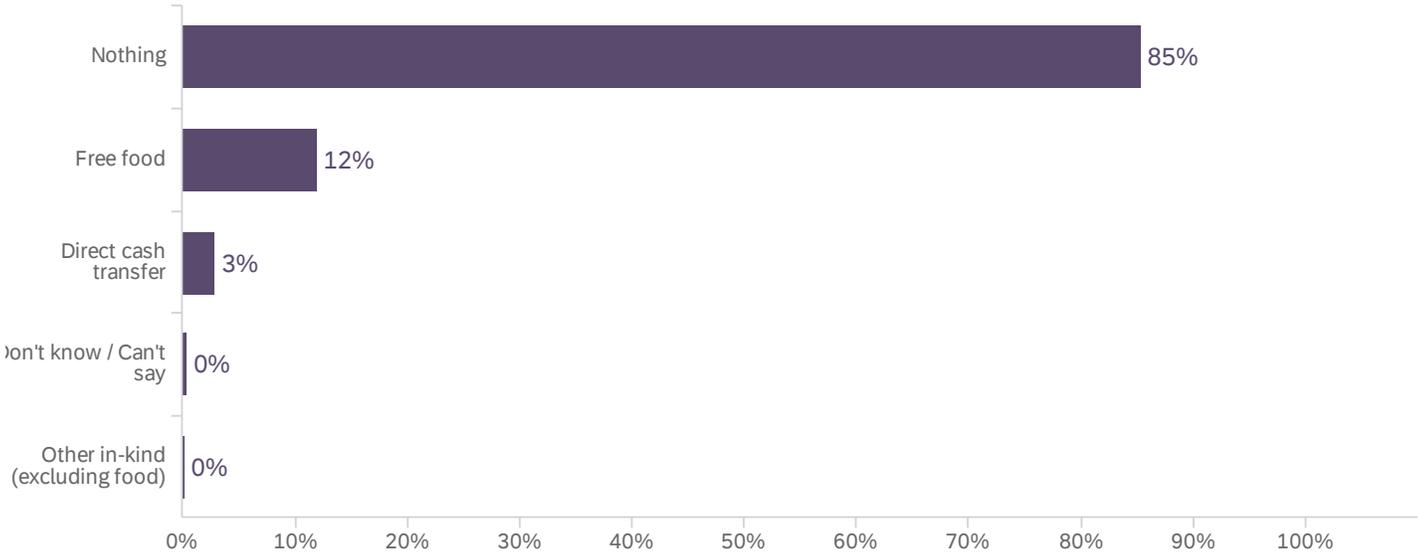
Change in Repayment Confidence by Round



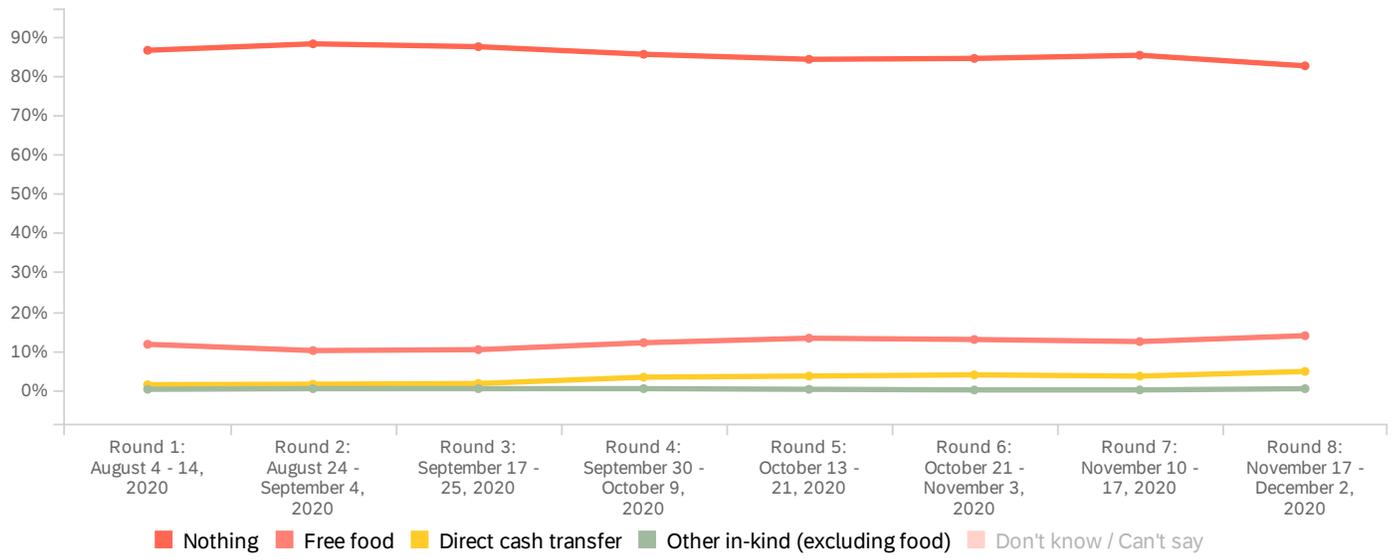
Type of External Support Received

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 = 4,940)

Insight: Most customers (85%) have not received any form of external support. This has not changed across the seven rounds.



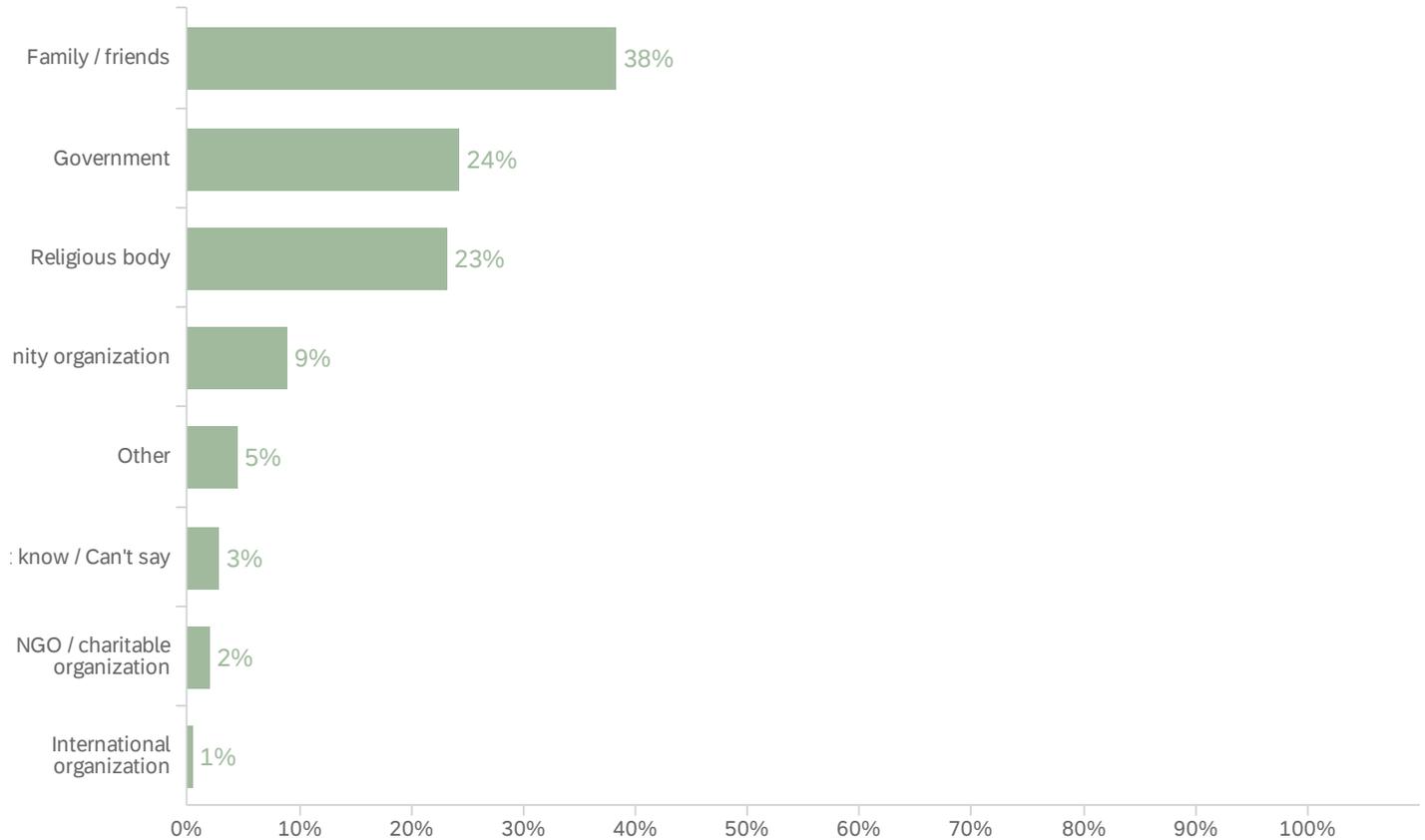
Type of External Support by Round



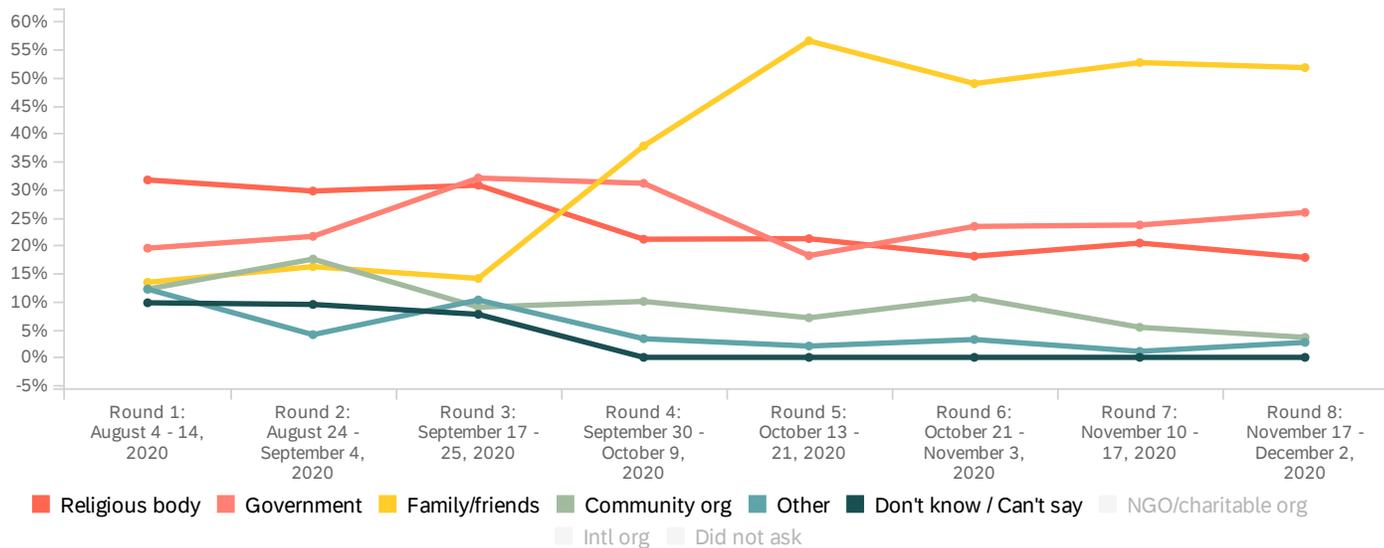
Source of External Support

Q: What was the main source of each selected assistance? (for the 13% who received support)
(n = 610)

Insight: Of those who did receive support, **38%** 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 53% in round 8.



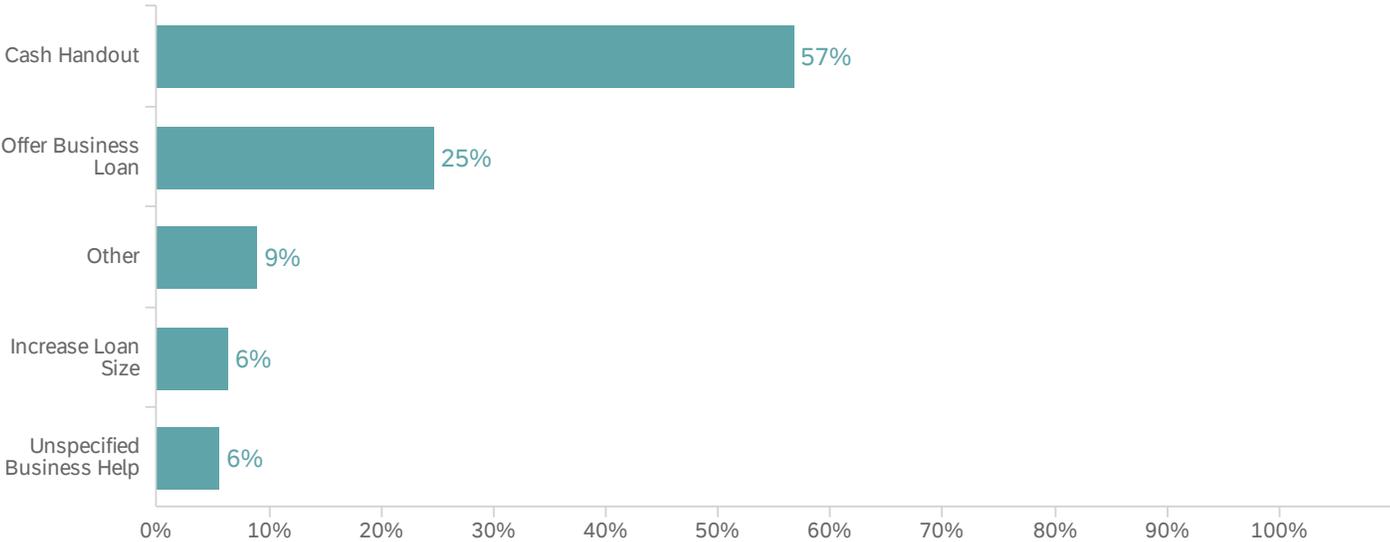
Sources of Support by Round



60 Decibels Qualitative Codes: Requests for Support

Q: Is there anything else [-Moni] can do that would be particularly helpful for you?
(n = 2,117)

Insight: 57% of respondents requested a cash handout, and 25% 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"

ĩ¿½If 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 backĩ¿½

ĩ¿½If they give us another money, we would use it to start another business

20,000 Naira is okay to help with my business if they really want to help me

20,000 Naira will be okay as loan for me to purchase more goats to add to my business

6

A beggar has no choice, anything you can do to be of assistance for me and my children will be appreciated

A better loan from Trader Moni will improve my business and standard of living

A capital to fuel or strengthen my business

A capital to start a new and better business

A capital to start up a business and continue farming

A capital would be helpful

A cash loan from market money will help me grow my business

A grant to boost my soft drinks business and also into buying and selling plantains.

A grant to expand my business would be helpful.

A grant to invest in my business and also venture into a new business.

A grant to invest in my business.

A grant will be fine by me

A large amount of loan, not #10,000 loan again.

A loan

A loan is fine

A loan that can help me increase my capital for my business

A loan to expand my business and also invest in another business

A loan to expand my business.

A loan to invest in both dry and wet season farming.

A loan to invest in my business

A loan to invest in my business.

A loan to invest in my business.

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

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, this empowerment thing is a good initiative even though most politicians have promised to help but we did not get anything but I would say any form of assistance rendered by you people would be appreciated

Actually, when they gave the previous loan I wasn't given details on how to payback so I have been waiting for you people to call me, but that doesn't mean I don't want more loan even though the money is small it still helped my business

Add more money to my loan, so I can invest it into my business. Also provide information on how I can pay it back.

Add more loan for me and give me account number to payback

Add more money to the loan, so that there will be an 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 lockdown, I attended an 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 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 borrow for me to support my business

All I want from Trader-Moni is help by giving me a grant worth 50,000 Naira that I can use to buy market

All I want is money, because 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 or 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 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 start my business again, just a loan to start again

All i want is to get better and if i can get a loan to put in my business, that would be nice as i have spent most of my capital in footing hospital bills.

Am not interested since the people that gave us the money lied to us. They should've told us its a loan. Where will i get money to pay back when i didn't plan for it.

Another Loan

Another loan

Another loan for my business will be helpful

Another loan from Trader Moni can give me another money

Another loan from Trader Moni is what I want

Another loan is good

Another loan is okay for my business

Another loan is what I want and I will be grateful

Another loan please.

Another loan to expand my business would go a long way

Another loan to support my business

Another loan will be helpful to me now. The first one really helped but if it can be increased, it will be nice also.

Another sort of loan would be good, the last one we were given did go a long way

Another thing they can do for me is I need money either as a loan or grant to meet up in my business.

Any amount i can get from them will help it could be loan or a free gift

Any form of assistance given to me would be appreciated

Any form of assistance they can render will be welcomed cause I don't like disclosing my family financial situation but anything they feel they can do

Any form of financial assistance is highly welcomed because this business needs a lot of money and the purchasing cost has increased

Any help at all is fine. The last one they gave was helpful to me then, at least I bought larger quantity of things to sell at once, it reduced the stress of going to the market daily to stock my shop, so they can give me more loan.

Any help i need now is money to buy my spare part because i have spent most of my capital on feeding myself and my family

Any help they want to give I need it

Any other form of assistance you people want to do would be appreciated

Any type of help I don't want anyone to see what i am going through, right now my family situation is terrible and all i can ask for is any type of assistance, be it another loan or grant

Anyform of assistance would be welcomed

Anything

Anything

Anything at all even if it is food, I don't mind

Anything at all that they think will be helpful to me, but I don't want the kind of help I would be asked to pay back, I don't want a loan, just free money or any other type of free help.

Anything at all that you know can be helpful to me is fine.

Anything is fine

Anything is fine

Anything is fine

Anything that can help my business boom will be very much appreciated, atleast I would be able to expand and also feed my family members

Anything that come to your mind, if it's food or money to go back to that business, cause i like that business and I would be happy to go back to it atleast when i sell well i will get money to feed my family and you know the provision business needs a lot of capital

Anything that would make someone leave the house, like job. A grant cause i know the loan repayment might not be easy

Anything they can do as help to uplift my business, something like loan will be appreciated

Anything they can do for me in order to help me start again, they should please help. COVID-19 spoilt business for me.

Anything they can do to help us be it food or money as this would go a long way. This would help me and my family as these are trying times and any form of assistance would be appreciated.

Anything they can help me with

Anything they decide to do or give me is fine by me.

Anything they feel would be helpful for me would be appreciated.

Anything they want to help me with I want

Anything to help me support my business, I don't mind paying back with interest.

Anything you can do to help me, i need money to buy materials and machines so my apprentice can learn new skills and i can also start production of new shoe designs

Anything you give me

Anything you think of doing to help me would be very much appreciated

Anyway they can help me, is fine, I have no hope of anywhere or from anywhere.

Anyway you can help, please go on.

Anyway, there is, they can loan us money again, when they helped us the last time, we all prayed for them and people in business improved sales.

Apart from getting assistance with guaranteed demand i'd also appreciate if i was given some sort of loan to help me improve my business

Apart from giving me loan to invest in my business there's nothing else

As a farmer I need grant to put into my farm.

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 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 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 able to buy more goods, so there will be many varieties on display

Assist me with more loans to enlarge my business

Assist me with some money and me knowing how to pay it back and have a better investment in my farm

Assist with a job opportunity

Assist with another loan, the amount should be increased because the previous loan was too small

Assistance to feed my family either money or food is okay

Assisting me financially, with a loan and state how I can pay back.

At least cash would be helpful or get linked witha 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 giving another loan then i would be happy

At this point, any form of assistance that can make my business grow is all i need whether loan or anything

At this stage, another loan would really go a long way for me, my family and business

Bed sheets business, government should support us with money like gift or grant but no loan because I can't afford to stress in loan repayment now that the situation is bad

Bigger loan to invest in my business.

Bigger loan to support my business

Bigger loan to support my business

Borrow me some money to increase my farming business

Buy food stuff for us and add more loan

By giving 20,000 Naira loan to add to my business which they will give us enough time to pay back

By giving me a loan of about 50 thousands Naira to help my spare parts business

By giving me loan worth 100,000 Naira to increase my animals business

By helping me with 20,000 Naira loan to add to my business especially for buying materials that are needed

By helping me with a loan of like 20,000 Naira that I can use to buy more good into my shop

Can't say

Capital

Capital

Capital

Capital

Capital

Capital for Business

Capital for business

Capital for 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 invest in my business

Capital to restart my business

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

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

Don't need anything

During the lockdown i had to swap my phone to get a loan i faced a lot of challenges, could not pay my staff salaries, all i need now is financial help to get my life back

During the lockdown, i spent out of my capital and now it is affecting my business, if i can get another grant or loan to add to my capital, then that would be good

During the lockdown, majority of my vegetables got spoilt because I didn't get people to buy them, this affected my business cause I almost ran at loss so if i can get another financial assistance to stock up, I'd be happy

Empower me and help my small business stand firm.

Empower me with cash to support my business

Enhance my business for me by giving me business capital, they should please give me a loan and grant too.

Even with the pandemic, we still need money to boost business because things are not easy but I believe that if i can get any financial assistance right now then I would appreciate

Everybody needs assist especially with the Nigerian economy, i would be happy if we could be assisted

Farm inputs(poultry farm) will be helpful as it will generate income faster to improve my restaurant and provision store

Farmer Moni should disburse the loan to me so i can invest in my farm

Farmer Moni should give me more loan

Farmer Moni should provide a substantial amount for a so i can invest in livestock farming

Finance

Financial support in my business

Financial Assistance

Financial aid for my farming business

Financial aid through loans

Financial assistance

Financial assistance of any manner to help me in my farming business.

Financial assistance for my business

Financial assistance for my business

Financial assistance for my business so as to make it bigger, then and then will i be able to pay my bills

Financial assistance for my business to grow.

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 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 to improve my poultry and business

Financial backup will be well appreciated

Financial empowerment

Financial help

Financial help

Financial help

Financial help

Financial help from them will be fine by me.

Financial help that way I can put the money in my business.

Financial support

Financial support for my business

Financial support for my business

Financial support for my business.

Financial support from Trader Moni will be helpful. Like another loan

Financial support in my business

Financial support or goods supply

Financial support so that I can pay my staff their salaries.

Financial support to fill up my shop.

Financial support to keep boosting my business.

Financial support to keep making my peanuts and sell.

First of all, I don't really know how you people operate. When we were filling form they didn't give us so much details but if they can give us grant or a short-term loan, it would go a long way.

First of all, we appreciate the first one we collected, but if we can still get a loan that can help make our business back to the way it was before the lockdown

First, I will like to appreciate them for the loan they gave us the other time and I will also be happy if they can give me another loan at this period of COVID-19 to support my business

Firstly, want to say a big thank you for chosen to benefit from the loan, i appreciate the assistance. Secondly, i want to beg for assistance, like financial loan to boost my business

Food and money.

Food items have skyrocketed most importantly the ingredients i use for baking. though if i can get a loan so i can prepare myself for when school finally resumes for my business

Food stuff I want to open a shop

Food, money and medicine

For me I don't know, but there people out there who really need their help.

For me there is nothing that i am expecting but if anthing happens fine

For my eggs business money will be helpful if government can give him either loan or grant

For now nothing else

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 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 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 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 to boost my business

Give me another loan to start my business again

Give me any amount of loan to raise my business

Give me big loan to add to my capital.

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 loan like 500,000 naira for one year so that I can do a better business.

Give me loan or Grant to support my business

Give me loan that can be used for my business

Give me loan to boost my business

Give me loan to boost my business

Give me loan to boost up my business because I have used most of my capital.

Give me loan to boost up my business.

Give me loan to do more business

Give me loan to do my business

Give me loan to improve my business until after the pandemic, stating the terms of repayment

Give me loan to improve my business.

Give me loan to improve on my business

Give me loan to invest in my farm.

Give me loan to start my business again.

Give me loan to start some Farm work.

Give me loan to stock up my shop and i will be paying back

Give me loan to support my business

Give me loan to support my business

Give me loan without collateral

Give me money (Grant) to do business

Give me money (Grant) to support my business

Give me money for capital

Give me money i want to feed mu family in am very old

Give me money like grant because I don't like loan

Give me money that I can use on my farm

Give me money to add to what i have, to increase my capita to do more business

Give me money to boost my business

Give me money to boost my business

Give me money to start another business i will repay

Give me money to take start some business

Give me more loan

Give me more loan for my business

Give me more loan or things i can sell to get money

Give me more loan or you give me a smoking ken, that is an equipment I can use to smoke fish

Give me more loan to boost business

Give me more loan to boost my business

Give me more loan to boost my business back

Give me more loan to 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 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 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 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 more money will help me,so I can buy more goods to sell and make a profit

God should help our government so that we can get something from them to do our business and then we can pay back

Grant

Grant is okay for me to start business

Grant is what I want them to give me

Grant since I won't have to pay back.

Grant to improve my Farming

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.

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 with a business that will bring me more profit like supplying me with goods that i can sell.

Help me with 100,000 to boost my business

Help me with a loan of 30,000 Naira to improve my business

Help me with another cash to restart my business and it should be a bigger amount, tangible amount to use in the business.

Help me with another loan, increase the money, so i can use it in my business

Help me with capital

Help me with grants for my business.

Help me with money so I can start up a business.

Help me with money so i can continue my business not like the other 10k the money should be more than that i will pay

Help me with money to add to my business to make it grow

Help me with money to boost my business,so i can buy more goods for sale

Help me with money to buy new goods for my shop

Help me with money to put in my farming business.

Help me with money to start my cement business afresh

Help me with some loan to start my business again.

Help stand the business to what it was, help us with finance.

Help to improve and restart my business

Help us construct good road, and they should loan us big money like farmers in the north so that we can increase our investment

Help with a loan of about 10,000 Naira to boost my charcoal business

Help with farming crops and raring animals

Help with food and money.

Help with funds

Help with loan more,increase the money, so i can start a business

Help with money

Help with money and farming equipments/products.

Help with money and food

Help with money and food stuff.

Help with money and food.

Help with money and food.

Help with money and food.

Help with money or food.

Help with money to buy food in my house because we are very hungry.

Help with money to support me.

Help with money, a business or a job.

Help with money, work and products.

Help with money.

Help with money/loan would be great.

Help with more loan

Help with some loan to buy more goods

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

Huge money will be better but not loan because government has the money to give but let it be gift not loan

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 another loan like the previous one,i just want to expand my business

I am a business man and i can take the risk of applying for a loan, cause i know I would pay back so any form of assistance would be welcomed

I am a shopowner, my biggest concern is capital. I would like to receive money.

I am a teacher so I'm looking for a way to get back into teaching plus i just gave birth

I am an old man, used to be a farmer, all I care about now is my health

I am currently using a manual machine and i need an electric machine and some industrial ones too so i can use them for design making

I am happy they said school is resuming soon so atleast students will now patronize me, also i need financial assistance because i have spent most of my capital on feeding my family

I am in need of 100,000 Naira loan from them to expand my business

I am in need of food and money.

I am learning a trade,barbing hair and need financial help to start the business when am done.

I am planning of going into poultry farming so if i can get money in form of a loan or grant, it would really help me to kick start and expand my source of income

I am planning of going into selling of yam(transporting from Benue state to Anambra) so if i can get some grant to start this business I would appreciate

I am planning on starting a footwear business and i need capital to start it so it i can get a loan, i would appreciate it

I am thinking of going into the cloth business but I don't have enough funds to do that

I am trying to focus on my farming and hopefully expand it to something large

I believe if God wants to use your company to help me, then he would. But all in all i hope to get any form of financial assistance

I believe they can help me with ,oney to start buying goods again

I believed they can help me with a loan of 100,000 Naira to use for my business

I can't say anything in particular now

I cannot ask for something i did not work for, I don't hope on human beings but the loan has been a good empowerment mechanism and to be honest, having another one will improve things

I can't particularly say all that I need but whatever God will provide for me I will be grateful, I would like a car as I am a driver.

I collected a lot of loan during the lockdown and i would appreciate it if i can't get another loan to invest in my business so i can make sales and pay of my off my debts

I do not have anything in particular but anything that would be helpful to me I will accept.

I do not know what they can do to help me. If I had known it was a loan, I would not have collected. I would want a grant.

I do not mind any form of help. Anything that could begiven to me or done to help me I will accept.

I do not need another loan because i can not pay

I don't know anything they can do for me because i do not want to get involve in any debt again

I don't know but if they want to help i can't say no

I don't know exactly but again if they can loan me money

I don't know if they will be able to but if they can they should give me material for building house

I don't know, anything is fine

I don't know, anything they can do to help me is fine.

I don't know, but if there is anything they think they can do to help me, they should please do it for me.

I don't know, let them do whatever they can do.

I don't know, they can help anyhow

I don't mind being trained

I don't mind some money from trader moni

I don't need another financial support or loan since I will soon leave this trade because there's no profit in it and focus on farming

I don't need any assistance , everything is going smooth

I don't need any help from them

I don't need anything

I don't really know cause business is rough, for now things are still picking up slowly but a good financial assistance will go a long way

I don't want another loan from them, unless they want to give me free money (grant) to support my business

I don't want any loan because i have not even paid back the last one i was given

I don't want any loan for now

I don't want anything

I don't want loan

I don't want loan

I don't want loan

I don't want loan

I don't want to loan at this time unless they want to give money to support my business

I don't have plan of starting any business because the last money i got was given to mother and my husband provides all my needs, but they can do anything they feel like doing

I don't need any loan right now cause the ones i have collected, I haven't paid

I don't want to say any particular kind of money all i know is that i want monetary assistance, they should help me with money to build my business again

I don't need help from anyone except from God

I don't need loan

I don't want any more loan

I don't want loan

I don't want loan they should give me free money

I don't want new loan i have to pay the previous loan

I have about 60 snails unsold and i need money to buy 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 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 just need a way to get people to know my brand

I just need a way to transport my items from the farm to my house

I just need capital for my business.

I just need funds for my business to maximize my profit

I just need money to help me in my borehole drilling business.

I just need money to invest in my business so atleast I would be able to payback the loan i got micro finance bank

I just need money to invest in my business so i can be sewing and be selling cloth to people

I just need money to start my business again.

I just need money to sustain my business

I just started this business and i am looking for investors and funds that i can put in as my capital. so if i can get some sort of grant i would appreciate

I just want capital to launch into my own pharmacy business.

I just want financial assistance.

I just want money to enlarge my business so I can buy goods in larger quantities.

I 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 bigger loan like fifty thousand naira to increase my business

I need a bigger loan to support my business

I need a grant to enable me feed my family

I need a grant to help me in 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 boost my business

I need a loan for my farming business, also to start up a charging center for phone and gadgets..

I need a loan from Trader Moni to invest in a new business like selling food stuffs because more priority is now given to feeding.

I need a loan or grant to start a business or even learn a trade or craft please.

I need a loan or grant to start up a new business

I need a loan so that I can get a permanent place for my piggery farming.

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business

I need a loan to expand my business.

I need a loan to fund my 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 pour in my business and make it boom

I need a loan to rent another shop as i need to start my business back

I need a loan to start my business again and also pay my rent

I need a loan to strengthen my business

I need a loan, money to fence the land I bought so that I can start farming there.

I need a loan, though the last one was little, I need money to upgrade my provision store and farming business.

I need a supply of equipments for my mechanic machine business.

I need all the form of assistance i can get especially money to buy goods and stock up more

I need an additional sewing machine for my business this would boost my productivity and atleast help me earn more income

I need another loan please.

I need another loan to use to make more furniture, so i can sell and make a profit

I need another loan, because there's no business that doesn't need funds if i can get any form of loan I would definitely be payback

I need any form of help.

I need assistance 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, if i can get loan from you people like the last one you gave, then you people have to be specific about the repayment details

I need capital to be able to travel and buy more phone accessories to sell and make a profit

I need capital to boost my business

I need capital to boost my business and secure a shop

I need capital to buy more goods in my business

I need capital to expand my business so I can sell other things

I need capital to improve my business

I need capital to invest in my business

I need capital to pick up as i need to get materials to make bags and showcase them to people so they can buy

I need capital to start another business.

I need capital to to support my business and family

I need capital to to support my business and family

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I need capital to to support my business and family

I need capital to to support my business and family

I need capital to to support my business and family so that I can stock my shop with more goods

I need capital, if they give me grant, even if it's a loan, it's fine still, I prefer a grant.

I need cash so that I will stable my business, put it up and continue the way I used to.

I need fertilizer and food

I need fertilizer for my farming

I need finance for my yam business because i go to the market to sell now that it is opened, the hunger is not easy, most people are complaining of hunger

I need financial assistance

I need financial assistance

I need financial assistance because a lot of items are now costly, most people are turned off because of the price but when I have enough money i would be able to purchase hair accessories at larger quantities and discounted price

I need financial assistance because we have spent all my business capital so incase market opens anytime i will have money to trade

I need financial assistance for my business so i can expand it and be able to pay my children fee

I need financial assistance for my business.

I need financial assistance for my business.

I need financial assistance for the procurement of material resources for a cold room business.

I need financial assistance from Trader Moni to support my business

I need financial assistance from them to go back to my formal business

I need financial assistance in form of a grant to stock up my shop.

I need financial assistance in form of a grant to boost my business

I need financial assistance in form of a grant to invest in a new business

I need financial assistance in form of grant to start up a business.

I need financial assistance in my business

I need financial assistance or another loan

I need financial assistance so I can take care of my family and boost my business.

I need financial assistance to boost my business

I need financial assistance to boost my business

I need financial assistance to boost my business and finance other projects.

I need financial assistance to buy goods in my shop

I need financial assistance to buy more chickens(i.e broilers and layers) so that they can be 50 in numbers. Though my turkeys and ducks are doing well but i need to buy feeds for them too

I need financial assistance to enable me invest in my business.

I need financial assistance to get pour in my business, whether it's in form of loan or grant

I need financial assistance to go into rice business.

I need financial assistance to invest in my business.

I need financial assistance to start up a business

I need financial assistance,an increase in the loan, so i can buy a grinding engine to provide a source of income

I need financial help as loan

I need financial help so i can invest more in my business on a large scale.

I need financial help to help my business, it is not good for a person to be idle.

I need financial help to start a business

I need financial help to start a business.

I need financial help, money to restart my business and get things back to the way it was

I need financial help, they should give me the money, I will know how to manage it to pay my staff and put it in my shop to grow.

I need financial intervention from Trader money to invest in my business

I need financial loan to help with my business

I need financial support reimburse my business.

I need financial support to restock my business and also open a POS shop.

I need financial support, because of the lockdown I cannot do much and I haven't been able to pay my employees in full

I need foodstuff too as food items are now very expensive

I need funds to get more produce as the more I can get produce the more I can get customers and even start selling in other states.

I need good loan of about 2-3million naira, please that would really help my business

I need grant or another loan to finance my business

I need grant or even a loan that will take me at least 6months to repay

I need grant to do business

I need grant to purchase the latest Video Camera

I need grants to do more business.

I need help I'm a farmer I want fertilizer

I need help for my children, some of them are unemployed and are still looking for a job, so if they can help with that I'd be happy

I need help I am begging trader moni to help me with big capital

I need help serious one my business capital have finished I want capital

I need help to do business because my husband doesn't have a good job and things have been hard

I need help with my children's school fees because the financial responsibility are too much for me, it will reduce my load if you can help

I need import assistance because i want to be importing some of the items i sell

I need like #50000 loan to boost my business

I need like one million naira to help my business

I need like two million naira loan to boost my business

I need loan if they can give me

I need loan like One hundred thousand naira to support my business

I need loan or grant to boost my business

I need loan to add more goods to my business.

I need loan to boost my business

I need loan to boost my business

I need loan to boost my wife's business because that is the business that is sustaining us now

I need loan to buy more sewing materials for my business.

I need loan to change my business

I need loan to do more business

I need loan to get more supplies

I need loan to improve my business

I need loan to increase my capital A flexible loan and i would definitely pay back

I need loan to start a new business

I need loan to start a new business

I need loan to start my business again.

I need loan to start up again but not the usual ten thousand naira

I need loan to strengthen my business

I need loan to support my business

I need money (Grant) so I can invest in farming

I need money (grant) to support my business

I need money (grants) to do business.

I need money as I will use it to go to Akwa Ibom to source oil for my business myself, so I can pick the best oil because at the moment I just buy and re sell any type of oil.

I need money as grants to expand business

I need money as loan or grant

I need money because it will be helpful to me to boost up my business

I need money because it will be helpful to my business but am afraid of loan

I need money either loan or grant to start my business again

I need money for my business

I need money for my business

I need money for my business and also provide information on how to pay back.

I need money for my business, that's all i can ask for, if you people can give us money that will be fine

I need money for my business,to produce more crops on my farm.

I need money for my business.

I need money for my business.

I need money for my business.

I need money for my farming

I need money if I can get it, it will be helpful to me and it will go a long way to boost my business and also add new business to my tailoring

I need money if they can't give me another money cause my business needs money and I haven't been able to payback the loans i got

I need money loan or grants to support my fishery business.

I need money maybe loan of five hundred thousand naira to do my Palm Oil business

I need money or a loan to pay my children's tuition and also to get our basic needs

I need money right now to get back to business, either loan or a grant.

I need money to add my business and my farming

I need money to add to my business to help it grow.

I need money to assist me in my business to buy new goods in my shop and improve my business.

I need money to assist me in my butchering business.

I need money to balance up the sewing i am learning, so if they can render any form of assistance regarding that i will appreciate it

I need money to boost my Garri production

I need money to boost my business

End of Report

